

Defendant: Roger James Hamilton: 2nd

**IN THE SUBORDINATE COURTS OF THE REPUBLIC OF
SINGAPORE**

MC Suit No. 15447 of 2005G

Between

LINDA IRENE RUCK
(Australia) Passport No.: E7081714

... Plaintiffs

And

XL RESULTS FOUNDATION PTE LTD
(RC No. 200107729C)

... Defendants

AFFIDAVIT

I, Roger James Hamilton (NRIC No. S6883456B), of 8 Jalan Mutiara #12-07, The Montana, Singapore 249188, do solemnly and sincerely affirm and say as follows:-

1. I am the Chairman of the Defendant, which is a company registered in Singapore, and dealing in the business of technical, vocational and commercial education and mail order agencies. I am duly authorized to make this affidavit on behalf of the Defendant.
2. The facts and matters deposed to hereinafter are either within my personal knowledge or are derived from documents in my possession. Insofar

as the matters deposed to are within my personal knowledge, they are true. Insofar as the matters deposed to are not within my personal knowledge, they are true to the best of my information and belief.

3. I make this affidavit in reply to the affidavit filed by the Plaintiff dated 28 September 2005 ("Plaintiff's Affidavit"). In the Plaintiff's Affidavit, she made numerous allegations against me and/or the Defendant. As these have now been placed in the public domain, I have little alternative but to respond to them. Further, and more importantly, the matters set out in the Plaintiff's Affidavit are also highly disputed and evidence the significant amount of disputes of facts and/or triable issues in the present case.

The Defendant's Support for Charities (Paragraphs 5 to 12 of Plaintiff's Affidavit)

4. In the Plaintiff's Affidavit, she alleged that she left the Defendant's employ because she felt that the Defendant was not honouring its commitments to charity, and was misleading its Life Members in this respect. Her allegations are baseless and without merit. The Defendant did not at any time mislead its Life members nor did it fail and/or refuse to honour its commitments to charity. The real reason for the Plaintiff leaving is set out in paragraphs 26 to 30 below.

5. In particular, in paragraphs 7 and 8 of the Plaintiff's Affidavit, the Plaintiff specifically suggests that the XL Results Foundation Charitable Programme ("the Charity Programme") and other efforts in support of charity were merely "*marketing tools*" used to entice members of the public to join the Defendant as Life Members, and that the Defendant had no intention to, and did not, honour these programmes. This allegation is not only misconceived (which we will show in greater detail below), it ignores the other benefits which would clearly be attractive to potential Life Members.

6. Apart from our efforts to support charity, our members took up Life Memberships on the basis that they would receive the following privileges:

(a) Discounts or free admission to Entrepreneur Seminars across Asia Pacific. The Defendant runs large scale seminars for entrepreneurs across Asia Pacific, including the Asia Pacific Entrepreneur Conference 2005 featuring the Social Entrepreneur of the Year Award, and Roger Hamilton's Series of seminars: The Wealth Dynamics Weekend and The Entrepreneur Business School 2005.

(b) Free admission to networking events for life. The Defendant runs regular networking evenings for Life Members to find the

partners, financiers, mentors and team members they are looking for in any of the ten Asia Pacific countries where the Defendant has a presence.

(c) Free entry and facilitated introductions into the Defendant's XL Life Member groups online. The Defendant manages the largest online business directory and online business forum in the region, with access to over 2,000 industry & regional forums, 50,000 entrepreneurs and over 200 monthly networking events in 151 countries.

(d) Gain certification in life coaching and professional mentorship. Life Members are entitled to attend the certification modules in Life Coaching and Wealth Consulting and get certified to earn from their knowledge.

(e) Coaching and consulting accredited social enterprises. Life Members are able to provide expert assistance to support companies which engage in social entrepreneurship.

(f) Receive free subscription to the latest advice and stories from the best entrepreneurs and advisors in the World. Life Members would receive a free copy of the XL Magazine which provides a mix of advice from entrepreneurs and experts from around the world. The Defendant also provides regular advice for entrepreneurs and professionals online.

Copies of literature and materials distributed to potential Life Members promoting the above benefits and perks of the Life Membership are annexed hereto and collectively marked “**RJH-14**”.

7. Hence, it is clear that although the concept of social entrepreneurship and support for charity work is a major part of the Defendant’s focus, our strategy for recruiting Life Members is not based solely on highlighting our charitable efforts. The concept of wealth creation and maximizing one’s potential is also greatly stressed. In light of the above privileges for Life Members, the Plaintiff’s allegation that Life Members were “*taken in*” by the Defendant’s promotion of its charity work and became Life Members **only** because of this “*marketing tool*”, is wholly without merit. The Plaintiff, as the former Head of the Charity Programme and Editor of the XL Magazine, must clearly know these.

8. In fact, the Plaintiff's present allegation is completely contradicted, undermined, and/or demolished, by her own representations set out in her very own email of 28 November 2005 to Dave Rogers ("Dave"), the Defendant's Head Coach.

9. In her email of 28 November 2005, the Plaintiff told Dave that the Life Members she met in New Zealand were, "*Very gentle individuals who have lost their belief in themselves but obviously eager to change the situation*" and that they will be totally transformed and "*benefit enormously from your coaching*". In fact, the Plaintiff concluded that she "*was blown away with how much people wanted to be a part of what we do and could see the value straight away*".

10. Significantly, prior to the commencement of this suit, the Plaintiff did not make any mention, in writing or otherwise, of her alleged belief that our Life Members were misled into signing up as members only as a result of our alleged (mis)representations of commitments towards charity. The first time such an allegation was made was in the Plaintiff's Affidavit, which is in any event wholly inconsistent with the comments in her own email of 28 November 2005. A copy of this email is annexed hereto and marked "**RJH-15**"

11. Further, contrary to the Plaintiff's allegation in paragraph 9 of the Plaintiff's Affidavit, the Defendant has put in place various programmes in support of charitable efforts across the Asia-Pacific region. The Defendant's mission is to empower networks of individuals in their wealth creation and contribution back to society based on the concept of "World Wide Wealth". This, the Defendant aims to achieve, amongst others, through its programme known as the Billion Dollar Challenge ("BDC"), which is a programme of wealth creation with the stated goal of achieving \$1 billion of new wealth each year, and to give away 10% of this sum to charities, with a focus on education and the environment. A copy of an extract from the Defendant's e-newsletter to its Life Members is annexed hereto and marked "**RJH-16**". This extract is an update given to Life Members and explains the Defendant's efforts relating to the BDC and other charitable efforts supported by the Defendant.

12. The Defendant's vision is also shared and validated by its Life Members, who incorporate the need for social enterprise in their business plans/models. This is seen through the testimonials given by 3 Life Members who were winners at the Entrepreneur Business School ("EBS"), a forum organized by the Defendant for entrepreneurs. Collectively annexed hereto and marked "**RJH-17**" are copies of the testimonials where the EBS award-winners relate how they have been successful in utilizing the tools they learnt in EBS to create wealth, and to use this newly-created wealth to engage in

social enterprise. Through their efforts, the Defendant's vision of "World Wide Wealth" is becoming a reality.

13. The Plaintiff's allegation that the Defendant was not honouring its commitments to charity is also contradicted by various of her own emails:-

(a) In an email sent to me on 7 September 2004 by the Plaintiff, she listed some 15 charities which the Defendant was "*directly involved with either in donating funds or promotion of their worthwhile work*". A copy of this email is annexed hereto and marked "**RJH-18**";

(b) in an email dated 22 January 2005 the Plaintiff made clear that she would personally send medical supplies to Sri Lanka "*on behalf of the Foundation*". A copy of this email can be found at page 26 of my earlier affidavit dated 14 September 2005 ("the 1st Affidavit"); and

(c) in an email dated 11 March 2005 to one Life Member, Tai Kim Fui, the Plaintiff informed Tai that she would withdraw the sum of US\$1,340 paid by Tai to the Defendant, and bring the same along to Sri Lanka personally to make a donation to an

orphanage there in aid of the Tsunami Appeal. This clearly evidences the part that the Defendant played in supporting charitable causes. A copy of the Plaintiff's email to Tai and the Defendant's payment voucher for the sum of US\$1,340 made in favour of the Plaintiff are annexed hereto and collectively marked "RJI-19".

14. In light of the above, and considering the Plaintiff's own role in, and knowledge of, the Defendant's efforts in support of charity, it is wholly inconsistent and/or malicious for the Plaintiff to now accuse the Defendant of not honouring its commitments to charity.

15. Even if her allegations are true, and this is vigorously denied, the Plaintiff's role as Head of the Charity Programme (prior to her leaving the Defendant's employ) meant that the Plaintiff is responsible for such failures, and it is hypocritical for her to now rely on her own failure to cast aspersions on the Defendant and/or myself.

Plaintiff's Allegation In Respect Of The Alleged Zoo Sponsorship

16. In an attempt to contrive evidence to support her allegations on the Defendant's failure to honour its commitment to charity, the Plaintiff exhibited

a statement of account from the Singapore Zoological Gardens (“the Zoo”) in the Plaintiff’s Affidavit. The said statement of account showed an invoice from the Zoo dated 22 December 2003, indicating that a sum of \$20,000 was purportedly still outstanding from the Defendant as of 31 March 2005. It is the Plaintiff’s contention that this outstanding sum was for the adoption of a gibbon named ‘Pintung’ and the entire gibbon island at the Zoo. The Plaintiff asserts that the Defendant’s failure to make this payment is evidence of the Defendant’s lack of support for charities. To further buttress her allegation, and to paint the Defendant in a bad light, the Plaintiff alleged that the Defendant failed to honour its obligation to pay the sum of \$20,000 despite having received 200 free tickets to the Zoo in return for the promised donation.

17. The Plaintiff’s allegations against the Defendant on this issue is again untrue.

18. In June 2004, I personally adopted a gibbon, ‘Canelle’, for the Plaintiff and wrote a cheque for \$3,000 in favour of the Zoo. ‘Canelle’ was adopted in the Plaintiff’s name and in our private capacity on my own initiative. That the adoption of “Canelle” was done in the Plaintiff’s private capacity is also confirmed in the Plaintiff’s own email of 6 July 2004 to one Jeff Tan of the Zoo. A copy of this email can be found in the exhibit marked “RJH-20” herein.

19. However, the Plaintiff's obsession with gibbons did not end there. Without my and/or the Defendant's knowledge and approval, she entered into talks with the Zoo on the Defendant's behalf, with a view towards adopting the entire gibbon island for a donation of \$20,000.00. When I found out about her proposed arrangement with the Zoo, I informed her that I was not agreeable to the adoption. In particular, I did not agree that the Defendant should pay out such a huge sum to the Zoo, in the name of donating to charity, when the Zoo is not even a charity to begin with. She was unhappy with my decision, but agreed to resolve this matter with the Zoo. I believed then that she had let the idea go and communicated my decision to the Zoo. I have no knowledge about what happened thereafter, save that it has now come to light that this matter was clearly left unresolved even after the Plaintiff left the Defendant's employ.

20. In view of the Plaintiff's allegation, I believe it is necessary to refer to the Plaintiff's email correspondence with the Zoo, copies of which are annexed hereto and marked "**RJH-20**". I make the following observations from the series of email correspondence:

(a) from 5 July 2004 to 18 November 2004, the Plaintiff

corresponded directly with the Zoo. No one from the Defendant was copied in on her email correspondence with the zoo. The Plaintiff was doing this in her private capacity and without the Defendant's and/or my authority; and

- (b) the Plaintiff authorized the delay in payment of \$20,000 to the Zoo (presumably after I have informed her that I was not agreeable to her proposal to donate \$20,000 to the zoo for the gibbon island).

21. Suffice to say that at no time did the Defendant and/or I (on behalf of the Defendant) agree to adopt the gibbon island.

22. The Plaintiff's allegations and reliance on this issue to assert that the Defendant had misrepresented and/or misled its Life Members is therefore without basis and/or merit.

Defendant's Continued Support & Commitment Towards Charities

23. Just to round up this issue and give this Honourable Court a sense of the charitable work that the Defendant is continuing to undertake, and the Defendant's commitment towards the concept of social entrepreneurship and

support for charity, we wish to highlight that one example of a charity which received cash donation from the Defendant directly is Soultalk. Soultalk is a Hong Kong charity which provides a support network for women in relationship crises. Copies of various documents evidencing payments made to Soultalk, as well as documents explaining Soultalk's work in Hong Kong, are annexed hereto and collectively marked "**RJH-21**"

24. Another example of the Defendant's commitment towards non-profit organizations and/or charities is the Defendant's support of ONE(SINGAPORE), an umbrella organization that fights AIDS and extreme poverty. Annexed hereto and marked "**RJH-22**" is an email dated 7 October 2005 from Irene Millar (the Defendant's present Head of the Charity Programme) setting out the support given by the Defendant to ONE(SINGAPORE).

25. It is therefore clear that the Plaintiff's allegation that the Defendant had failed to honour its commitment towards charities is completely contrived and wholly without basis.

The Reasons For The Plaintiff Leaving the Defendant's Employ

26. In paragraph 10 of the Plaintiff's Affidavit, the Plaintiff claimed that

after a Christmas party in 2004, she had a disagreement with me over the Defendant's "*ethics in their promotions of good cause when such promotions and representations made were not carried out*". She then added in the same paragraph that this, coupled with our relationship problems, prompted her to leave the company. The Plaintiff's allegation is untrue.

27. Since our commitments to charity were carried out (as seen in paragraphs 11 to 13 and 23 to 24 above), and this is known to the Plaintiff, the alleged failure by the Defendant to carry out its representations in respect of the charities **cannot** be a genuine basis for the Plaintiff to have a disagreement with me and/or the Defendant. It therefore cannot be a reason or even part of the reason for her departure.

28. It is significant to note that in November 2004, I ended my personal relationship with the Plaintiff. However, it was clear she was having difficulty coming to terms with this. In fact, at her insistence, we attended several counseling sessions even though I had made it quite clear that the relationship was over. Annexed hereto and marked "**RJH-23**" is a copy of an email the Plaintiff sent in respect of our counseling sessions.

29. Any disagreement that took place at this time, was due and/or related **solely** to our personal relationship, and not because of any failure to uphold the

Defendant's commitment to charity. In any event, in the Plaintiff's own email dated 10 and 11 January 2005, the Plaintiff admits that the reason for her leaving the Defendant's employ had to do with our personal relationship. Copies of these email are annexed hereto and marked "**RJH-24**". Significantly, no mention was even made in the aforesaid email of any lack of charitable efforts on the Defendant's part

30. I verily believe that the Plaintiff's allegation that the Defendant failed to honour its commitments to charity is not only an attempt to distract the court from the terms of the Plaintiff's severance agreement dated 1 February 2005 ("the Severance Agreement") which she breached, but also a ploy to make use of the opportunity to launch a vindictive and libelous attack against the Defendant and/or I, with the knowledge that she would be protected against any defamation suit.

Severance Agreement (Paragraphs 13 to 14 of the Plaintiff's Affidavit)

31. In paragraph 13 of the Plaintiff's Affidavit, the Plaintiff alleged that I had agreed she would only need to leave the Defendant's employ after:

- (a) her new employment pass was arranged; and
- (b) other issues in her severance package were settled.

32. The Plaintiff's allegation is completely untrue.

33. First, the terms of the Severance Agreement are clear and well documented. It was arrived at after a series of negotiations between the Plaintiff and I. The Plaintiff's present allegation is merely an attempt to vary the terms of the Severance Agreement unilaterally and/or through the back-door. Her use of my email, exhibited in my 1st Affidavit and marked "RJH-4", to justify her position is also totally misconceived and/or contrived.

34. In that email, I was merely seeking an update on the content of the next issue of the XL Magazine, which the Plaintiff was obliged to complete before leaving the Defendant's employ. In addition, I was also seeking an update in respect of her employment pass application.

35. My email does not, and was never meant to, vary the clear language of the Severance Agreement. The Plaintiff was always obliged to leave the Defendant's employ latest by 31 March 2005. The Plaintiff's present attempt in relying on my email to vary the clear terms of the Severance Agreement is clear proof of her penchant for disregarding her legal and/or contractual obligations.

36. Second, the Plaintiff's email dated 22 February 2005 exhibited in my

1st Affidavit and marked “RJH-5” clearly suggested an intention on her part to breach the Severance Agreement. It was closer to an ultimatum, and not an “*expression*” of disappointment as the Plaintiff claimed. The Plaintiff was again clearly attempting to vary her obligation to leave the Defendant’s employ by imposing new conditions, such as the need for her to secure new employment before she would agree to leave. These terms are not and were never within the scope of the Severance Agreement. Again, the Plaintiff’s intention to disregard and unilaterally alter the parties’ agreement according to her whims and fancy is clear as day.

The Defendant’s Financial Position (Paragraphs 15 to 16 of the Plaintiff’s Affidavit)

37. The Plaintiff alleged in paragraph 15 of the Plaintiff’s Affidavit that she met a lawyer “*representing a group of life members against the Defendant*”, and she went on to suggest that the Defendant’s “*financial position and pattern of settling their bills and outstanding*” is suspect, and therefore she wanted her severance package as quickly as possible. Again, her allegations are unfounded.

38. To the best of my knowledge, there was no pending legal action by Life Members against the Defendant at the relevant time. There is also no legal suit filed in any of the Singapore Courts against the Defendant presently by

any Life Member. As stated in my 1st Affidavit, when pressed for details, the Plaintiff was unable to produce any evidence of her claim, and/or the identity of the lawyer who had informed her of the alleged legal action. Her allegation is completely baseless.

39. In any event, her concern about the Defendant's financial position is also misconceived. The Defendant was and still is profitable and was not in any financial jeopardy at the relevant time. The Plaintiff, being a key member of the Defendant's staff clearly knows this. Annexed hereto and marked "R.JH-25" are copies of the Defendant's audited and/or draft accounts from 2003 to 2005. The Plaintiff's allegations in respect of the Defendant's financial health and practices are really a hopeless attempt to colour the Court's impression of the Defendant. More importantly, again, the Plaintiff is merely taking advantage of the present situation to make defamatory and vindictive remarks against the Defendant with the hope of putting the Defendant and/or me down publicly without fear of any defamation suit being filed.

40. In fact, such conduct would be consistent with the Plaintiff's pattern of behaviour. The Plaintiff has publicly announced her legal dispute with the Defendant and me on an internet forum known as "*Last Thursday*". "*Last Thursday*" is a forum for former members of Ecademy, an associated company

of the Defendant. The Plaintiff also added in her posting dated 16 October 2005 that *"Perhaps I should contact Amnesty International"*, and thereby suggesting she is the victim of grave persecution. All these were done with the calculated intention to hurt the Defendant's and/or my public image. A copy of her internet posting is annexed hereto and marked "**RJH-26**".

41. Coincidentally, a copy of the Plaintiff's Affidavit has also found its way to at least one Life Member in New Zealand, where I was scheduled to visit in the week of 24 October 2005. Whoever sent the Plaintiff's Affidavit clearly intended to taint the impression our New Zealand Life Members had of me and/or the Defendant, knowing that the contents of the Plaintiff's Affidavit is privileged from any defamation suit. A copy of the email notifying me that the Plaintiff's Affidavit is being circulated, is annexed hereto and marked "**RJH-27**".

Breach Of Severance Agreement (Paragraphs 17 to 21 of the Plaintiff's Affidavit)

42. In paragraph 17 of the Plaintiff's Affidavit, the Plaintiff alleged that she was surprised that she had to sign a supplementary agreement ("Supplementary Agreement") before the Defendant would honour its cheque for the 2nd instalment of her severance package. This is again contrived since she had knowingly breached her obligations under the confidentiality clause of

the Severance Agreement (Clause 8). In any event, the Supplementary Agreement was entered into by the parties, who both had the benefit of advice from their respective counsel. To feign surprise now is again clear proof of the lengths the Plaintiff will go to contrive facts to bolster her case.

43. The Plaintiff similarly claimed to have been shocked by a meeting I had with the Defendant's Life Members explaining the Plaintiff's departure from the Defendant's employ. I did not call for a meeting with the Defendant's Life Members. I was at the Global Speakers Summit 2005 on 31 March 2005, when some Life Members approached me for my explanation in respect of matters they had heard from the Plaintiff concerning the Defendant and/or myself. This caught me off-guard as I thought that the whole point of clause 8 of the Severance Agreement was to oblige the Plaintiff to keep information pertaining to the Defendant and/or me confidential. I therefore had to explain the situation between the Plaintiff and the Defendant to the Life Members present. My actions were necessitated by the Plaintiff's clear disregard for her obligations under the Severance Agreement.

The Plaintiff's Disruptive Behaviour (Paragraphs 22 to 29 of the Plaintiff's Affidavit)

44. The Plaintiff claimed that her disruptive behaviour was irrelevant to the present action. This is misconceived. On the contrary, the Plaintiff's

disruptive behaviour and attitude shows her propensity for acting in blatant disregard of her obligations under the Severance Agreement and Supplemental Agreement, and/or her disregard for the need to conduct herself in a professional and/or amicable manner even when she is upset.

45. Although the Plaintiff gave the impression that she was not disruptive in the office as she was working mainly from home (paragraph 23 of the Plaintiff's Affidavit), she conceded that she had a meeting with me in the office on 14 March 2005. Her allegation however, was that I had lost my temper and told her to leave my office (paragraph 24 of the Plaintiff's Affidavit). She further alleged that I then stormed into her office and demanded that she leave the Defendant's premises. The reason the Plaintiff gave for my alleged behaviour was because she had objected to the Defendant's expansion into Australia since there were ongoing problems with existing Life Members and we had failed to honour our commitments to charity work. The Plaintiff's allegations are untrue and the reasoning behind her allegations must be scrutinized.

46. I have explained earlier that no legal action was taken by any Life Member at the relevant time. There were certainly occasional complaints by individual Life Members, but nothing significant enough to justify any need to stop a potential expansion into Australia. In fact, the Plaintiff's purported

concern about the Defendant's expansion into Australia is inconsistent with two email she sent on 28 November 2004 and 15 December 2005, annexed hereto and collectively marked "**RJH-28**". In the first email, she admitted that she was the "*licensee of Australia*" and "*plan on going to Australia in 6 months only after we have firmly established New Zealand*". In the second email, the Plaintiff was addressing two Australian Life Members on her plans for the Defendant's expansion to Australia. Crucially, nowhere in her two email did she mention her concerns about any such expansion. In fact, in the later email, she even stated that she was "*looking forward to working together to bring XL Results Foundation programs to Australia*". The Plaintiff's allegations in this respect is therefore clearly contrived.

47. As set out in paragraphs 11 to 13 and 23 to 24 above, the Plaintiff's allegation that the Defendant was not fulfilling its commitments to charity was also unfounded. There was therefore no possible reason for the Plaintiff and I to have a disagreement on those grounds. What happened that day has been set out in paragraphs 24 to 27 of my 1st Affidavit and I repeat the same herein.

In the circumstances, the Plaintiff's reason for my alleged loss of temper is simply preposterous, and is no more than an attempt to portray me as an aggressor in the incident. The truth of the matter is that it was the Plaintiff who was the aggressor throughout that incident. She was so disruptive that

we were left with little alternative but to ask her to leave the office.

48. For completeness, I must add that the police were called to escort the Plaintiff out of the Defendant's offices. But in order not to embarrass the Plaintiff further, it was agreed that the Plaintiff would leave the Defendant's premises first, and the police would follow soon after. The Plaintiff has now twisted the facts to downplay the gravity of her disruptive behaviour. It was therefore untrue for the Plaintiff to allege that the police left because she did not cause a scene at the Defendant's premises.

49. Further, it is also significant for me to highlight that on the following day (i.e. 15 March 2005), the Plaintiff deliberately came back into the office, against our express instructions, as a sign of defiance and protest. This disruptive behaviour led us to making a police report for trespass against her. Annexed hereto and marked "RJH-29" is a copy of the police report filed on 15 March 2005.

Plaintiff's Persistent Breach Of Confidentiality (Paragraphs 30 to 33 of the Plaintiff's Affidavit)

50. The Plaintiff's allegation that Mr Thomas Power ("Mr Power") "*had already heard of the problems the Defendant faced in Singapore and Asia*" is also completely untrue.

51. To the best of my knowledge, Mr Power has never informed anyone that he was aware of and/or concerned about the Defendant's financial position.

52. In any event, the email exhibited in the Plaintiff's Affidavit and marked "LIR-9" **does not** state that, and was not meant to be understood as, *"the Defendant had no capital and it was all image and myth in reality"*. The Plaintiff was deliberately misquoting the email in order to support her claim that she did not breach the Severance Agreement. Her intention here is to mislead the Court into believing that the Defendant was in financial difficulty and that this view was already held by Mr Power even **before** her contact with him.

53. The existence of the email does not negate the fact that the Plaintiff could have, and on the Defendant's case did, communicate defamatory remarks about the Defendant to Mr Power. The email is therefore of no assistance and does not constitute a defence to the Plaintiff's breaches.

54. In any event, I have since clarified with Mr Power, who is based in the United Kingdom, with regards to the comments he made in his email. He has assured me that contrary to any suggestion that I was facing any financial problem, the email was intended to convey his belief that if I had **more** capital

(than I do presently) I would definitely be able to make use of the same in my businesses and become a billionaire. Mr Power has also informed me that the Plaintiff had, in or around end-May, made representations to him that I and/or the Defendant have/had financial problems, were facing various lawsuits from some Life Members, were being investigated by the Singapore Government, and had deliberately brutalized her with our actions. Mr Power has also agreed to appear as a witness for the Defendant should this matter proceed to trial.

55. The Plaintiff's representations to Mr Power constitute a clear breach of the Plaintiff's obligations under the Severance Agreement and Supplemental Agreement.

56. I am advised and verily believe that in light of the Plaintiff's persistent breach of the Severance Agreement and/or Supplementary Agreement, there has been a complete failure, and/or alternatively at least a partial failure, of consideration on the part of the Plaintiff in respect of her obligations under the terms of the Severance and/or Supplementary Agreement. The Defendant's solicitors will make the relevant submissions on this point at the hearing of this application.

Conclusion

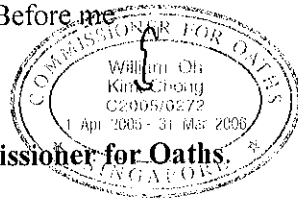
57. In the circumstances, I humbly pray that the Plaintiff's application be dismissed with costs.

AFFIRMED in Singapore by
the abovenamed Roger James Hamilton
this 1st day of Nov 2005

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Before me



A Commissioner for Oaths.

This affidavit is filed on behalf of the Defendant.



LIFE MEMBERSHIP





XL Results Foundation is dedicated to extraordinary lives. Those who strive to fulfil their potential, who are maximizing their power to create and contribute - and who, while in the process, choose to live it to the full.

Entrepreneur & Success



LIFE MEMBERSHIP: THE POWER TO CREATE AND CONTRIBUTE

XL Results Foundation has built a powerful suite of services to enable you to accelerate, relearn, network and realise the success of entrepreneurs in Asia Pacific. Every XL Life Member is a stakeholder in this transformation - and enjoys the following benefits:

1 Entrepreneur Seminars

Deep discounts and often free admission to accelerate your learning across Asia Pacific. XL Results Foundation runs large scale seminars for entrepreneurs across Asia Pacific, including the Asia Pacific Entrepreneur Conference 2005 featuring the Social Entrepreneur of the Year Award, and Roger Hamilton's Series of seminars: The Wealth Dynamics Weekend and The Entrepreneur Business School 2005.



2 Networking Events

Free admission and a warm welcome to all networking events for life. You will be able to find the partners, financiers, mentors and team members you are looking for in any of the ten Asia Pacific countries where XL Results Foundation run regular networking evenings. Country representatives will support you with introductions at these events in every country.



3 Online Connections

Free entry and facilitated introductions into our exclusive XL Life Member groups online. Tap into a worldwide resource base to find who and what you want, where you want, when you want. We manage the largest online business directory and online business forum in the region: Join our XL Group on LinkedIn (The World's largest online business directory); and on Ecademy (The World's most popular online business forum), with access to over 2,000 industry & regional forums, 50,000 entrepreneurs and over 200 monthly networking events in 151 countries.



2005 SCHEDULE

XL Results Foundation will be hosting networking events and coaching certification training in Australia, China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Philippines, Singapore and Thailand and the following conferences:

- Global Speakers Summit 2005 (Thu 31st Mar - Sat 2nd Apr)
- New Zealand Wealth Dynamics Weekend (Sat 9th - Sun 10th Apr)
- Singapore Wealth Dynamics Weekend (Sat 23rd - Sun 24th Apr)
- Asia Pacific Entrepreneur Conference 2005 (Sat 23rd - Jul)
- Malaysia Wealth Dynamics Weekend (Sat 3rd - Sun 4th Sep)
- Entrepreneur Business School 2005 (Fri 23rd Sep - Tue 27th Sep)

"Life is either a daring adventure, or nothing" HELEN KELLER



WEALTH CREATION & CONTRIBUTION

4 Coaching & Mentoring

Gain certification and advanced certification in life coaching and professional mentorship. Attend the certification modules in Life Coaching and Wealth Consulting, and get certified to earn from your knowledge. This is exclusive to Life Members, as Life Members provide XL Results Foundation with the coaching and speaker expertise we need to build World Wide Wealth. Repeat modules at any time, in any country, for life.

5 XL Accreditation

Facilitate World Wide Wealth by coaching and consulting our accredited social enterprises. XL Results Foundation has established the first Social Enterprise standard and accreditation program for businesses. Social Entrepreneurs carrying the approved Social Enterprise Seal through this accreditation enjoy the recognition of socially responsible consumers and partners. Our Life Members are able to provide expert assistance to support these companies.



6 Publications

Receive free subscription to the latest advice and stories from the best entrepreneurs and advisors in the World. XL Magazine is the world's first international magazine dedicated to Social Enterprise. The mix of advice from entrepreneurs and experts from around the world are available both in the magazine and online. Roger Hamilton's Online Newsletter provides regular inspiration and advice for entrepreneurs and professionals and reaches 40,000 each month.



Life Members support the growth of World Wide Wealth, and in the process grow their own personal wealth. They are our elite support team and they are our success stories. XL Life Membership is limited in each country and is transferable. Price is on application.

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Roger Hamilton, the creator and presenter of the Wealth Dynamics Weekend, is Asia's leading wealth consultant, conducting private coaching sessions for successful entrepreneurs across Asia. He is the author of the international bestseller "Wink and Grow Rich" and the creator of the "Wealth Dynamics" profiling system and his successes have attracted press interest from around the region.

Born in Hong Kong and educated at Trinity College, Cambridge University, he became an entrepreneur soon after getting his degree, experiencing many failures before achieving success. He now owns and runs businesses in publishing, property, event management, training and franchising.

Roger is also Chairman of XL Results Foundation, consisting of the largest entrepreneur network in Asia Pacific and publisher of XL Magazine, the world's first magazine dedicated to social enterprise. XL Results Foundation also manages Asia Pacific's largest online business network and directory, connecting Asia Pacific with over 1 million entrepreneurs and business professionals world wide, with access to over 200 networking events in 150 countries every month.

XL Results Foundation and Roger's earlier series is driven by the concept of Wealth Dynamics: Empowering social enterprise and global change by harnessing our collective ability to create and contribute wealth.



DISCOVER YOUR PATH OF LEAST RESISTANCE

Start a company, buy a business, trade shares, invest in property, franchise, raise financing, write a book.... Do you sometimes wonder what strategy to follow?

And do you wonder how the richest people in the World got so wealthy when they have followed such opposing paths to success? Bill Gates leverages his products with other people's systems. Jeff Bezos leverages his system with other people's products. Jack Welch chose to run companies he did not start. Richard Branson chose to start companies he does not run. Warren Buffet invests in companies he neither started nor runs...

"Wealth Creation is a game. Which means it has must have rules, and it must be fun. If you don't know the rules, you can't win the game. And if it feels like hard work, you're doing the wrong thing."

Welcome to the Wealth Dynamics Weekend. Join us and discover that since the beginning of time all wealth has been

created through one of eight contrasting paths. Learn how every successful wealth creator achieved their success by following one path and one path only.

During the weekend program, discover your own personal path of least resistance - the one that fits your natural strengths and weaknesses. Discover what has led to your successes and failures, and how to personally make wealth creation faster, easier, more fulfilling and fun. Find out why your winning formulas have become losing formulas, and how to create a sustainable

system of increasing cash flow that fits your natural talents and passions.

"Money doesn't make money. People make money. And it's other people who will make your money."

This weekend is packed with groundbreaking technologies: case studies, games, dynamic interactions and powerful networking. Discover how to effectively build winning teams and uncover wealth creating opportunities during the event. An average of 20 to 30 new ventures have



been created at each event as a result of the clarity each participant experiences on their profile and the partners they need to achieve success.

"Wealth isn't how much money you have. It's what you're left with if you lose all your money."

This powerful program will give you clarity about who you are, your passions and your purpose. It extends further than the creation of wealth, to the creation of meaningful value and contribution to those around you. Experience an exhilarating and inspiring two and a half days with Asia's Leading Wealth Consultant, and leave with a clear direction, step-by-step strategy, and an international network of entrepreneurs to support you.

Whether you are an entrepreneur, business owner, investor, self-employed or unemployed, regardless of how sophisticated you currently believe you are in wealth creation, you have an equal opportunity to accelerate your wealth velocity with this program. If you are committed to accelerating your ability to create wealth, the Wealth Dynamics Weekend is a MUST!

WEALTH DYNAMICS

The Wealth Dynamics Health System provides clarity on your path of least resistance to wealth creation. Through a cutting-edge framework, you will evaluate your personal strengths and weaknesses, and discover how to leverage them to create wealth. This is a game, and it must be fun. If you don't know the rules, you can't win the game. And if it feels like hard work, you're doing the wrong thing.

Welcome to the Wealth Dynamics Weekend. Join us and discover that since the beginning of time all wealth has been

twelve week ULTIMATE INVESTMENT PLAN

Clarity on the path of least resistance to success. One of eight paths with a clear direction. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

1. Clarity on the path of least resistance to success. One of eight paths with a clear direction. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

2. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

3. Personalized coaching and support. Personalized networking opportunities.

4. Personalized networking opportunities.

5. Personalized networking opportunities.

6. Personalized networking opportunities.

7. Personalized networking opportunities.

8. Personalized networking opportunities.

9. Personalized networking opportunities.

10. Personalized networking opportunities.

11. Personalized networking opportunities.

12. Personalized networking opportunities.

twelve week WEALTHY FINANCIAL DYNAMICS PLAN

Clarity on the path of least resistance to success. One of eight paths with a clear direction. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

1. Clarity on the path of least resistance to success. One of eight paths with a clear direction. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

2. Personalized strategies to achieve your goals. Personalized coaching and support. Personalized networking opportunities.

3. Personalized coaching and support. Personalized networking opportunities.

4. Personalized networking opportunities.

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6. Personalized networking opportunities.

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8. Personalized networking opportunities.

9. Personalized networking opportunities.

10. Personalized networking opportunities.

11. Personalized networking opportunities.

12. Personalized networking opportunities.



APRIL 23rd - 25th 2005

EVENT PROGRAM

This is a flight school, not a seminar. Expect to be fully active and participating!



DAY ONE:

9am - 6pm

Gain an insight into how and why you have chosen your current wealth, how to reprogram your priorities to create a new momentum, the rules and formula of all wealth and how value is created and leveraged to create exponential results.

Take the Wealth Dynamics profiling test, and gain clarity and core distinctions on how to multiply your wealth network and your future path to wealth.

DAY TWO: 9am - 6pm

Find clarity in the different strategies to wealth creation in a powerful and spell-binding participation process. Clarify your own path to wealth and a specific vision on how your wealth is created.

Learn the key formulas of successful entrepreneurs and investors, and determine the steps in your own formula, with tools to keep you on an upward track of wealth creation.

DAY THREE: 7pm - 10pm

This is an opportunity to apply what you have learnt to gain a greater understanding of your existing relationships. Invite your business partners and colleagues, family and friends to join you at the last session, and learn new distinctions on how to assess the Wealth Dynamics profiles of others.

WHAT PEOPLE ARE SAYING ABOUT THIS EVENT



"Exciting! Energetic! Enthusiasm! Let Roger's Wealth Dynamics Weekend transform your wealth to the next dimension."

- Dave Rogers,
Chief Coach, Investorpreneur and Author of
"How to be an Awesome
Impact Coach"
Canada



"Roger Hamilton has created an extraordinarily valuable set of insights, exercises and key distinctions concerning your personal pathway to wealth. His Stealth Wealth Weekend can help you become a better performing pilot in the Financial Flight of your own life. It's a view that is breathtaking and money making. I recommend Roger's work highly. Don't miss it."

- Ron Kaufman,
Author of bestselling book
"Up Your Service!"
U.S.A

"The Wealth Dynamics Weekend has helped me understand the differences between people and to handle the differences and communicate better. A life changing event!"

- Antonia Van der Vyver,
Trade Commissioner for Flanders;
Consulate General of Belgium
Hong Kong



"The Stealth Wealth weekend was phenomenal. Not only did I get to understand my wealth creation profile it also gave me a very straight forward guideline to understand how I easily can adjust my personal strategy so I am able to leverage on my strengths and give the tasks I really don't enjoy or understand well, to others. This seminar is a MUST."

- Tim Hansen,
Senior Partner
T & C Mastery Asia
Thailand



* TICKET PRICE

REGISTRATION

Name: _____ Date: _____

Address: _____ Tel (H): _____

Tel (HP): _____

Tel (O): _____

Email: _____ Fax: _____

Payment Method

☐ VISA ☐ MASTERCARD ☐ AMEX ☐ Cash ☐ Cheque

Referred By: _____

Card No.: _____ Expiry Date: _____

Cardholder's Name: _____ Signature: _____

For details, contact:

XL EVENTS PTE LTD

30 Robinson Road #11-01 Robinson Towers Singapore 048546

Tel: (65) 6372 3383 Fax: (65) 6323 1131

www.rogerhamilton.com



First 8 Steps As a LIFE MEMBER

1 VIEW WEBSITE

Log on to www.resultsfoundation.com and familiarize yourself with the site. It includes records of past coaching sessions, photos of our various events, press articles, stories and news. This site evolves constantly so come back to it regularly. This site is your access to the activities, network, opportunities and resources that XL Results Foundation offer.

2 JOIN ONLINE NETWORK

Our online directory, www.linkedin.com, is the World's largest directory of entrepreneurs, investors and professionals with over 1 million profiles. In this directory you will find partners, investors, clients and staff. Our online forum, www.ecademy.com, is the World's most popular business forum with over 50,000 business people exchanging information and opportunities on a daily basis in over 2,000 forums in 172 countries.

You will receive an invitation from us to join both and once you do, spend the time familiarizing yourself with the systems. The resources here can significantly accelerate your business.

3 READ OUR PUBLICATIONS

You will receive copies of our bi-monthly XL Magazine. Online articles from the magazine are also available on the website, as are Roger Hamilton's newsletters and content in various XL Life Member forums on Ecademy Asia Pacific. Take the time to read through and take action with the recommended reading lists.

4 CHECK THE SCHEDULE

Check the schedule on the web site for the events happening in each country and mark the ones you want to attend. You will be hearing from us by email and phone as events approach, so you can confirm your attendance directly with us. To be proactive, you can email members@resultsfoundation.com in advance and let us know which events you can and cannot attend.

5 ATTEND COACHING

Check the coaching schedule to see the start date of the next coaching session. The Life Coaching and Wealth Consultancy programs are each made up of five modules, so check your availability against the schedule and confirm your attendance in advance.

These sessions are fully interactive, so dress comfortably and bring business cards, brochures or anything else that represents you to network with the other Life Members on the program. To get the most value, please be prompt!

6 ATTEND A MOMENTUM SESSION

Don't ever underestimate the value of the monthly momentum session to boost your momentum, open your mind to new possibilities and meet new and old Life Members. Check when these are happening, and feel free to attend overseas momentum sessions whenever you can to tap in to an entirely new network.

7 GROW YOUR NETWORK & OPPORTUNITIES

More than 100 opportunities and requests are passed between Life Members through our online networks every week. Whatever resources and opportunities you need are accessible through our international Life Member base. Build your relationships through the coaching, events and website, and utilize this base well. Nothing will happen without your action, so take action!

8 CONTRIBUTE CONSTANTLY

Your contribution will always be noticed by other Life Members and XL Results Foundation. Each contribution you make, whether connecting two people, attending an event or making a suggestion, will come back to you with return within this environment. What you give will determine what you get!



World Wide Wealth

World Wide Wealth is the concept of making money to give away.

The mission of XL Results Foundation is to empower networks of individuals in their wealth creation and contribution.

By increasing the level of creation and contribution, we have the intention to effect change on a global scale.

This is what you are now part of.

WHERE DOES THE MONEY COME FROM?

The Wealth Creation tools developed by Roger Hamilton, include the Wealth Dynamics Profiling System, Financial Fitness and Wealth Network, enable individuals to accelerate their own path to wealth. The growth of results for those who are taking action with these tools are inspiring others to take action. Over the coming years wealth creators can access these tools and create wealth through:

BOOKS: 'Wink and Grow Rich' has already had four reprints in its first year, and is the first in a series of five books which will reach millions worldwide. The second book, 'Wealth Dynamics' and the third book, 'Money Magic', will be launched in 2005 and 2006.

MAGAZINES: XL Magazine was launched at the beginning of 2004 and highlights stories from pioneers and wealth creators to inspire and inform entrepreneurs and investors worldwide.

SEMINARS: Wealth Dynamics Weekend has spread to 11 countries, and will continue to grow in quantity and quality, establishing networks in each country to create sustainable results.

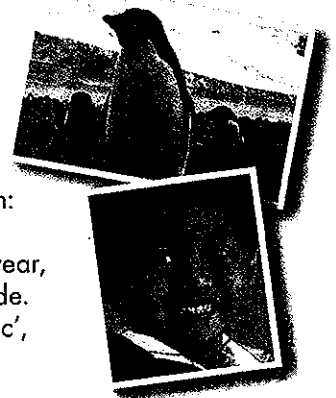
TRAINING: XL Results Centre will be launched in 2005, providing individuals with the specific tools they need for success within each Wealth Dynamics path of least resistance

COACHING: XL Results Foundation's network of coaches will begin to produce extraordinary results on a one-on-one basis as the coaching network grows.

NETWORKS: In each country XL Results Foundation will develop entrepreneur networks to support each other, leverage on common resources and facilitate the exchange of ideas and opportunities.

All of these avenues to accelerated wealth creation will become part of The Billion Dollar Challenge started at the end of 2004. The BDC is an orchestrated program of wealth creation, tracking and feedback. In the BDC, each individual involved will commit to donating at least 10% of the new wealth they create to XL Results Foundation. The stories of wealth creation and contribution will be communicated over the media above, through a book series, TV series, press and word-of-mouth. Many of the world's best known entrepreneurs and celebrities will be enlisted to raise the profile of creation and contribution. The goal of the BDC is to register a Billion Dollars of new wealth through individuals involved each year, and to collect 10% of this - \$100 Million - to give away.

Given the increasing technical knowledge of the mechanics of Wealth Creation, and the trend towards compassionate capitalism, the BDC program is by nature essential and inevitable. It has no choice but to happen.



WHERE DOES THE MONEY GO?

Wealth is contributed back to the country in which it was created. The more wealth each country creates, the more gets given back.

In each country, the XL Results Foundation will orchestrate the contributions together with local governments, schools and charities to create sustainable wealth in education and the environment:

EDUCATION: As in our own financial fitness, the financial fitness of each society begins with the mindset of children. The XL Results Foundation will support the wealth education of children through a variety of volunteer programs.

ENVIRONMENT: As in our own wealth network, the wealth of each society begins with the environment in which it lives. The XL Results Foundation will support certain projects focused at the preservation of wildlife, endangered species and the environment in each country.

We will support these causes not just with the Foundation's money, but by leveraging the money from governments and charities that we work with, increasing awareness and action through our various media and by providing the resources of contacts, support and people through our worldwide network.

WHO MAKES THIS HAPPEN?

You do.

XL Results Foundation has been established as the organization to orchestrate both the wealth creation and contribution activities in every country. Our team of XL Results Foundation Life Members is being developed to provide the resources to make this possible. As we develop the infrastructure for the various programs, the XL Results Foundation Life Members are already developing their financial fitness and wealth networks through the environment that XL Results Foundation provides.

The growth of this program continues to be phenomenal. This organization is based on an inspiring vision: A vision that is hurtling towards reality. This is the vision of World Wide Wealth. Your level of involvement is up to you so take a stand and be proactive.

World Wide Wealth will transform every individual's resources to create and the power to contribute. It will enable every person that is ready to help themselves, and for them to help those who cannot. It will create World Wide Wealth, and ultimately a world without poverty.

This is our vision. We invite you to make it yours.



Photos taken from the book "Close Friends" By Vicky Ceelen

GLOBAL SPEAKERS SUMMIT

SINGAPORE 2005



AN OFFICIAL EVENT OF
The International Federation For
Professional Speakers



HOSTED BY
Asia Speakers Association

Global Speakers Summit 2005 is the **FIRST** official collaboration between the Professional Speakers Association of U.S.A., Canada, Europe, Australia, New Zealand & Asia. Featuring the best professional speakers from around the world, this is **THE Speaker Event of 2005**



The Speaker Event of 2005!

Global Speakers Summit 2005

March 31 - April 2, 2005

Grand Copthorne Waterfront Hotel, Singapore

Internationally Speaking - A World of Possibilities

Join top professional speakers from around the world to explore platform excellence and gain insights on selling your intellectual property to a global audience. With the Asian economy being the fastest growing in the world, this is the perfect time to think, speak and sell internationally. *This is an opportunity of global proportions; one you can't afford to miss!*

The Global Speaker Summit Schedule includes:

- ★ **The Global Speakers Showcase:** The first ever Asia showcase in the areas of Communication, Entertainment, Sales, Service, Leadership, Wellness & Technology
- ★ **The Global Speakers Expo:** Highlighting the best in the international speaking community and the latest learning technologies and resources
- ★ **"The Greatest Show on Mirth":** On April Fools Day meet experts on humorous speaking and learn how to use humour appropriately in your delivery
- ★ **New Business Opportunities:** Meet publishers (reaching over 2 billion buyers); HR executives; seminar promoters & speakers bureaus from around the world
- ★ **A Packed Schedule of Workshops:** Break out sessions from leading speakers through the 3 days. A unique opportunity to take your speaking skills to new heights

The Global Speakers Summit 2005 is a milestone in the global professional speakers community. Join us, and make it a milestone in your global business success!

10% of all profits from this inaugural IFFPS Conference will go to Laura's Hope, committed to accelerating worldwide clinical trials that point toward the CURE of Huntington's Disease.

The International Federation For Professional Speakers comprises: The U.S. National Speaker Association, Canadian Association Of Professional Speakers, The U.K. National Speakers Association, National Speakers Association Of Australia and National Speakers Association of New Zealand.

NATIONAL SPEAKERS ASSOCIATIONS



NSA



National
Speakers
Association of
Australia

NSANZ



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Please complete and fax or mail by return

My Particulars

Title/Speaker Designation: _____

Surname: _____ Given Name: _____ Middle Initial: _____

Name Badge (if different from above-maximum 10 characters : _____

Address : _____

City : _____ State/Province : _____ Country : _____

Postal Code : _____ Email : _____

Preferred Phone : _____ Fax : _____

Registration Fee Schedule: Please check the applicable fee

	Before Jan 1 2005	Before Feb 25 2005	After Feb 25 2005	Single Day rate
IFFPS member	\$888 SGD/\$526 USD	\$988 SGD/\$578 USD	\$1088 SGD/\$637 USD	\$400 SGD/\$280 USD
Non-member	\$988 SGD/\$578 USD	\$1088 SGD/\$637 USD	\$1188 SGD/\$697 USD	\$500 SGD/\$325 USD
Staff/partner	\$500 SGD/\$290 USD	\$700 SGD/\$410 USD	\$900 SGD/\$570 USD	\$300 SGD/\$200 USD

Business Expo Day Only: \$200 SGD/\$120 USD. Additional Gala Dinner Tickets : \$120 SGD/\$80 USD **All prices include GST**

Payment Details

I wish to pay by credit card and hereby authorize you to charge the amount of \$_____ to my:

☐ VISA or ☐ MASTERCARD

Cardholder Name: _____ Signature(electronic): _____

Credit Card Number: _____ Expiry Date: _____

Regular Registration Fees & Inclusions

Delegate registration fees include attendance at all sessions from Thursday through Saturday, lunches, afternoon tea break, and the gala dinner

Payment of Fees

Payment of fees may be completed electronically or via this registration form. Booking & payment of hotel fees must be completed with the hotel directly & the hotel cancellation policy will apply

Accommodation: Grand Copthorne Waterfront Hotel

(book directly with the hotel and mention Global Summit to get our preferred rate)
Cost per night: Superior Room - \$155 SGD/\$91 USD or Deluxe Room - \$165 SGD/\$97 USD
TEL: (65) 6233 1122 FAX: (65) 6734 0919 EMAIL: rsvns@grandcopthorne.com.sg

Cancellations

Registration Fee less \$100 before 1 March 2005. 50% of fee thereafter
TRANSFERS OF REGISTRATION IS NOT PERMITTED

Sponsorship / Hosting opportunities

Please email Summit Chair Angeline Teo at angelineteo@d-oz.com



ASIA SPEAKERS ASSOCIATION

International Plaza
10 Anson Road #10-12
Singapore 079903
Tel: 6222 3440 Fax: 6744 3733
email: admin@asiaspeakers.org

Roger
HAMILTON'S
ENTREPRENEUR
BUSINESS SCHOOL

Le Meridien Hotel, Bali, Indonesia
Fri 23rd - Tue 27th September 2005

Featuring
BALI CHALLENGE
2005



FOUR DAYS

OF ANSWERS

The entrepreneur business school is a hands-on experience of entrepreneurship in action.

Over four action-packed days you will:

- Acquire the tools every entrepreneur must have
- Learn the processes to create, launch, grow, finance and exit your business
- Learn how to expand your business in different countries
- Be mentored by an incredible group of successful entrepreneurs
- Be involved in the actual transformation of businesses in the Bali Challenge 2005
- Learn how to attract, identify and lead the right team to success
- Witness the effect of key success formulas in real-life situations
- Learn how to build your company into an Industry Leader
- Benefit from the opportunity to make important decisions about your future, away from your day-to-day operations

Many of the exercises and activities are held outside and break out groups. Less than a quarter of your time will be spent in the conference hall.

THE ENTREPRENEUR EVENT OF THE YEAR

YOU ARE IN

GOOD COMPANY

Participants will arrive from throughout Asia. Graduates of Roger Hamilton's Stealth Wealth Weekends, Leadership Congresses and Coaching Programs, and Life Members of the exclusive Competitive Edge Results Foundation will attend. Dynamic individuals, couples and teams from Asia and a diverse range of industries will contribute to a truly international event.

THE ENTREPRENEUR

TOOL BOX

When you arrive, you will receive a comprehensive Entrepreneur's Manual, containing working templates in hard copy and soft copy that can be modified and used at the Business School and in every venture you embark on.

These essential templates ensure you cover the bases and anticipate the opportunities and pitfalls that you will face in such areas as:

- ✓ Business Plans
- ✓ Marketing Plans
- ✓ Financing Proposals
- ✓ Financial Forecasts
- ✓ Operating Manuals
- ✓ Partnership Agreements
- ✓ Licensing Agreements
- ✓ Brokerage Agreements
- ✓ Employment Contracts
- ✓ Non-disclosure Agreements
- ✓ Copyright Protection Agreements

In addition, you will have access to an invaluable resource base to accelerate your learning curve in the areas of:

- ✓ Setting up in different countries
- ✓ Regional variations in regulations and tax
- ✓ Trade marking and patenting procedures
- ✓ Avenues to financing
- ✓ Access to the right expertise
- ✓ Mergers and acquisitions
- ✓ Exit strategies
- ✓ Listing your business
- ✓ Franchising your business

"Five days of training that changed my perspective of doing business. EBS is another one of Roger Hamilton's creative ideas that is truly amazing and will be perfect for those who want to steer their business to a different level."

"I am Secretary Singapore Airlines, Chairman of Singapore Airlines SMCC, Entrepreneur of the year."



THE

EBS TEAM

The Entrepreneur Business School is facilitated by an expert team lead by Roger Hamilton.

ROGER HAMILTON

Roger Hamilton is Asia's Leading Wealth Consultant. An entrepreneur, keynote speaker and international bestselling author, Roger has had firsthand experience of setting up successful businesses in different industries and various countries. He has extensive experience in advising entrepreneurs throughout Asia.

The format of the EBS will enable you to gain the most from Roger's business knowledge.

EBS MENTOR PANEL

The Mentor Panel, made up of experienced entrepreneurs and experts, is responsible for the

shortlisting of 16 ventures from all submissions prior to the EBS. During the program, they will provide advice, inspiration and guidance to the various teams. Each panelist has

been selected for the extensive experience that they bring to the team.

EBS CREW

The large crew size ensures that each team will receive quality facilitation in their activities and learning.

The crew is made up exclusively of XL Results Foundation Life Members, who are entrepreneurs and wealth creators from throughout Asia. The crew will serve as your support base for the duration of the EBS.



BALI CHALLENGE 2005

THE BALI CHALLENGE 2005 IS AT THE CORE OF THE EBS SCHEDULE

Prior to the event you will be invited to submit your own current business proposal or new business idea for the challenge. From all submissions, only 16 will be selected for review and development over the four days.

These ventures will range in form, industry, level of development, scope and potential. Each will deliver high value in wealth creation and contribution.

IN THE FLOW

Through a structured process, each of the 16 ventures will attract a team from the group of participants. You will be part of one of the ventures and will have an average of 16. Throughout the four days you will gain the fundamentals of entrepreneurship in various ways. You will:

Witness the different ventures as they develop new strategies, plans and partnerships. You will also find the resources and people needed for success.

Learn from the experiences of the participants.

Gain a deep understanding of the challenges of entrepreneurship.

Develop a strong network of contacts and resources.

Experience the excitement of the Bali Challenge.

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Gain a deep understanding of the challenges of entrepreneurship.

Develop a strong network of contacts and resources.

Experience the excitement of the Bali Challenge.

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Gain a deep understanding of the challenges of entrepreneurship.

Develop a strong network of contacts and resources.

Experience the excitement of the Bali Challenge.

RECOGNITION

On the last evening, we will host a celebration award night in recognition of the different ventures, teams and individuals who have excelled during the EBS. These awards will largely be as a result of votes from participants. What it takes to succeed and stand out, and the speed with which individuals can transform over four days, will leave a lasting impact on the way that you develop your business.

Next year, members of the winning team who have progressed furthest in wealth creation and contribution will be invited as Roger Hamilton's guest to the next EBS to inspire the Class of 2006.

AN INCREDIBLE

MIX OF VENTURES

All participants will have undertaken their Wealth Dynamics Profiling Test prior to arriving in Bali. You will be exposed to a wide variety of different ventures, and will learn the mechanics and teams necessary to make them a success.

Such ventures are likely to include business models as varied as: product-based businesses, trading businesses, distributorships, licensing ventures, franchising models, property investment groups, consultancies, associations and charities.



REAL LIFE, REAL TIME

On the first day, all participants will come to understand why their own venture was or was not selected. You will work over the four days on developing your understanding of VALUE: In your venture, in your communication, and in yourself.

This personal development will happen in real time, through the event, with a partner, and independently throughout the event.

On the final day, all participants have the opportunity to speak to the group about their venture and the value they can provide others. Through this process, the transformation in your understanding of what creates attraction will become clear.

LEARNING ISSUE



Anita Roddick
Taking it Personally

THE POWER

OF PURPOSE

This unique event is not just about wealth creation. It is about wealth contribution. Held in sight of Tanah Lot, regarded as the spiritual centre of Bali, there is much more to this event than meets the eye.

Over the four days, you will be challenged with a level of inquiry which will reach to the core of your purpose. You will step outside of your day-to-day life and answer fundamental questions about yourself.

You will learn that wealth isn't created, it's harnessed. There is an existing, underlying structure of wealth which we can access when we understand it. You will gain this understanding through a series of entertaining and enlightening insights during the four days.

You will leave with a greater understanding and appreciation of the world around us. And you will be truly inspired by the personal potential to succeed.



Lea Hill Business School has allowed me to identify a whole new level of opportunity for my business. I have been able to gain insight into the amazing capabilities and tools which are sure to help me realise my dreams. The approach is refreshing, lively, unique and effective. The insights will last a lifetime. **Wendy G. McCarthy** *Managing Director, The Business School*



Lea Hill Business School has allowed me to identify a whole new level of opportunity for my business. I have been able to gain insight into the amazing capabilities and tools which are sure to help me realise my dreams. The approach is refreshing, lively, unique and effective. The insights will last a lifetime. **Wendy G. McCarthy** *Managing Director, The Business School*



A WORLD

CLASS VENUE

Le Meridien Spa Resort is a five star luxury resort, overlooking the Temple and the most stunning sunsets in Bali. Connecting the resort to the sea is a long, winding path. The resort features a full range of facilities, including a spa and a world class golf course.



AN ADVENTURE FOR THE FAMILY

This event has been tailored to be an adventure for your family and so is an experience to be shared. We have selected the venue so that you can create your family's memories during the four days. And you will be truly inspired by the personal potential to succeed.



Roger HAMILTON'S ENTREPRENEUR BUSINESS SCHOOL

Le Meridien Hotel, Bali, Indonesia
Fri 23rd - Tue 27th September 2005

PROGRAM SCHEDULE

Friday	23rd	5pm to 9pm
Saturday	24th	9am to 9pm
Sunday	25th	9am to 9pm
Monday	26th	9am to 9pm
Tuesday	27th	9am to 11am

PACKAGE BENEFITS

The rates below include:

- ✓ The Entrepreneur Business School (EBS) full program
- ✓ Five days, four nights accommodation based on twin-sharing
- ✓ Daily buffet breakfast, lunch and dinner exclusively organized for the EBS
- ✓ All program material, and 12 month ongoing monitoring program
- ✓ Group transfer to and from the airport (flights not included)
- ✓ Fully inclusive of tax and service charge




The EBS is limited to 200 participants. Places are subject to availability. Book early to avoid disappointment.

RESERVATION FORM

To register, please fax completed form to: (65) 6323 1131
Or mail to: 30 Robinson Road, #11-01 Robinson Towers, Singapore 048546

EBS Participant: _____ Title: _____
 Organization: _____ Department: _____
 Address: _____
 Phone: _____ Fax: _____ Email: _____
 Name of 2nd adult (for twin sharing): _____ King or Twin bed: _____
 Name of children (if applicable): _____ Age of children: _____

Please tick the boxes to indicate your selection from the options below

	US\$ Per Person	Rate to 31 st May '05	Rate to 25 th Sep '05
<input type="checkbox"/> 	Entrepreneur Business School	\$2,250	\$2,500
<input type="checkbox"/>	Option of single room supplement	+\$150	
<input type="checkbox"/>	Option of friend or family twin sharing*	+\$400	
<input type="checkbox"/> 	Executive Suite UPGRADE	\$2,450	\$2,700
<input type="checkbox"/>	Option of single room supplement	+\$400	
<input type="checkbox"/>	Option of friend or family twin sharing*	+\$650	
<input type="checkbox"/> 	Luxury Villa UPGRADE	\$2,800	\$3,000
<input type="checkbox"/>	Option of single room supplement	+\$650	
<input type="checkbox"/>	Option of friend or family twin sharing*	+\$900	
<input type="checkbox"/>	Option of children sharing (under 12)*	+\$150	

* Price for friends & family twin sharing: Rate is for 5D/4N and includes buffet breakfast, lunch and dinner. Maximum of one adult and two children sharing per attendee.

PAYMENT DETAILS

☐ Credit Card: Charge my ☐ Master Card ☐ Visa ☐ American Express
 Card CVV2 Number: _____
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 Card Number: _____ Expiration Date: _____
 Total Amount: _____ Signature: _____
☐ Cheque Enclosed \$: _____ payable to **XL EVENTS PTE LTD**

CANCELLATION POLICY

We regret no refund can be made for cancellations after registration, or no-show at the event. However, substitutions will be welcomed if you are unable to attend on the day.



XL EVENTS PTE LTD

30 Robinson Road
#11-01 Robinson Towers
Singapore 048546
Tel: (65) 6372 3383 Fax: (65) 6323 1131
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LAST YEAR'S MENTOR PANEL - 2004

Each member of the mentor panel is a leader in their area of business expertise.
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ROGER HAMILTON – Chairman, XL Group

Roger is Asia's Leading Wealth Consultant, and a serial entrepreneur. XL Group is a group of companies dedicated to Social Enterprise: XL Results Foundation consists of Asia's largest entrepreneur network, supporting entrepreneurs in 10 countries across Asia Pacific. XL Results Centre provides training and coaching for entrepreneurs, and XL Media publishes XL Magazine, the world's first social enterprise magazine.

Mentor on Enterprise Value – How to build the right model & team

www.rogerhamilton.com



RAJ RAJKUMAR – Principal, Shroder Capital Partners

Raj is a Principal at Schroder Capital Partners Limited, an investment advisory business that advises venture capital and private equity funds in the Asia Pacific region. His team has been active in direct equity investment for over 20 years and is one of the most experienced and stable teams in Asia, having invested in excess of US\$1.5 billion in over 65 transactions in 14 countries across the region.

Mentor on investor value – how to raise the right financing

www.scpal.com



RON KAUFMAN – Owner, Ron Kaufman Active Learning

Ron is renowned across Asia as the internationally acclaimed expert in partnerships and quality service. As a keynote speaker, trainer and bestselling author of "UP Your Service!", Ron has made a visible difference in the service qualities in Asia. In 1990 Singapore Airlines invited him to help launch the prestigious Service Quality Centre. In the following 14 years, his powerful training activities have inspired participants from SIA, IBM, Mobil, Citibank, Sony, Seagate, Prudential, Changi Airport, Hewlett-Packard and over 600 other organizations.

Mentor on customer value – how to deliver the right service & product

www.upyourservice.com



THOMAS POWER – Chairman, Ecademy.com

Thomas is the co-founder and Chairman of Ecademy, the world's most popular online business network. Ecademy currently has 35,000 members in 127 countries, and holds over 200 networking events each month. Membership growth continues to be exponential. Based in England, Thomas is one of the world's most active networkers, ranked #1 in LinkedIn and Ecademy. As an authority in networking trends, he is also an internationally sought-after keynote speaker and author of six books on business networking.

Mentor on network value – how to build word-of-mouth & network attraction

www.ecademy.com



MICHAEL WAN – Owner, Action International Hong Kong

Michael is the Hong Kong Master License Owner of Action International, rated in the Top 100 global franchises and in the Top 20 fastest growing franchises worldwide by Entrepreneur Magazine in 2004. As a Business Coach, certified accountant, and owner of the World's #1 Business Coaching Franchise in Hong Kong, Michael has the tools, techniques and skills to analyse and improve the profitability of entrepreneurial businesses.

Mentor on systems value – how to manage your business processes

www.action-international.com



DAVE ROGERS – Chairman, MBS Asia

Dave Rogers is an investor, master coach and co-author of "Six Dimensions of Top Achievers". Dave has had fifteen years experience in the financial markets including eight years in Japan, five years as a secured financing trader in Hong Kong and two years in Singapore in corporate and structured finance. As an expert deal maker, Dave raised over \$900 million in restructuring capital during the Asian Crisis.

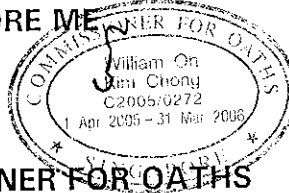
Mentor on partnership value – how to make the right deal

www.daverogers.net

For more information on the Entrepreneur Business School,
the Entrepreneur Event of the Year
Visit www.rogerhamilton.com/EBS or email penny@xl-events.net

THIS IS THE EXHIBIT MARKED " RJH-15 "
 REFERRED TO IN THE AFFIDAVIT
 OF Roger James Hamilton
 SWORN/AFFIRMED THIS 7th DAY
 OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL ONE:

-----Original Message-----

From: Linda Ruck [mailto:linda@resultsfoundation.com]

Sent: Sunday, November 28, 2004 11:19 AM

To: 'dave rogers'

Cc: roger@rogerhamilton.com

Subject: RE: Update

Hi Dave

Great coaching notes Dave sounds like you had two really good events in Malaysia and Singapore.

New Zealand was fantastic. The events were great. We had two WDW previews and Roger's presentation was really well received they are very interactive and have a great sense of humor. Roger tailored his presentation to include facts and info on NZ rich list. It went down so well and people could really understand the profile system and why the star of the All Blacks should not be trading. It was such a laugh. Roger received a standing ovation. The breakfast events as you know were a great success too. The NZ team are very happy with the outcome.

Our new Life Members are a dynamic lot and they know all about you :-). There are a few people in particular I met who you will totally transform and will benefit enormously from your coaching. Very gentle individuals who have lost their belief in themselves but obviously eager to change the situation and I was blown away with how much people wanted to be a part of what we do and could see the value straight away. They are so looking forward to your first visit.

We were looking at the schedule Dave and hope to have coaching in March if this is suitable to you? Can we discuss possible dates tomorrow?

I am very keen to keep the Momentum and excitement going in NZ and make sure the new LM's continue to see the value and won't feel left out. I thought once we get them on the system it would be really nice if you could email them a personal greeting in the next few weeks? I know it will be well received.

As you can tell I am totally enthusiastic about NZ. I also feel very proud of the results foundation and what has been created.

It was a very productive visit. I interviewed Barry Colman for XL Magazine he's on the rich list and is worth about \$150 million. An entrepreneur he runs the country's leading business newspaper as well as numerous businesses. Roger and I couldn't believe how friendly he was. (Robert Kiyosaki totally depressed and traumatized me with his ruthless attitude and bullying nature so it was great to meet someone extremely successful and likeable). He only bought a private jet after he was sitting in economy with his wife and a suitcase fell on her head from the overhead locker. He said he never thought about it until then.

It was great to have some time out as well. We did a 12,000 foot parachute jump. The video of Roger is a classic. I got thrown out the plane first and the look on his face when he realizes we are 12,000 feet up and actually jumping is just hilarious. Work hard play hard.

Thank you Dave and have a great day.

Linda

THIS IS THE EXHIBIT MARKED " R3H-16 "

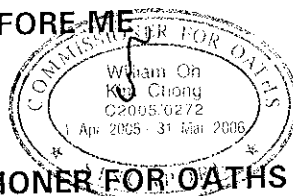
REFERRED TO IN THE AFFIDAVIT

OF Roger James Hamilton

~~SWORN~~/AFFIRMED THIS 11th DAY

OF November 20 05

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL TWO:

-----Original Message-----

From: Roger Hamilton [mailto:roger@rogerhamilton.com]

Sent: Wednesday, August 03, 2005 5:18 PM

To: 'roger@rogerhamilton.com'

Subject: Aug Newsletter & XL 2020 VISION

A Message to Life Members,

My August Newsletter features a Year 3 Update on the XL 2020 Vision. Please do read this to see where we aim to be in the Year 2020! With the upcoming Entrepreneur Business School, XL Accreditation, XL Results Centres, XL LM Privilege Programs and XL Charity Network, 2006 is going to be a very exciting year with many new opportunities for each of us to create & contribute. Thank you to each of you for the support you have already given to the vision, and I'm looking forward to many successful years ahead together.

The full newsletter is here: <http://www.rogerhamilton.com/enews-0805/>



*"Our deepest fear is not that we are inadequate.
Our deepest fear is that we are powerful beyond measure."
- Nelson Mandela*

What will we accomplish in our lifetime? What will be our legacy?

In 2020, I will be 52 years old. My son, Luke, will turn 21. How old will you be?

This is our vision. This is XL 2020.

In 2002, the United Nations Millennium Declaration, signed by all 191 UN member states, set a target to halve world poverty by 2015, and an end world poverty altogether by 2025.

In 2002, the same year the declaration was signed, XL Results Foundation was launched to help make World Wide Wealth a reality. We set a goal to create a world wide foundation of learning and networking resources for entrepreneurs to accelerate their ability to create and contribute wealth. The aim of this global, self-supporting network is to provide an ongoing cycle of creation and contribution through social enterprise.

We are now three years into that journey.

Whereas the classic learning institutions of the 20th Century were united by pride of place, we see the learning networks of the 21st Century to be united by pride of purpose. The purpose of XL Results Foundation is World Wide Wealth: A concerted and simultaneous creation and contribution of wealth, with 10% of new wealth created each year being contributed back collectively - towards the sustainable prosperity of the environment and our next generation.

By 2020 our goal is to have reached \$1 billion of new wealth created annually with \$100 million being contributed and leveraged to end poverty and environmental degeneration. This is the Billion Dollar Challenge.

How are we making this happen? Where are we now, and where will we be in 2020?

1. A Network of Entrepreneurs

When we launched in 2002, we had a vision of entrepreneurs connecting with each other through a global network, with information, knowledge and opportunities being exchanged daily. The right network dissolves the illusion of limited resource. It strips us of the excuse that we don't have enough money, enough knowledge or enough time. You don't need money if you know the people with money. You don't need knowledge if you have the mentors with the knowledge, and you don't need time if you have the team committing their time.

By 2020, we will have an international network of entrepreneurs, connected from the youngest and the newest to the most seasoned and accomplished. We will be conducting over 150 monthly events with leading speakers and entrepreneurs sharing their knowledge and stories around the globe. Any individual committed to growing their power to create and contribute will find an environment and support base in every one of the top 100 economies in the world.

After three short years, we are already conducting monthly networking events in Shanghai, Hong Kong, Singapore, Bangkok, Kuala Lumpur, Jakarta, Brisbane, Auckland, Wellington, Christchurch, Mumbai, Bangalore, Chennai, with Beijing, Melbourne and Sydney starting in the coming months. We manage Ecademy Asia Pacific, connecting Asia Pacific entrepreneurs with 60,000 others in the World's most popular online business forum, and we connect our network to 2.4 million others through LinkedIn, the World's largest online business directory. Our team now facilitates the exchange of over 120 connections and opportunities within the network every week.

2. A Global Learning Institution

When we launched in 2002, we had a vision of entrepreneurs learning the latest strategies and skills for success, not from academics but from other entrepreneurs who were walking the talk. We envisioned a core team of Life Members who would be our success stories and our resource base, providing coaching, mentoring and leading by example in each country.

By 2020, we will have an international network of Results Centres providing hard skills and soft skills training to entrepreneurs on all topics from finding the right team to building the best systems to setting up effectively in new countries. We will have an unrivalled international business mentoring network to support the development of entrepreneurs, and a conference series bringing the best minds together to share knowledge and experience on building business and creating wealth. This will allow new entrepreneurs to tap in to a collective knowledge base and wisdom on business success which has not previously existed.

After three short years, we have built a base of 700 Life Members across 15 countries, and we have established the widest reaching coaching certification program with monthly modules being conducted throughout Asia Pacific, with over 12,000 hours of coaching taking place within the certification program in the last 12 months. Our Life Members are an exceptional group, including leading entrepreneurs, speakers, trainers and professional in each country. This year, we sponsored the Global Speakers Summit - bringing professionals from all the National Speakers Associations around the world together for the first time, and the Global Entrepreneur Summit - bringing together the leading lights of entrepreneurship in Asia Pacific together under one roof for the first time. Both of these Summits attracted attendees from over 10 countries around the region and will now become annual fixtures.

"Economists call ideas nonrival in the sense that one person's use of an idea does not diminish the ability of others to use it as well."

This is why we can envision a world in which everybody achieves prosperity."

3. A Self Financed Foundation

When we launched in 2002, we had a vision of entrepreneurs becoming a sought-after community for sponsors and advertisers, financing the activities and resources to help new entrepreneurs to help themselves. We saw our core group of Life Members becoming stakeholders where their early investment in our vision would lead to a lifetime return in value funded by the corporations supporting entrepreneurship.

By 2020, we will have an international base of more than five million entrepreneurs, the world's widest reaching publications on social enterprise, Global Summits and Conferences, and networking events taking place on any given day. Revenues from sponsorship and advertising will fund a large portion of this activity. Promotions and discounts will add significant value to the network through the buying power of our membership program. Being part of this collective force, a self-employed entrepreneur or small business owner will be able to benefit from the same global buying power that today only multi-national corporations can achieve.

After three short years, we are now the leading avenue for corporations to reach entrepreneurs and small businesses in Asia Pacific. We have launched XL Magazine, the world's first magazine dedicated to Social Enterprise, featuring leading entrepreneurs and leaders including Lee Kuan Yew, Rudy Guiliani, Henry Kissinger, Anita Roddick, Ho Kwon Ping, Tony Fernandez, Tom Peters and Narayana Murthy. The magazine and our Global Summits have attracted world class advertisers and sponsors, including major banks, airlines, hotels, telco's and service providers. With a dedicated team in place, we are now extending sponsorship to all networking events, and launching a Life Membership discount program, providing substantial savings to our Life Members in training, travel and business expenses.

4. Entrepreneurship Decoded

When we launched in 2002, we had a vision of entrepreneurs accessing a community organized to build businesses around each individuals strengths. In the same way that Hollywood enables people to get into movies whether they were a script-writer, actor, director, producer, distributor, agent or technician, XL Results Foundation would enable people to become entrepreneurs whether they were a creator, deal maker, trader, mechanic, star or supporter. Using the Wealth Dynamics profiling system, business owners could identify the team they needed, the value they delivered and the strategy to follow.

By 2020, over one million people will be taking the Wealth Dynamics profiling test each year. We will have an opportunities exchange that follows the hierarchy of the eight stages of business growth, with international markets to find, offer and exchange ideas, brands, patents, contracts, licenses, franchises, agents, management teams, financing, companies, properties and assets based on the Wealth Dynamics system. Entrepreneurs will be able to access communities of mentors, coaches, resources and fellow entrepreneurs supporting and following their specific profile. Entrepreneurship will not be about doing everything, but about doing what you do best and doing what you love.

After three short years, we have established Wealth Dynamics internationally as the only profiling system providing specific strategic direction to entrepreneurs. We have developed products and online resources to support the system and the Wealth Dynamics book will be launched this year. Over 50,000 people have attended seminars to learn about the Wealth Dynamics system and Wealth Dynamics Weekends have been held in Singapore, Hong Kong, Kuala Lumpur, Bangkok, Jakarta, Bangalore, Auckland and London, with Weekends upcoming in Brisbane and Shanghai. This year, the Wealth Dynamics test will be available online, and an advanced coaching certification will be launched for Life Members to become specialist coaches in providing Wealth Dynamics coaching.

5. A Global Accreditation

When we launched in 2002, we had the vision that, in the future, consumers would contribute more to charities from buying through social enterprises than giving donations directly to charities. We had the vision that, in the future, charitable causes would receive more from corporations passing a percentage of their profits to them than from their own charity drives. We had the vision of the Billion Dollar Challenge - where we would play a vital role in facilitating this movement by driving and measuring the wealth created and contributed by social enterprises, with the goal of achieving \$100M in contributions from \$1B in profits from participating social enterprises each year.

By 2020, we will have reached and surpassed our target of \$100M contributed each year out of \$1B in profits. We will have established a universally accepted definition of a social enterprise as a company giving at least 10% of its profits to a charitable cause. Our Social Enterprise Accreditation Program will be internationally regarded as a trusted system to recognize social enterprises publicly. Our Social Enterprise 500 will be the authoritative ranking of the top companies world wide ranked by their level of giving. Our annual Social Entrepreneur Award will give international recognition to the leading social entrepreneurs, providing role models and inspiration to the entire network.

After three short years, we have put in place the mechanisms for the Billion Dollar Challenge, launching the XL Social Enterprise Accreditation program at the Global Entrepreneur Summit 2005 this July. By the Entrepreneur Business School in Bali this September, we will admit our first intake of social enterprises into the program. Through the accreditation, companies will be publicly recognized as a Social Enterprise, with a nominated charitable cause that they are committed to giving at least 10% of their profits to. Through this program, the Social Enterprise 500 will emerge, and we will have specific measurable data each year contributing to the Billion Dollar Challenge. This year we have also become the sponsors of the region's first Social Entrepreneurship Award, conducted in association with the Entrepreneurship Centre of the National University of Singapore.

"We make a living by what we get. We make a life by what we give."
- Winston Churchill

6. A Force For Giving

When we launched in 2002, we had a vision that, in the future, each of us would receive as much education on how to contribute our money as our current consumer culture gives us on how to spend our money. We had a vision of the emergence of the 'enlightened consumer', who would want their dollars spent to go to both consumption for them and contribution for others. We had a vision, shared by many, that as consumers found more meaning in the power of their money, information and knowledge on where to give and how to give would become increasingly valuable and important.

By 2020, we will be an authoritative source on effective giving. The collective knowledge we will have accumulated on the difference that each dollar makes within different causes will be published in our annual XL World Wide Wealth Directory. The partnerships we will have created with the non-profit organizations around the World will enable us to link the networks of wealth creation and wealth contribution. Our non-profit network will match our profit network in breadth and depth. The XL Social Enterprise Accreditation program will enable us to rank charities by the number of enterprises that have nominated them providing a gauge to the public of the causes that fiscally conscious corporations are supporting. The collective result of these initiatives will be to give individuals - from consumers to entrepreneurs - the power to make more informed decisions and see the tangible results in the difference they are having on this planet.

After three short years, we have featured success stories, highlighted causes and promoted charities in our magazine, at our networking events and through our online network. We have made the connections with key figures in the non-profit sector, and have begun to assemble our international network of charity representatives through our Life Member base, with nominated charities in each country supported by the XL Group. Plans are now underway to

hold a third annual Global Summit - the Global Social Enterprise Summit - which will bring together the leading social entrepreneurs and non-profit experts under one roof to share strategies and success stories. At the Entrepreneur Business School last year, attended by over 100 entrepreneurs from around the world, the top three award winners were social enterprises, each of which have achieved great success in the last year and have become excellent examples of what can be achieved in a short period of time.

World Wide Wealth

*"Wealth is not how much money you have.
It's what you're left with when you lose all your money."*

When we leave this planet, no matter how much money we've made, if we leave it in a worst state than when we got here, that's not wealth. We each have the ability to make more, and so we each have the ability to give more away.

Individually, we have the ability to transform our personal wealth. Collectively, we have the ability to transform World Wide Wealth.

There are two pivotal events that will occur in our lifetime. One will be *the end of world poverty*, where our wealth networks will raise us all above the bar of pure survival. The other will be *the beginning of environmental generation*, where the effect of our human presence on this planet will equal a net constructive result on the environment each year, from the present net destructive result we have been having for the last 2,000 years. These are both historic sea changes - and they will occur in our lifetime. What part will you play? What part will your grandchildren and great-grandchildren remember you for?

When we launched in 2002, we had a big vision. The big vision has become bigger, because we have gotten closer. We have gotten closer not as a result of the vision moving, but as a result of the world moving. The world has become more uncertain, more in need, more challenging. We have become more connected, more informed, more empowered. Entrepreneurs are appearing at an accelerated rate. Social enterprise has entered the global lexicon. Online business networks are doubling in size every six months. People are ready and stepping forward to make a bigger difference.

By 2020, our vision will have become reality. It will have become bigger, and clearer. As the Optometrist said, Wealth comes from 2020 Vision. Vision opens the door to our potential. It gives us sight of who we can become, individually and collectively. We each have a power inside that, when combined, can and will change the world.

After three short years, we have made baby steps towards this vision. This is a long-term vision being built day-by-day, and it takes patience and perseverance. Already, after three short years, we have built an internationally recognized network that is already changing the lives of individuals daily.

I travel to between six and eight countries meeting over 2,000 people in our network every month, and I have the privilege of seeing these changes first-hand. I am working harder today than I have ever worked and still the momentum continues to grow. I am sometimes exhausted by those who ask "what can I get?", but I am always energized by those who ask "what can I give?". It is those of you who are contributing the most who are also gaining the most.

I thank you for your contribution towards everything we are trying to achieve, and I ask that you continue to seek the ways to create and contribute more effectively. After all, it has only been three short years, and we still have another fifteen to go!

When we launched in 2002, I was 33 years old. My son, Luke, was only 3. How old were you?

In 2020, I will be 52 years old. My son, Luke, will turn 21. How old will you be?

What will you accomplish in our lifetime?

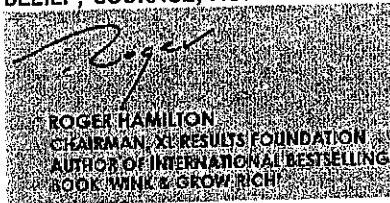
What will be your legacy?

This is XL 2020. This is our vision. I invite you to make it yours.

"Alone we can do so little; together we can do so much."

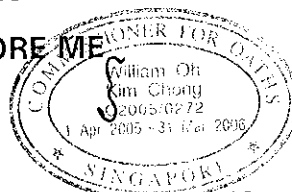
- Helen Keller

BELIEF, COURAGE, ACTION.



THIS IS THE EXHIBIT MARKED " RJH-17 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL THREE:

-----Original Message-----

From: Shalini Gopalan [mailto:shalini@pacific.net.id]

Sent: Monday, September 19, 2005 7:39 PM

To: roger@rogerhamilton.com

Subject: Re: Hello EBS Winners - Your comments please!

Hi Roger,

I tried to write a few paragraphs but it got rather long, so, if needed, please feel free to edit it. I am leaving tomorrow morning for Hong Kong so I'll try to access my email tomorrow night.

Good Luck for the EBS. I'm sure it will be another great one. Regards to Thomas and Dave. I would have loved to meet them and Penny tomorrow but unfortunately have to leave as the show starts on Wednesday.

Shalini

SHALINI GOPALAN MENON
Designer & Co-Founder
ISLAND JEWELS

"I came to the EBS with a hobby that I liked, and left with a business that I love!"

I started ISLAND JEWELS to help my business associate help the other inmates while he was in jail. He wanted to make their life a little better and help them spend their days easier.

But I was overwhelmed with the help I got at the EBS, both from the mentors and participants. Also from the terrific All-Male team I had who didn't have a clue about jewelry! But together we learnt how to make a winning business of it. They were supportive, kind, enthusiastic, bright and even modeled the jewelry when needed.

The mentors were great. At this EBS you will meet at least 3 from last year. Roger, who inspired and encouraged. Dave who infused us with energy and passion and the enigmatic Thomas who taught me the power of networking. When I was unsure he'd call me "Miss Excuse-itis"...or was it Exquisiteness? I must mention Joe, our Crew Member, who till today is always available if I need advise.

Today in addition to its Stone Cutting facilities, Island Jewels has started a silver-manufacturing unit. We retail in 7 outlets in Jakarta and Bali and are opening 4 image counters in the next few months. We also cater to export orders and the only reason I am not here is because we are participating at the Hong Kong Jewelry Fair, one of the largest jewelry fairs in the world, at the invitation of the Indonesian Government.

While the business has grown so has the social enterprise. We continue to run the vocational training program in the prisons but also help support Stone Artisans in East

Java and Silver smiths in Jogyakarta and Bali. We've helped improve their quality, output and delivery by providing them with better equipment and technology.

The EBS together with the Coaching Sessions gave me the focus and confidence I needed to move my passion forward. It helped me discover what I really want and how to get it. I've made lots of friends, got lots of advice and learnt different aspects of being an entrepreneur.

It's a good opportunity so keep an open mind and you'll have a great time. Good Luck.

EMAIL FOUR:

-----Original Message-----

From: Andrew D. Wright [mailto:andrewdwright@yahoo.com]
 Sent: Friday, September 23, 2005 1:36 AM
 To: roger@rogerhamilton.com
 Subject: RE: Hello EBS Winners - Your comments please!

hey! forgot to thank you for making it ALL possible.

on behalf of our team and the multitude we'll deliver from back pain...
 THANK YOU, roger!
 kick ass at ebs.

love,
 Andrew

--- Roger Hamilton <roger@rogerhamilton.com> wrote:

Thanks Andrew!

-----Original Message-----

From: Andrew D. Wright
 [mailto:andrewdwright@yahoo.com]
 Sent: Thursday, September 22, 2005 8:01 AM
 To: roger@rogerhamilton.com
 Subject: Re: Hello EBS Winners - Your comments please!

hi roger!

we've made a lot of progress since ebs:

- . I got to join myo in HK since feb this year. Now we're a team of 6. painbuster is our beta name.
- . We duplicated Dr. Myo 14 yrs experience in a few months and thus proved duplication was possible.
- . We're about to raise US\$4.5m to finance our operational roll out of painbuster franchises.
- . We've attracted attention from franchisees from all over the world.
- . We continue to get people out of crippling back pain in a few simple sessions. yes!
- . We've been featured on tv and full page spreads in HK biggest papers.
- . We have fun (the new drum kit in the office helps)
- . our business plan returns 13% to worthy causes.

Advice?

- . Well, we played FULL OUT at ebs and I'd recommend doing that! We got 2 hrs sleep one night.
- . Keep flexible / open. Let the mentors into your mindset. (even if it hurts)

Mentors

- . All the mentors hit the spot (thank you guys!) ; special thanks to Ron and Thomas for blowing our fuses.

Enjoy every moment. We there in spirit. Coconut head is on my desk.

Big love,
 Andrew wright

EMAIL FIVE:

-----Original Message-----

From: Andrea Gutwirth [mailto:andrea@soultalk.org]**Sent:** Friday, September 23, 2005 5:47 AM**To:** roger@rogerhamilton.com**Subject:** Re: Hello EBS Winners - Your comments please!

Hi Roger,

Here it is again. I have also pasted it here just to make sure.

Thinking about all of you for sure!!

Take Care

Andrea

**HI TO ALL OF YOU ENTREPRENEURS OF EBS 20005
YOU ARE IN FOR THE TIME OF YOUR LIFE?**WHAT YOU GIVE, SHARE AND LEARN IN THESE NEXT FEWS DAYS COULD
BE THE TURNING POINT IN YOUR BUSINESS AND PERSONAL LIFE.TO SHARE WITH YOU BRIEFLYŠŠŠ I FOUNDED SOULTALK, A CHARITY
THAT WORKS WITH WOMEN IN EMOTIONAL AND RELATIONSHIP CRISIS. I
HELP WOMEN HELP THEMSELVES REGAIN THEIR EMPOWERMENT AND
LIFE BACKŠŠ MOVING THEM FROM TRAGEDY TO TRIUMPH!LAST YEAR AT THE EBS, SOULTALK'S BUSINESS PLAN WAS TO OPEN THE
FIRST LOVING HOME FOR WOMEN TO TEMPORARY RESIDE IN RECEIVING
PROFESSIONAL COUNSELLING AND EDUCATIONAL PROGRAMS.OUR FIRST MIRACLE WAS THAT A FIVE BEDROOM HOME WAS DONATED
TO US.I NEEDED TO RAISE FUNDS FOR RENOVATIONS AND THEN FIT OUT THE
HOME WITH EVERYTHING NECESSARY TO MAKE IT A LOVING
ENVIRONMENT. THEN OPEN OUR DOORS TO EVERY NATIONALITY THAT
NEEDED OUR HELP WITH NO CHARGES.IN ONE YEAR WE HAVE ACHIEVED TOO MUCH TO LIST HERE, HOWEVER,
HERE ARE THE MAJOR ITEMS:

1. RAISED ALL FUNDS FOR RENOVATION
2. COMPLETED ALL RENOVATIONS
3. HAD ALL THE FURNITURE DONATED FROM CROSSROADS
INTERNATIONAL FILLING A 2,500 SQ FT. HOME
4. ALL APPLIANCES DONATED - 2 OF EVERYTHING FROM WHIRLPOOL
5. SECURITY SYSTEM DONATED FROM SECURITY SYSTEMS HONG
KONG
6. MERCEDES PASSENGER VAN DONATED FROM THE SHANGRILA

HOTEL

7. FREE CAR PARKING SPACE IN CENTRAL FROM HONG KONG LAND
8. THREE FLOORS OF ARTWORK DONATED FROM ICI
9. ALL LINENS FROM ALL MAJOR HOTELS
 1. ALL CROCKERY FROM LADIES RECREATION CLUB
 2. 10,000 PIECES OF OUR MASCOT FROM LACHMI'S
3. FREE TELEPHONE, FAX AND COMPUTER LINE FROM PCCW
4. COMPUTERS FROM SONY
5. ONE SAFE FROM ELSAFE
6. FREE FOOD AND CLEANING MATERIALS FROM PARK N SHOP
7. HUGE BARBECUE FROM BARBECUES GALORE
8. DOCTOR ON BOARD
9. LAWYER ON BOARD
0. TRANSLATIONS
 1. TRADEMARK FOR HONG KONG AND CHINA
 2. OPERATIONAL MANUAL
 3. WEBSITE COMPLETELY OVERHAULED

LOTS MORE ONGOING RIGHT THIS MINUTE!

DONATIONS IN FUNDING OF OVER HK\$100,000

1. XL RESULTS FOUNDATION
2. MATILDA SEDAN CAR RACE
3. ROUND TABLE 10
4. SIR ROBERT TO HUNG FOUNDATION

WE ARE GOING TO PRESS THIS WEEK AND NEXT.

WE ARE OPENING OUR DOORS BY THE MIDDLE OF OCTOBER

THERE ARE MANY INDIVIDUALS TO THANK AND THEY WILL BE THANKED WITH THEIR NAMES IN OUR LOVING HOME.

WE WILL BE THE FIRST LOVING HOME IN HONG KONG AND WE HOPE TO OPEN MORE LOVING HOMES ALL OVER ASIA WITH A CONCEPT OF FRANCHISING AND/OR LICENSING OUR SYSTEM.

WE WOULD LOVE ASSISTANCE WITH THE FOLLOWING:

TEAM SUPPORT / EXPERTISE
FUNDING
OPEN MORE LOVING HOMES

SUMMARY:

THE MENTORS ARE TO BE LISTENED TO, EVEN WHEN THEY GIVE YOU A LOOK OR A WHISPER. THEIR WORDS ARE FULL OF CARE AND ARE VERY VITAL. PLEASE PAY ATTENTION TO THEIR SHARING EVEN IF IT HURTS!

YOUR TEAM IS YOUR FAMILY FOR THESE NEXT FEW DAYS. BE THERE FOR THEM AND NUTURE EVERYONE IN THE ROOM AS AN EXTENSION OF YOUR FAMILY. THEY CAN MAKE A BIG DIFFERENCE FOR YOU!!

MY BELIEF IS, IF YOU BELIEVE IN YOURSELF, HAVE A PASSION, GIVE AND SHARE WITH OTHERS, LEARN EVERY DAY, BE PERSISTANT AND ALWAYS TAKE ACTION WITH AN ATTITUDE OF "CAN DO" AND "WILL DO", THEN YOUR ONLY RESULT WILL BE ONE MIRACLE AFTER ANOTHERŠŠ.. FOREVER.

THIS IS WHAT HAS BECOME OF ME FROM LAST YEAR'S EBS AND MY MANIFESTATIONS ARE SIMPLY A RESULT OF WANTING SOMETHING BAD ENOUGH AND KNOWING THAT I DESERVE WHAT I ASK FOR. NOT BEING AFRAID TO GO THE WHOLE WAY UNTIL I HAVE GIVEN AND RECEIVEDŠŠŠTO GIVE IS TO RECEIVE!

THIS IS WHAT I LEARNED AND ACHIEVED FROM EBS. IF I CAN DO IT, SO CAN YOU!!!

MAY I WISH YOU ALL THE MOST PRECIOUS MEMORIES THAT THESE NEXT FEW DAYS ARE GOING TO BE FOR YOUŠŠ. IF YOU GIVE, GIVE AND GIVE MORE!!!

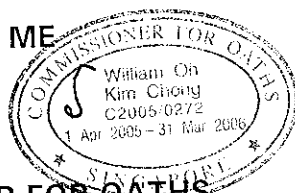
A BIG HUG FOR EACH AND EVERYONE OF YOU!!

HAVE LOTS OF FUN TOOOOOOOO!!!!!!

LOVE
ANDREA
XOXO

THIS IS THE EXHIBIT MARKED " RJH-18 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 2005

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL SIX:

-----Original Message-----

From: Linda Ruck [mailto:linda@resultsfoundation.com]

Sent: Tuesday, September 07, 2004 9:27 PM

To: roger@rogerhamilton.com; richard@ttank.net

Cc: Mark@inkitgroup.com

Subject: RE: LIST OF CHARITIES & Proceeding forward

Hi Richard

Here is the list of recommended charities we are directly involved with either in donating funds or promotion or their worthwhile work:

Earth Watch Institute Australia (provides education and research on the environment and endangered species)

Animals Asia (supporting the protection of Bears in China and Vietnam. Promotes the banning of bear bile farming and dog meat trade)

Gibbon Rehabilitation Centre Phuket Thailand (supports the relocation of endangered gibbons back into the wild)

World Wild Life Fund Malaysia (supports some of the worlds most endangered species including the Tiger and Rhino and the environment)

Australian Koala Foundation (supports, protects and monitors Koala habitat)

Pinnawalla Elephant Orphanage Sri Lanka (the world's only elephant orphanage presently trying to raise funds for the world's first elephant hospital)

Orangutan Foundation International United Kingdom (dedicated to saving the Orangutan)

Tabitha Foundation Cambodia (supporting infrastructure/self sufficiency in women and children in Cambodia)

Loreto Foundation Vietnam (supporting education and self sufficiency of orphaned children/blind children and poor families)

Operation Smile America (provides cranial facial training to local doctors in underdeveloped countries. Conducts worldwide missions to reconstruct children and adult disfigured by cleft palates or deformity)

Fred Hollows Foundation Australia (provides free cataract surgery throughout the developing world)

Halo Foundation United Kingdom (dedicated to demining worldwide)

Cardboard Box Foundation China (provides shelter for abandoned baby girls in China)

Roots and Shoots America (educates children worldwide in the care of the environment, animals and the human community)

I'm also presently researching several other foundations including the Wild Animal Rescue Centre in Lopuri Thailand. (Dedicated to the protection of native species. This centre has just also opened the world's first monkey hospital).

If you find any of these of particular interest please let me know and I will provide full details.

Kind Regards

Linda

-----Original Message-----

From: Roger Hamilton [mailto:roger@rogerhamilton.com]

Sent: Tuesday, September 07, 2004 8:01 PM

To: richard@ttank.net

Cc: Mark@inkitgroup.com; Linda@resultsfoundation.com

Subject: RE: LIST OF CHARITIES & Proceeding forward

Excellent!

OK we will get you the charity list pronto.

Best regards,

Roger

-----Original Message-----

From: Richard Belair [mailto:richard@inkitgroup.com]

Sent: Tuesday, September 07, 2004 3:36 PM

To: Roger Hamilton

Cc: Mark@inkitgroup.com

Subject: LIST OF CHARITIES & Proceeding forward

Hi Roger

Was good to see you and Linda last week.

We as you can judge, are moving on and our discussion together was as expected entertaining and interesting. To get back to you with regards to our project, we answer yes to committing part of our proceedings to charity and allowing you to push and promote us as we get rolling.

I will need from you a list of the charities involved with you and your organisations.

We are looking for a charity which supports the environment. It has to be connected to our concept. We are presenting the most beautiful destinations which are either natural or cultural gems. We therefore are concerned about their protection and promotion. We believe the idea of being associated to worthy causes is excellent with regards of the bigger picture as you very well know.

It might certainly foster new and exciting opportunities for all to enjoy.

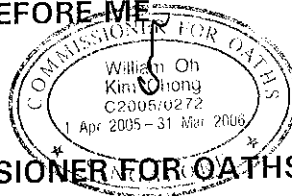
I look forward to our continuing relationship and can assure you we will succeed.
We will enter the Rolex 2006 awards competition.

With best regards

richard belair
managing director
ink it group co., ltd
111 SKV bldg, 3/F
Sukhumvit soi 36
klongtoey, bangkok 10110
tel: 66 [0] 2661 2693
fax: 66 [0] 2661 2695
e-mail: richard@ttank.net
url: www.inkitgroup.com

THIS IS THE EXHIBIT MARKED " RJH-19 " b6
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 20 05 .

BEFORE ME




A COMMISSIONER FOR OATHS

XL RESULTS FOUNDATION PTE LTD***NOS***PY21***PAYMENT VOUCHER******DATE***11/03/05PAY TO CASH

		S\$
DONATION FOR TSUNAMI APPEAL TO ORPHANAGE		
IN SRI LANKA		2,200.00
(CONVERT TO USD @ 1.642) = US\$1,340		
Cheque nos. UOB 623255		2,200.00

Approved by _____

Received by _____


 (LINDA RUCK)
POSTED

Dr. 9038/000

Cr. 3010/000

Marilyn Chua

From: "Linda Ruck" <linda@resultsfoundation.com>
To: "Tai Kim fui" <tkf@amsales.com.my>
Cc: <marilyn@resultsfoundation.com>
Sent: Thursday, March 10, 2005 5:42 PM
Subject: Re: Tsunami funds

Dear Tai Kim Fui

Thank you very much for your kind message. It's been so wonderful to receive messages from Life Members and read what they say about me. All good of course :-)

At the end of March I will be flying down to Sri Lanka courtesy of Sri Lanka airlines to write a feature on rebuilding the country. They are putting me in touch with an orphanage and an organization where the money you donated for the Tsunami appeal will be handed directly to them. I will make sure they give me a receipt and I will give this to Marilyn our accountant who will forward it to you.

The Sri Lanka people are extremely kind and hospitable and I know they will appreciate your generosity. I will take many photos for you.

Thanks for your support and friendship as always.

Kind Regards

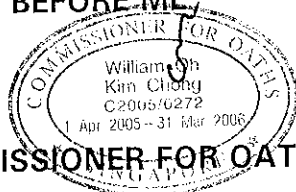
Linda

9060/000

3/23/2005

THIS IS THE EXHIBIT MARKED " R11-20 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 2005 .

BEFORE ME,



A COMMISSIONER FOR OATHS

EMAIL EIGHT:

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Friday, November 19, 2004 10:46 AM
To: joanne@competitiveedge.com.sg
Cc: roger@rogerhamilton.com
Subject: FW: Gibbon Island Adoption

Joanne can you contact the accountant at the zoo to handle this matter. Thanks Linda

-----Original Message-----

From: Isabel Cheng [mailto:Isabel@zoo.com.sg]
Sent: Thursday, November 18, 2004 8:07 PM
To: 'linda@rogerhamilton.com'; joanne@competitiveedge.com.sg
Cc: Jeff; Bobby Tan-SZG
Subject: RE: Gibbon Island Adoption

Hi Linda,

I understand your concerns and fully agree with your views. As such, you would be pleased to note that the cable car idea has already been canned some months ago. I do believe this idea was proposed last year and the new management took over only from this year and decided to can the idea after some investigations and internal discussions. And I was at those meetings.

With regards the other issue of petting the Orang, you would be pleased to know that all contact with Orang and most animals except domestic animals have all been stopped since the beginning of this year. You must not have been to the zoo for some time because you would have noticed that.

Ever since I came on board, and I found out that this has started since the beginning of the year, the zoo has taken a very focussed approach with regards to conservation, even more so than before. Some of the steps undertaken:

- slowly converting our collaterals to be printed on recycled paper despite higher costs (particularly the new Zoo maps which you agree would have to be printed in huge quantities)
- working with WWF (since July) to see how we can do more for conservation
- doing various projects to raise money for our Wildlife Conservation fund which goes into supporting a few ex-situ projects, very soon a tiger conservation project in malaysia with WWF
- one of the fund raising projects is an upcoming movie screening of the show 2 Brothers abt 2 tiger cubs etc and funds raised will be used to spread awareness of tiger conservation

and many more projects, linda.

I disagree that the zoo is disregarding the well being of the animals housed at the zoo. The very fact that we have a high breeding amongst our animals certify the fact that the animals are very well looked after and happy in the environment, happy enough to do what they would otherwise in their natural habitat, breed.

Most of our animal shows focus on education and conservation.

Linda, I hope I have managed to correct the misconceptions you may have regarding what the zoo is doing. If you have any more questions on the matter, I would be very happy to answer.

With regards the holding back of the payment, unfortunately the reasons for holding back were not made known to us otherwise we would have been able to resolve quicker than the 11 months it took.

Unfortunately the \$20,000 owed to us is red flagged at every management meeting that it's become really uncomfortable for myself and therefore for Jeff as he is constantly under pressure to collect the money.

I hope we can resolve this amongst ourselves, Linda. Do let me know what it takes.

Thanks
isabel

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Thursday, 18 November, 2004 7:15 PM

To: 'Isabel Cheng'; joanne@competitiveedge.com.sg

Cc: 'Jeff'; 'Bobby Tan-SZG'

Subject: RE: Gibbon Island Adoption

Importance: High

Hi Isabel

Thank you for your email. The outstanding amount is not from Expat Living its from Competitive Edge. Our accountant Joanne was in contact with your accountant to discuss a payment plan.

I do apologize for the delay in payment. However, I did authorize the payment to be held back as I was greatly concerned over some of the media articles that were being written about the zoos new management ideas. For example the suggested idea of a cable car in a zoo was a complete disgrace in my opinion. I was also appalled when a photo appeared in the newspaper showing an American celebrity patting an Orang-utan. Petting of wild animals was banned in western zoo's years ago. The animals are there to be protected not to be treated like a performing circus animal. How can the Singapore Zoo receive respect or be taken seriously worldwide if you turn it into a fun fair?

Our company was keen to work with the zoo and support it's environmental concern but were greatly concerned over the zoos change of strategy from conservation to what appears to be a pure money making venture without any regard for the well being of the animals housed at the zoo. Have you lost sight of what the zoo stands for?

We were also concerned about the image you were projecting and to be frank we thought twice about associating ourselves with the zoo when it has ideas like this. Our company is committed to social responsibility and some of your actions were totally against our philosophy and antiquated.

Perhaps you can reassure me and our company as a potential high profile donor on the zoo's commitment to the conservation of endangered species. As a company committed to philanthropy we need to be confident of the use of our funds.

I await your response.

Linda Ruck

-----Original Message-----

From: Isabel Cheng [mailto:Isabel@zoo.com.sg]
Sent: Thursday, November 18, 2004 6:31 PM
To: 'linda@rogerhamilton.com'
Cc: Jeff; Bobby Tan-SZG
Subject: Gibbon Island Adoption

Hi Linda,

We have never spoken but both Paul and Jeff work with me. This may not seem like an appropriate thing to write at our first correspondence so I hope you will excuse me.

I understand from my Finance and from Jeff that Expat Living is still owing us \$20,000 since December last year. I have been urging Jeff and Bobby from Finance to meet up with you or your accountant to resolve this but I do not understand how the meeting never transpired. It has been a few months now since I have been on their backs on this case.

I would really appreciate if you could assist in this matter as it seems you are probably the only person who could authorise the payment. There could have been reasons why it took such a long time but please be assured I would never have written if it was just a couple of months delay but in this case, it has been almost a year.

It has become rather critical and urgent, I'm afraid so would appreciate if you can help?

thanks

Isabel Cheng

*Senior Manager, Marketing & Communications
 Wildlife Reserves Singapore
 Tel: 63608607*

~ Experience themed weddings @ the Singapore Zoo & Jurong BirdPark, where you can now seal your marriage in the "Wild"...

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Thursday, 18 November, 2004 12:56 AM
To: 'Paul'; azlin@resultsfoundation.com
Cc: 'Jeff'; 'Isabel Cheng'
Subject: RE: Artwork

Hi Paul

Please advise if you would be submitting artwork for the next edition of XL Magazine. The artwork deadline is 15th December.

As discussed previously with Jeff this would be a complimentary advertisement.

Kind Regards

Linda Ruck

-----Original Message-----

From: Paul [mailto:paul@zoo.com.sg]
Sent: Tuesday, September 28, 2004 7:49 AM
To: 'linda@rogerhamilton.com'
Cc: Jeff; Isabel Cheng
Subject: RE: Artwork

Hi Linda,

In fact, 1 artwork (white tiger) has been sent to the following address at teh end of August.

30 Robinson Road
#11-01 Robinson Towers
Singapore 048546

can you double chk?

thx.

Paul

~ Experience themed weddings @ the Singapore Zoo & Jurong BirdPark, where you can now seal your marriage in the "Wild"...

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Tuesday, September 28, 2004 1:05 AM
To: 'Paul'
Cc: 'Jeff'; 'Isabel Cheng'
Subject: RE: Artwork

Hi Paul

Are you going to send in some artwork for our next edition of XL Magazine.

Regards

Linda

-----Original Message-----

From: Paul [mailto:paul@zoo.com.sg]
Sent: Wednesday, July 28, 2004 9:07 AM
To: 'linda@rogerhamilton.com'
Cc: Jeff; Isabel Cheng
Subject: RE: Gibbon Island Adoption

Hi Linda,

Thank you for the extension. Looks like we'll just go with the next edition. Its quite a challenge to come up with a classy and decent ad within just 5 workings days ;-)

Please advise when will the deadline be if its for the next edition.

cheers!

Paul

Don't miss the all-new Lory Loft @ Jurong BirdPark....where 1000 lories will flock to you...

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Tuesday, July 27, 2004 10:31 PM
To: 'Paul'
Cc: 'Jeff'; 'Isabel Cheng'
Subject: RE: Gibbon Island Adoption

Hi Paul

Thanks for your email. Yes thank you for reworking the advert. I can hold the deadline until Tuesday next week otherwise I will run it for you next edition. However, our August/September edition will be prestigious as we are also distributing it at the Global Brand Forum so it's good exposure. The ex Mayor of New York Rudy Giuliani will be on the front cover.

The advert will need to be tailored towards successful entrepreneurs/business owners etc.

Regards

Linda

-----Original Message-----

From: Paul [mailto:paul@zoo.com.sg]
Sent: Tuesday, July 27, 2004 7:42 PM
To: 'linda@rogerhamilton.com'
Cc: Jeff; Isabel Cheng
Subject: RE: Gibbon Island Adoption

Hi Linda,

Hope you email finds you in good health.

I understand that the membership ad needs to be changed to suit your readers profile. Therefore, we need to re-do the entire ad. just to do that.

I'm glad you noticed and liked the Leopard ad we placed for Night Safari. However, we will not be able to use that artwork as its a stock picture and not free for circulation.

We will not meet your Friday's deadline as per your email below. Any possibility to push the deadline to a later date and allow us more time to construct a new ad? If not, we hope to skip this issue and appear in the next.

Let me know your feel.

Cheers!

Paul

Don't miss the all-new Lory Loft @ Jurong BirdPark....where 1000 lories will flock to you...

-----Original Message-----

From: Jeff
Sent: Tuesday, July 27, 2004 8:37 AM

To: Paul
Subject: FW: Gibbon Island Adoption
Importance: High

Could you kindly advise.

Jeff Y K Tan

Manager, Corporate Affairs
 Singapore Zoological Gardens
 DID: +65 63608514
 Fax: +65 63652331

www.zoo.com.sg www.nightsafari.com.sg
 Journey to Wild Places

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Monday, July 26, 2004 10:37 PM
To: 'Jeff'
Subject: RE: Gibbon Island Adoption
Importance: High

Hi Jeff

The Leopard Advert is great but it would be good to include something educational like how endangered they are in the world or how many left and we can help.
 Our readers are savvy business people so something interesting.

My address is:

30 Robinson Road
 #11-01 Robinson Towers
 Singapore 048546

Will need the artwork by this Friday for layout deadline.

Thanks and speak soon

Linda

-----Original Message-----

From: Jeff [mailto:Jeff@zoo.com.sg]
Sent: Friday, July 23, 2004 8:55 AM
To: linda@rogerhamilton.com
Subject: RE: Gibbon Island Adoption

Oops! need to address second part. How would you want the ad in your magazine to appear? Think could send you the pic on the leopard, but what would the text be?

Thanks.

Jeff Y K Tan

Manager, Corporate Affairs
 Singapore Zoological Gardens

DID:+65 63608514
Fax:+65 63652331

www.zoo.com.sg www.nightsafari.com.sg
Journey to Wild Places

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]
Sent: Thursday, July 22, 2004 3:09 PM
To: 'Jeff'
Subject: RE: Gibbon Island Adoption
Importance: High

Hi Jeff

Just back from Australia. Hey we received the artwork but its not suitable it's more of a family advert - wildlife unlimited. Our magazine is more business. Can you send the one of the leopard lying in the tree (I think Satchi did the artwork).

Also regarding Gibbon Island I have a cheque deposit for you. I wanted to confirm if Canelle will be included in the \$20,000 but I would still like to have my individual plaque on the board.

Let me know

Thanks Linda

-----Original Message-----

From: Jeff [mailto:Jeff@zoo.com.sg]
Sent: Wednesday, July 14, 2004 10:42 AM
To: linda@rogerhamilton.com
Cc: Sharon-SZG
Subject: RE: Gibbon Island Adoption

Dear Linda

Good morning! Hope you are looking brilliant as usual! Fyi. the adoption plaque of gibbon island is already up. Come by soon for breakfast and at the same time check it out.

1. Thank you for the XL Magazine, i will courier the soft copy in a disk to 64 Gentle Drive S309267 today.
2. Sorry - need to ask again for the gibbon island cheque.

Warmest regard.

Sharon - please courier check.

Jeff Y K Tan

Manager, Corporate Affairs
Singapore Zoological Gardens
DID:+65 63608514
Fax:+65 63652331

www.zoo.com.sg www.nightsafari.com.sg
Journey to Wild Places

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Tuesday, July 06, 2004 1:36 AM

To: 'Jeff'

Subject: RE: Gibbon Island Adoption

Importance: High

Dear Jeff

I had to laugh getting your email and yes it's great you are still with the zoo. I was thinking about you today as Roger and I had discussed your CV and we wished our foundation was further down the track (we are in infancy stages) as you are so experienced in non for profit organizations.

Great news for the zoo and I am glad I still have you to contact as I was a bit worried about the people who would replace you.

A few things:

If you provide the mock up for a full page color advert on either the bats or the leopard we will run it in XL Magazine as payment of the free tickets we had for our Christmas party. One thing though can the advert have something in it about education. The adverts are beautiful and Saatchi are doing a great job but including something to say the zoo provides education would be good and fit into our magazines social enterprise and corporate philanthropy readership.

Please arrange for an invoice to be sent to me to renew my individual Gibbon sponsorship of Canelle. I hope she is okay and you have been looking after her!

Yes we will organize payment of Gibbon Island. I do apologize for the delay I was concerned about a few things with the zoo and the way it was heading including some of its rather insensitive ideas to construct a cable car, serving caviar at the restaurant and I was also appalled to see a recent photo in the Straits Times of Janet Jackson stoking Ah Meng, in my opinion Ah Meng should be more respected.

Our goal is to have a long term relationship with the zoo and not a one off sponsorship but this will be purely based on the zoo's improvements towards education etc.

We will be looking at the official plaque ceremony for August when I return from a brief visit to Australia.

Speak soon. I will send you the specification for the advert and will need the artwork by mid July.

Kind Regards

Linda

-----Original Message-----

From: Jeff [mailto:Jeff@zoo.com.sg]
Sent: Monday, July 05, 2004 3:43 PM
To: Linda Ruck
Subject: Gibbon Island Adoption

Greetings Linda!

How are you? Hope all is good , wonderful and exciting! I write to tell you that life is very interesting. The day when I was suppose to leave, I was offered to stay at my terms. Hows that! In short, I will still be serving you.

Ok - your plaque is ready. Will be up by Wednesday. Let me know a good time you can come see and maybe if your time permits we could have breakfast here.

Could you also kindly arrange for payment as my finance is chasing me.

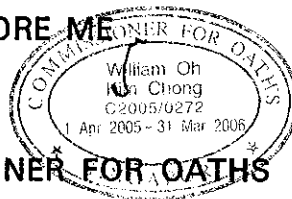
Warmest regard.

Jeff Y K Tan
Manager, Corporate Affairs
Singapore Zoological Gardens
DID:+65 63608514
Fax:+65 63652331

www.zoo.com.sg www.nightsafari.com.sg
Journey to Wild Places

THIS IS THE EXHIBIT MARKED " RSH- 21 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS



UNITED OVERSEAS BANK LIMITED 大華銀行
FAR EASTERN BANK LIMITED 遠東銀行

UNITED OVERSEAS BANK LTD
OUTWARD REMITTANCE
80 RAFFLES PLACE 07-01
UOB PLAZA 1 SPORE 048624
TEL 65392614

DEBIT ADVICE

XL RESULTS FOUNDATION PTE LTD
30 ROBINSON ROAD
#11-01 ROBINSON TOWER
SINGAPORE 048456

04 MAR, 05

WE HAVE EFFECTED THE FOLLOWING REMITTANCE AND DEBITED YOUR ACCOUNT
13289064

OUR REFERENCE 10R503041230 D01

REMSTT

BENEFICIARY
502 156524838
SOULTALK LTD

BENEFICIARY'S BANK
HONGKONG AND SHANGHAI BANKING CORPN
HONGKONG

PAYING BANK/ORDERING CUSTOMER
BANK OF NEW YORK
NEW YORK

PAYMENT DETAILS

VALUE DATE/ORIGINATING REFERENCE
04/03/05

REMITTANCE AMT:	USD*****2,000.00
	@ 1,637.0000
	SGD*****3,274.00
COMMISSION :	*****10.00
TELEX :	*****20.00
10R AMT DEBITED :	SGD*****3,304.00

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POSTED

Dr. 9038/000

Dr. 9020/000

Cr. 3010/000

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Company Reg No. UOB 193500026Z

CUSTOMER'S COPY

Company Reg No. FEB 195800116D



UOB

LIMITED

Please tick [✓] the relevant box.

Collection Instruction - Advice Slip ☐ Collect Personally ☐ Mail To Me

Date : - 4 MAR 2005

Applicant's Name	XL RESULTS FOUNDATION PTE LTD
Address	30, Robinson Road #11-01, Robinson Towers Singapore 048546
Telephone No	Tel: 6372 3383 Fax: 6323 1131
Currency & Amount	US\$ 2000/-
Beneficiary's Name	SOULTALK LTD
Address	
Beneficiary's A/c No	502-156524838
Beneficiary's Bank	HSBC HEAD OFFICE
Address (Branch/Street/City/Country)	QUEEN'S ROAD CENTRAL, HONG KONG
Payment Details (Max 70 Characters)	
Special Instructions	
Settlement	
<input type="checkbox"/> Cash	
<input checked="" type="checkbox"/> Debiting Account No	101-328-906-4
<input type="checkbox"/> Others	
FX Contract (If Applicable)	
<input type="checkbox"/> FX Contract	
Contract No/Rate	
Value Date	
Dealer's Name	
Remitting Bank's TT Charges	
<input checked="" type="checkbox"/> To My Account	
<input type="checkbox"/> To Beneficiary's Account	

BANK USE ONLY		
Reference No.		
Remittance System		
Input By	Verified By	Approved By
Rate		
SS Equivalent		
Commission		
Cable		
Agent Charges		
Total		
Signature Verified By	Examined By	Confirmed With Applicant By
FOR BRANCHES ONLY		
Checked By	Approved By	Branch Stamp

I/We agree that you may at your discretion confirm this application with me/us before acting on it.
I/We have read and agree to the conditions shown overleaf.



Signature(s) & Company Stamp (If Applicable)



UNITED OVERSEAS BANK LIMITED 大華銀行
FAR EASTERN BANK LIMITED 遠東銀行

PVB⁸¹

UNITED OVERSEAS BANK LTD
OUTWARD REMITTANCE
80 RAFFLES PLACE 07-01
UOB PLAZA 1 SPORE 048624
TEL 65392614

DEBIT ADVICE

XL RESULTS FOUNDATION PTE LTD
30 ROBINSON ROAD
#11-01 ROBINSON TOWER
SINGAPORE 048456

09 MAY, 05

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OUR REFERENCE 10R505091138 D01

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SOULTALK LTD

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HONGKONG AND SHANGHAI BANKING CORPN
HONGKONG

PAYING BANK/ORDERING CUSTOMER
BANK OF NEW YORK
NEW YORK

PAYMENT DETAILS

VALUE DATE/ORIGINATING REFERENCE
09/05/05

REMITTANCE AMT:	USD*****	10,000.00
	@	1.6500000
	SGD*****	16,500.00
COMMISSION :	*****	20.63
TELEX :	*****	53.00
10R AMT DEBITED :	SGD*****	16,573.63

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POSTED

Dr 9038/000

9020/000

Cr 3010/000

Marilyn Chua

From: "Roger Hamilton" <roger@rogerhamilton.com>
To: <marilyn@resultsfoundation.com>
Sent: Thursday, April 28, 2005 8:44 AM
Subject: FW: LM and Update

Hi Marilyn,

Could you please prepare a US\$4K TT from Achiever Int. to Soultalk please for me to sign today? (We have previously sent one from XL – so use the same details)

Tx, Roger

-----Original Message-----

From: Roger Hamilton [mailto:roger@rogerhamilton.com]
Sent: Thursday, April 28, 2005 8:41 AM
To: 'Andrea Gutwirth'
Cc: 'marilyn@resultsfoundation.com'
Subject: RE: LM and Update

Andrea,
I did speak to Marilyn about the US\$14K TT – and sorry but it hasn't gone yet. We're backed up with month end work as it has been such a hectic month and so Marilyn has not yet had the chance to send it. She has it on her schedule to prepare, but will be away until next Wednesday and will need to do it then. I am on my way to Indonesia at lunchtime today, but will send you the US\$4K (Renate's and my contribution) from my personal account today, and then Marilyn will send you the US\$10K from Results Foundation immediately on her return next week.

Very sorry for the delay.

Best,
Roger

-----Original Message-----

From: Andrea Gutwirth [mailto:andrea@soultalk.org]
Sent: Wednesday, April 27, 2005 10:34 AM
To: roger@rogerhamilton.com
Subject: RE: LM and Update

Roger,
I wish, have all my emails gone missing?

What about the lunch I organized? Are you missing that too?

I have to go back and check on all them first and then re send to you.

Thanks for taking care of the T/T tomorrow.

Best,
Andrea

Hi Andrea!

Yes Poonam was great and the weekend was fantastic!

4/28/2005



A Caring & Confidential Support Network for Women in Relationship Crisis

Registered Charity License No. 91/6

Thursday, October 20th, 200

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[SoulTalk's Loving Home](#)

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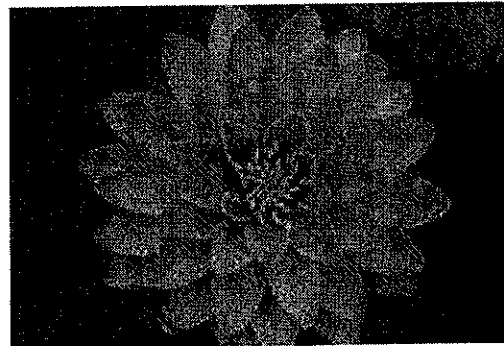
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a Charitable Foundation offering professional services that cover the whole spectrum of moving from tragedy to triumph in life. SoulTalk works with women in emotional / relationship crisis. SoulTalk's Loving Home provides a temporary residence for women needing round the clock counseling and education so that they can move beyond their crisis and regain their empowerment and life back.. SoulTalk's Loving Home addresses each individual's personal, family, career, legal and financial concerns through one-to-one counseling, ongoing support, educational programs, awareness and new information. We also have a strong referral structure in place for other professional services that are needed during their time of crisis. SoulTalk makes its free or low-cost services available to Hong Kong women of all nationalities, ethnicities, languages and religions.

For vulnerable women, the value and uniqueness of SoulTalk is the personal touch each client receives with the extension of friendship and professional guidance. The aim of every encounter is to let each woman know that there are answers and choices available to her; and that with awareness and courage and newly acquired personal skills, she too can take charge of her life.

Our History...

SoulTalk began in 1992 with a few women coming together to express their fears and feelings of despair over relationship crisis involving their partners, close friends, family members, work colleagues, and children. Many women wanted to learn more about the

About SoulTalk...

Starting out as a grassroots self-help group in 1992, SoulTalk has evolved into



[Ask Andrea >](#)

[Online Counselling >](#)

Asking for help does not mean we are weak or incompetent. It indicates an advanced level of honesty and intelligence
Dr. Anne Schaefer

[Committee Login >](#)

emotional / relationship distress they were experiencing and what they could do to change their present situations.

These early self-help efforts gave birth to a monthly support group and Hong Kong's first 24-hour English Support Hotline. Operating since 1993, the Hotline responds to 30-50 calls monthly, or an average total of 350 to 400 calls each year.

Responding to client crisis eventually necessitated the introduction of information and referral services and the accompaniment to court, lawyer's offices, welfare and medical services. Clients now have access to an information website (www.soultalk.org) and an open line for questions.

The latest development is SoulTalk's Loving Home for Women, a temporary residential facility that will be a loving home for women in crisis, and will offer educational programs toward job re-entry, building self-esteem, and empowerment.

Plans in 2005 and beyond include more counselling and family mediation services to all women of all nationalities, cultures and languages.
About SoulTalk's Services...

SoulTalk's Loving Home For Women

A 'family'
residence
accommodating
approx. 20
women going
through crisis
to live in on a



short stay basis from a few days to a few months. Criteria for selection and length of stay are defined in the home's operating policy. All of SoulTalk's services and programs, and administration, are located in the facility. It is anticipated that children may accompany their parent to the home, therefore children's programming is developed on an as needed basis. Any necessary arrangements for childcare is supported by on call volunteers. Accommodation will be free for those that cannot afford it and a small charge for those that can. There will also be donation boxes around the home. The unique concept of SoulTalk's Loving Home is help women help themselves to move beyond their crisis and regain their empowerment and life back. Our counseling and educational programs will be the pillars that support

our women whether staying in our home or using our services outside of the Loving Home environment.

24-Hour Support and Information Hotline

Accessible to women in crisis 24 hours a day, free of charge. Total anonymity is respected making callers secure that their discussion is totally confidential. The professional counsellor emphasizes that they are there to listen thereby creating rapport with the caller. Clients have access to the professional wisdom, skills and knowledge of the counsellor to get immediate comfort and support, and to obtain relevant information applicable to their need or issue. If a referral is judged to be necessary, the information is also shared with the caller. Calls last from 20 minutes to 2 hours, and the caller may access the service as often as needed. Face to face appointments are scheduled upon request.

Individual and Group Counselling

Individual counselling is available through the Hotline, and by appointment. Tailored to the needs and issues of the caller, the one-hour sessions closely follow guidelines set forth by the Hong Kong Counselling Association. The goals of the counselling session are to lead the client to awareness and enlightenment as well as to share resource information necessary for them to take action. It is anticipated that the client will ultimately move from being in crisis to feeling empowered, regaining many of the positive aspects of their life. Group counselling sessions lasting 2 to 3 hours, and involving 5 to 15 women, may evolve from self-help group meetings.



Self-help Support Groups

Self-help support groups of 5 to 15 are set-up to facilitate the safe and confidential

sharing of similar life issues among a group of women. In this unique setting women have an opportunity to meet other women to discuss their personal problems. Experience has shown that isolated women, in particular, greatly benefit from a welcoming and nurturing groups. The support group may be highly structured or more relaxed depending on the emphasis desired at any given meeting. Participants may choose to share their story or simply listen whilst others share.

It's about feeling comfortable in an environment that is accepting, confidential and supportive. It's also an environment where the individual can learn skills to solve the problems that exist in their life, and hopefully move on to more fulfilling and happy times.

Accompanying Clients

Clients may request accompaniment to a lawyer's office, social services, legal aid department, and other institutions/professionals. This request is often made because the individual is experiencing feelings of being overwhelmed, confused, feeling intimidated, afraid, or simply lacks the knowledge of what action to take.

Family Mediation

Family Mediation is offered when a client has made the decision to divorce, and chooses to mediate instead of litigate their divorce. A SoulTalk professional mediator can be made available or a list of accredited family mediators is provided. Fees vary with each professional mediator.

Educational Programs/Workshops

A wide range of topics- life skills, self-development, career interests, coaching and general advancement- is offered in response to client requests. Resolving emotional problems, gaining skills for job re-entry, modifying patterns of behaviour, and improving coping mechanisms and communication, are but a few of the reasons given for pursuing courses. A fee is applied for some educational programs/workshops.

Public Education

Public awareness and education is fundamental to SoulTalk's outreach to women encouraging them to come forward for assistance. To this end, public speaking engagements, seminars, workshops, writing articles and interviews are pursued. Clients and the general public also have access to an information website and an open line to correspond with questions. Similar requests for information and guidance on what can be achieved in crisis situations has led to the development of a unique booklet written in 'layman's' language addressing relevant issues, options and solutions for women is available on our website.

Our Accomplishments and Future Plans...

We are proud



of our record

of service over the past 14 years. Through our Hotline alone, we have responded to 8,000 calls. Self-help groups of 5 to 15 participants have operated on a bi-monthly basis offering a short-or long-term resource for hundreds of women in crisis. Talks and presentations have been given to numerous women's clubs and organizations over the past 14 years, and we will continue with this invaluable outreach. Our website has proven to be a useful resource for local and overseas women by offering a 48 hour confidential response to their questions and concerns.

Former clients have provided both written and verbal affirmations of the value of the services in meeting their needs during a period of personal crisis. Over and over again, they speak of their empowerment, improved self-esteem, and better crisis management. A few have shared that they are no longer experiencing any emotional / relationship negatives in their life. Joy and happiness are much more present in their life. For some the result has been as simple as a new job, making new friends, or finding a new partner.

Our successes in helping women set new directions have only begun to meet the demand. In fact, our world today is becoming more open to the understanding and acceptance that stress and uncertainty in our lives does put a strain on many marriages and family relations. Job loss, repatriation of friends or family, health concerns, finances and death of loved ones add to the isolation, instability and disorientation faced by many women.

Invigorated by the miracle donation of a home in the New Territories, we are driven to find the resources to expand our base of operations in support of women in crisis. In this regard, our Service Plan for 2005 is presented below.

- Renovate the SoulTalk Loving Home in order to provide new short term housing to 20 women and their children, and relocate all programs to the new site
- Train the Counsellor and invite more professional counselors onboard
- Increase the number of Hotline operators by 10%
- Start-up at least 1 additional self-help support group
- Offer client accompaniment to institutions/professionals
- Expand the number and scope of educational programs/workshops
- Undertake more outreach through talks and presentations to community organizations and expand marketing through local media and publications
- Build on and improve the website as a source of information and problem solving vehicle
- Expand the number and use of volunteers in service

delivery

- Increase all fundraising efforts
- Create a business angle to increase sustainability (selling SoulTalk products)
- Create a Trust Fund for women needing a first step back into life / business

SoulTalk's Love Home Mission Statement...

SoulTalk's mission is to provide professional friendly care and support through listening, sharing and communicating to women in crisis. Through counselling and educational learning, SoulTalk aims to increase awareness and create enlightenment, helping women help themselves in regaining their power and passion for life.....walking women from tragedy to Triumph!



SoulTalk's Vision.....

SoulTalk is a professional comforting, compassionate fleet of helping hands combined with an empathetic

double heart that wants to create awareness and enlightenment for women in relationship crisis.

Our expertise, our friendliness and our support network offers counselling and educational programs as the necessary part in our sharing of options and choices to those women going through emotional crisis.

SoulTalk's Loving Home is the centre for multicultural and multilingual women to temporary reside in and learn to regain their empowerment, passion and life back. We want to let women know that they are not alone. There are solutions. Hundreds of women a day in our society feel isolated, confused, unloved, overwhelmed and have no where to turn.

SoulTalk will change how our society views these women and understand the importance of helping women help themselves.

SoulTalk is about moving forward and upward in life, leading women from tragedy to triumph.....personally.....by the hand.

From one woman to another, from one Loving Home to another, from one country to another, SoulTalk's Loving

Homes will create environments around the world for women to feel safe, confident, empowered, and masters of their own destination and happiness.

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Site design and maintenance by: Working The Web .cc



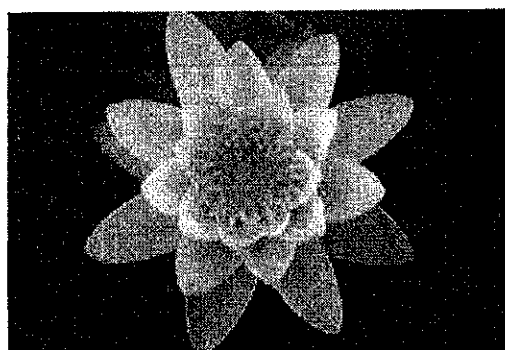
A Caring & Confidential Support Network for Women in Relationship Crisis

Registered Charity License No. 91/6711

Thursday, October 20th, 2005

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*Asking for help does not mean
we are weak or incompetent. It
indicates an advanced level of
honesty and intelligence*
Dr. Anne Schaefer

[Committee Login >](#)

SoulTalk
is a Hong
Kong
Charity for
all women
in
emotional /
relationship
crisis.
Women of
all

nationalities, cultures and languages are welcome. SoulTalk operates a 24 hour Hotline (25256644) for immediate counseling, a support group, and face to face counselling. We also have a website that is full of valuable information, resources and community centre. SoulTalk is also in the process of establishing a women's centre offering temporary housing accommodation for those in crisis. We are calling it, SoulTalk's Loving Home for Women. In our Loving Home we will be providing counseling and educational programs all for the purpose of creating more awareness, enlightenment and with the goal of moving forward and empowering our women to regain a good quality of life back. There will also be other services such as family mediation, referrals and the facility of providing an accompaniment to Lawyers and other Government agencies.

SoulTalk began as a self-help group back in 1992. From a few women coming together to express their fears and share their concerns about their own emotional / relationship crisis. Andrea Gutwirth, Founder and Executive Officer for SoulTalk started this Charity because of her own adversity. From this self help / support group emerged the first English speaking Hotline for Hong Kong. Today, the Hotline receives 30-40 calls a month. Most conversations last from 45 minutes to 2 hours. During the calls, listening to their feelings and emotional pain during this very difficult time in their lives is paramount. From there, determining the options and choices as well as always creating awareness and knowledge is also extremely important. Sometimes a meeting face to face is necessary also. Sometimes a referral is



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necessary. Always, SoulTalk finds a way to comfort and provide solutions that are possible immediately. All these services are free of charge. Donations have come from individuals or the private sector.

WHAT IS THE PURPOSE OF SOULTALK?

The objectives of SoulTalk is to provide a professional, warm, supportive empathetic counselor to help women help themselves by gaining more awareness, enlightenment and knowledge so that they can be empowered into moving forward to regain their life back.

This requires listening to the feelings of the women in crisis, understanding where she is coming from, knowing what she wants, making sure she and her children are safe,, at the same time sharing all the options and choices that are available.

SoulTalk is very solution orientated. SoulTalk's Loving Home for Women will be their Loving Home for the time they are there and encompasses everything mentioned above.

WHY DOES HONG KONG NEED SOULTALK

**Domestic
Issues/Vio
A
Growing
Problem.**



The number of domestic cases has doubled over the last five years.

Present Services and Facilities for Women in Hong Kong are insufficient; A Loving Home that Accommodates the Needs of All Nationalities Does Not Yet Exist

While the Hong Kong Government provides support to women in crisis via the Family and Child Protective Services Units, there are only four public refuge centers in Hong Kong and a few private shelters providing emergency assistance to the growing number of women facing domestic family issues. The growth in the number of local cases, along with the influx of immigrants from the Chinese mainland

means that Hong Kong's present support system is being stretched beyond capacity. Also there are many other nationalities that are not being sufficiently catered for.

For those who don't speak Chinese, the issue is even more serious. There are no facilities to address the needs of this group. As experts are quick to point out, emotional / relationships issues does not discriminate - it comes in a variety of forms, both physical and emotional and can happen to anyone, regardless of socio-economic status and educational background.

Greater Community Awareness and Outreach Is Required

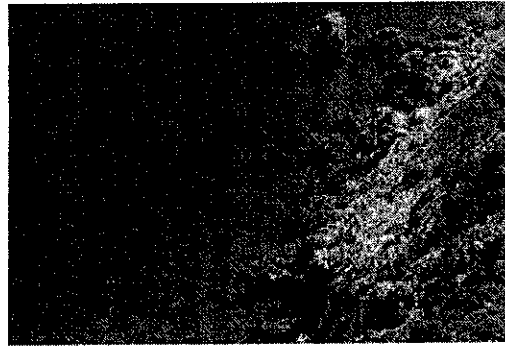
Domestic issues are still seen as a private matter in Hong Kong. While society is becoming more open and a greater number of women in crisis are coming forward, experts say many more are still suffering in silence. The Government recently announced the establishment of a Women's Commission to promote and protect the interests and well being of women. This is a step in the right direction, but more specific educational and community programming is needed. This is where SoulTalk's Loving Home for Women can help.

What is SoulTalk's Loving Home for Women?

SoulTalk's Loving Home for Women provides professional, compassionate care and a nurturing, learning safe environment to get through your crisis and move forward. The door is always open and the willingness to understand is unconditional and without judgment with the emphasis being on the woman and her feelings. Solutions are crucial, therefore a sharing of options and choices are made available. SoulTalk's Loving Home for Women aims to be just such a place that will provide women in distress with the reassurance to be able to regain their self-esteem, seek opportunity and find security and happiness in their lives.

With the recent donation of a home in the New Territories from an extremely generous Chinese Family, SoulTalk is moving forward and providing a much needed service for our community. What we need now is the funding to enable us to renovate the home and turn it into the Loving Home that will surely benefit many women of our community. Our Loving Home will be able to accommodate approximately 20-24 women at a time. This number may vary as in some cases, children may be present

also.



Who Are the People Behind SoulTalk?

Andrea
Gutwirth
herself
suffering
adversity

in a family crisis was eager to use her personal experience to help others avoid the pain she endured and ultimately overcame.

SoulTalk has a Board of Directors plus a Patron, all who are very dedicated to the concerns of Hong Kong's women in our community.

The Campaign for SoulTalk's Loving Home for Women

To receive the funding of the initial capital costs of renovations for our home plus the first year's running costs. This totals HK\$1.5million.

Volunteer Advocates

SoulTalk needs women who want to support other women and give back to our community. Specifically, volunteers are needed to assist women by way of counseling / social worker expertise. These experts will help find solutions to the practical challenges women face. We also will need event coordinators. Our volunteers will also be able to help by providing a range of social and community services, including medical care, housing search, income assistance, daycare, employment and exercise programs. The responsibilities of some other volunteers can include anything from answering telephone calls or web inquiries, to walking someone to a government agency, clinic, courthouse or referral. Counsellor will need to be professionally qualified. Other volunteers simply need the desire, compassion, passion and energy to assist.

Contact SoulTalk

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Site design and maintenance by: Working The Web .cc

THIS IS THE EXHIBIT MARKED " RTH-22 "

REFERRED TO IN THE AFFIDAVIT

OF Roger James Hamilton

SWORN/AFFIRMED THIS 17th DAY

OF November 2005

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL ELEVEN:

-----Original Message-----

From: Members [mailto:members@resultsfoundation.com]**Sent:** Friday, October 07, 2005 12:03 PM**To:** roger@rogerhamilton.com**Subject:** XL Results Foundation Supports ONE(SINGAPORE)

Dear ,

XL Results Foundation is proud to support ONE(SINGAPORE), a non-profit initiative launched by one of our Life Members.

ONE(SINGAPORE) is affiliated with ONE, an international umbrella organization that fights AIDS and extreme poverty. ONE(SINGAPORE)'s mission is to raise public awareness and take concrete actions to Make Poverty History. ONE(SINGAPORE) is currently supporting three projects, one of which is Aid Niger, an initiative to aid victims of severe famine in this West African country. We are currently seeking to urgently raise S\$5,000. To view details of this initiative please link to:

<http://www.b2bcast.com/aidniger.jpg>

XL Results Foundation will be sponsoring the purchase of white wrist bands and T-shirts which will be distributed to raise awareness of the ONE(SINGAPORE) campaign and will also be donating 50% of the \$5,000 required to support Aid Niger. We are looking for 10 individuals to donate \$250 each to raise the required amount as quickly as possible.

Please contact me on +65 63723587 if you are able to support this initiative.

For more information on ONE, ONE(SINGAPORE) and the crisis in Niger, please visit:

- www.one.org

- www.onesingapore.org

- www.friendsofniger.org

Thank you for your support!

HAUSA PROVERB

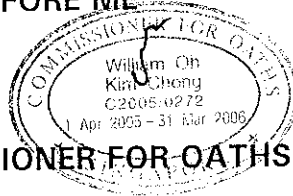
"Even a man with lean buttocks has a right to a loin cloth."

(The Hausa people are one of the largest ethnic groups in West Africa and comprise more than half the population of Niger.)

Regards,
Irene Millar
General Manager

THIS IS THE EXHIBIT MARKED " RS#-23 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 17th DAY
OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL FIFTEEN:

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Thursday, December 02, 2004 2:37 PM

To: 'Jen McKenzie'; 'Ron Kaufman'

Cc: roger@rogerhamilton.com

Subject: Counselor

Hi Ron & Jen

Thank you very much for the details of the counselor. I had my first session yesterday. The counselor was reassuring and the environment warm and non threatening and to my surprise/relief I totally opened up.

I found it incredibly beneficial to me as a person. I feel more positive and balanced about everything.

Roger is booked in for his first session on the 13th December. He is convinced he is incurable :-)

I want to thank you as friends for caring about us so much and giving us a helping hand. Its been a big step and as Roger would say its a historic day.

Hugs and much love

Linda

THIS IS THE EXHIBIT MARKED " RJH-24 " "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS TH
OF November 2005 DAY

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL SIXTEEN:

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Monday, January 10, 2005 9:40 PM

To: ron@ronkaufman.com; jen149@singnet.com.sg

Subject: Reference

Hi Ron

I would really appreciate if you can give me a reference please? Roger is connecting with his children and may be bringing them closer to Singapore. I am happy for him and understand but I am not included in any of these plans. To my great sadness I will be leaving the company, XL Magazine and ultimately Singapore.

I'd appreciate you keeping this confidential until I make the official announcement of my new career where ever that will be.

Thank you both for your love and support

Linda

EMAIL SEVENTEEN:

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Tuesday, January 11, 2005 12:08 PM

To: 'Roger Hamilton'

Subject:

Importance: High

Roger

Accepted and realise there is nothing I can do about your decision. I understand how important the children are to you and I know Renata would want me out the country if she returned to Asia. I realise you would sacrifice me or anyone at this stage for the children and you are not strong enough to fight Renate and support me as a partner in the company.

I will finish issue 6 of XL and have it go to print end of February. I will also go all out for a new job and aim to have one by the end of February.

Could you please prepare a draft severance package. I will need financial support to relocate and put a roof over my head. Please consider my almost three years in the company of diligence and commitment.

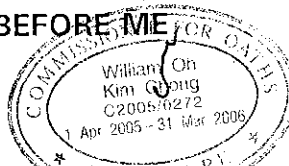
Linda

THIS IS THE EXHIBIT MARKED " RJH -05 "

REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton

SWORN/AFFIRMED THIS 7TH DAY
OF November 20 05 .

BEFORE ME



A COMMISSIONER FOR OATHS

COMPETITIVE EDGE PTE LTD
(Incorporated in Singapore)

REPORTS & FINANCIAL STATEMENTS
31ST MAY 2003

S. H. NG & CO.
CERTIFIED PUBLIC ACCOUNTANTS

COMPETITIVE EDGE PTE LTD

(Incorporated in Singapore)

**REPORTS AND FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM
29TH NOVEMBER 2001 TO 31ST MAY 2003**

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COMPETITIVE EDGE PTE LTD

REPORT OF THE DIRECTORS

The directors present their report to the members together with the audited financial statements of the Company for the financial period from 29th November 2001 to 31st May 2003.

1. DIRECTORS

The directors in office at the date of this report are:

Roger James Hamilton
Hamilton Jorva

2. PRINCIPAL ACTIVITIES

The principal activities of the Company are to provide entrepreneur networking and conduct technical, vocational and commercial education seminar.

There have been no significant changes in the nature of these activities during the financial period.

3. ACQUISITION AND DISPOSAL OF SUBSIDIARY

There was no acquisition or disposal of subsidiaries during the financial period.

4. RESULTS FOR THE FINANCIAL PERIOD

	\$
Profit for the financial period	<u>17,926</u>

5. TRANSFERS TO / (FROM) RESERVES OR PROVISIONS

There were no material transfers to or from reserves and provisions other than those disclosed in the financial statements.

6. ISSUE OF SHARES AND DEBENTURES

On date of incorporation, 10,000 subscriber shares of \$1 each at par were issued to incorporate the Company.

Other than those disclosed above, the company did not issue any shares and debentures during the financial period.

7. ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES OR DEBENTURES

Neither at the end of nor at anytime during the financial period was the Company a party to any arrangement whose object is to enable the directors of the Company to acquire benefits by means of the acquisition of shares or debentures of the Company or any other body corporate.

8. DIRECTORS' INTEREST IN SHARES OR DEBENTURES

According to the register of directors' shareholdings kept by the Company under Section 164 of the Companies Act Cap. 50, the directors holding office at the end of the financial period and their interests in the share capital of the Company were as follows: -

	Ordinary Shares of S\$1 each <u>Held by Directors</u>	
	<u>On date of incorporation</u>	<u>As at 31.5.2003</u>
Roger James Hamilton	5,000	9,000

9. DIVIDENDS

- (a) Since the date of incorporation, no dividend has been paid in respect of that period.
- (b) The directors do not recommend the payment of a dividend for the current financial period under review.

10. BAD AND DOUBTFUL DEBTS

- (a) Before the balance sheet and income statement were made out, the directors took reasonable steps to ascertain that action had been taken in relation to the writing off and providing for bad and doubtful debts and have satisfied themselves that there were no known bad debts to be written off and no allowance for doubtful debts was necessary.
- (b) At the date of this report, the directors are not aware of any circumstances, which would render it necessary to write off or provide for any bad and doubtful debts.

11. CURRENT ASSETS

- (a) Before the balance sheet and income statement were made out, the directors took reasonable steps to ascertain that any current assets which were unlikely to realize their book values in the ordinary course of business have been written down to their estimated realisable values or that adequate allowance have been made for the diminution in value of such current assets.
- (b) At the date of this report, the directors are not aware of any circumstances, which would render the values attributable to current assets in the financial statements misleading.

12. CHARGES AND CONTINGENT LIABILITIES

As at the date of this report, there does not exist: -

- (a) any charge on the assets of the Company which has arisen since the end of the financial period to secure the liabilities of any other person;
- (b) any contingent liability which has arisen since the end of the financial period.

13. ABILITY TO MEET OBLIGATIONS

No contingent or other liability has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial period which, in the opinion of the directors, will or may substantially affect the ability of the Company to meet its obligations as and when they fall due.

14. OTHER CIRCUMSTANCES AFFECTING FINANCIAL STATEMENTS

At the date of this report, the directors are not aware of any circumstances not otherwise dealt with in the report or financial statements, which would render any amounts stated in the financial statements misleading.

15. UNUSUAL ITEMS

In the opinion of the directors, the results of the operations of the Company during the financial period have not been substantially affected by any item, transaction or event of a material and unusual nature.

16. UNUSUAL ITEMS AFTER END OF FINANCIAL PERIOD

In the opinion of the directors, no item, transaction or event of a material and unusual nature has arisen in the interval between the end of the financial period and the date of this report, which would affect substantially the results of the operations of the Company for the financial period in which this report is made.

17. DIRECTORS' CONTRACTUAL BENEFITS

Since the date of incorporation, no director has received or become entitled to receive a benefit which is required to be disclosed by 201(8) of the Companies Act, Cap. 50, (other than a benefit included in the aggregate amount of emoluments received or due and recoverable by the directors shown in the financial statements) by reason of a contract made by the Company with the director or with a firm of which he is a member or with a company in which he has a substantial financial interest.

18. OPTIONS GRANTED

There were no share options granted during the financial period.

19. OPTIONS EXERCISED

No shares were issued during the financial period by virtue of the exercise of options granted to take up unissued shares of the Company.

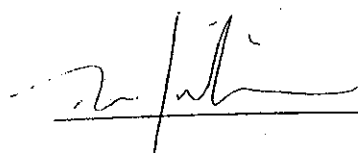
20. OPTION OUTSTANDING

There were no unissued shares of the Company under option at the end of the financial period.

21. AUDITORS

The Auditors, Messrs S. H. NG & Co., Certified Public Accountants, Singapore have expressed their willingness to accept re-appointment.

ON BEHALF OF THE DIRECTORS

 DIRECTOR

 DIRECTOR

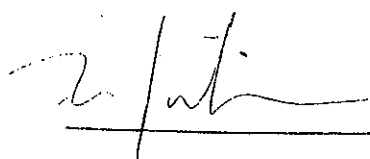
STATEMENT BY DIRECTORS

In the opinion of the directors:-

- (a) the accompanying balance sheet, income statement and statement of changes in equity, together with the notes therein, are drawn up so as to give a true and fair view of the state of affairs of the Company as at 31st May 2003 and of the results of the business and the changes in equity of the Company for the financial period from 29th November 2001 to 31st May 2003; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

The board of directors has, on the date of this statement, authorised these financial statements for issue.

ON BEHALF OF THE DIRECTORS

 DIRECTOR

 DIRECTOR

Singapore: 06 MAY 2004

REPORT OF THE AUDITORS TO THE MEMBERS OF

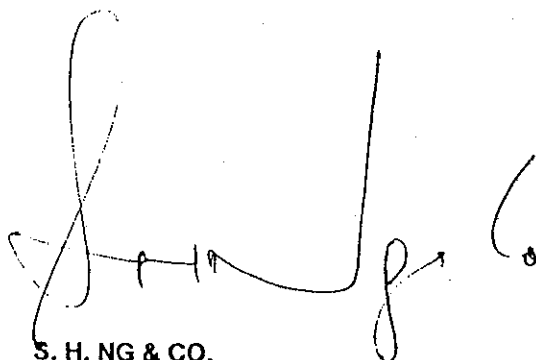
COMPETITIVE EDGE PTE LTD

We have audited the accompanying balance sheet of COMPETITIVE EDGE PTE LTD as at 31st May 2003, the income statement and statement of changes in equity for the financial period from 29th November 2001 to 31st May 2003. These financial statements are the responsibility of the Company's directors. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Directors, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion,

- a) the financial statements are properly drawn up in accordance with the provisions of the Companies Act and Statements of Accounting Standard, and so as to give a true and fair view of:-
 - i) the state of affairs of the Company as at 31st May 2003 and of the results and changes in equity of the Company for the financial period from 29th November 2001 to 31st May 2003; and
 - ii) the other matters required by Section 201 of the Act to be dealt with in the financial statements;
- b) the accounting and other records, and the registers required by the Act to be kept by the company have been properly kept in accordance with the provisions of the Act.



S. H. NG & CO.
Certified Public Accountants

Singapore: **06 MAY 2004**

COMPETITIVE EDGE PTE LTD

BALANCE SHEET
AS AT 31ST MAY 2003

	<u>Note</u>	<u>\$</u>
ASSETS		
Non-Current Asset		
Plant and equipment	3	<u>29,711</u>
Current Assets		
Trade receivables		117,108
Other receivables	4	376,990
Bank Balances		13,261
		<u>507,359</u>
Total Assets		<u><u>537,070</u></u>
EQUITY AND LIABILITIES		
Capital And Accumulated Loss		
Share capital	5	10,000
Unappropriated profit		<u>17,926</u>
		<u>27,926</u>
Current liabilities		
Trade and other payable	6	508,744
Provision for taxation	9(b)	<u>400</u>
		<u>509,144</u>
Total Equity and liabilities		<u><u>537,070</u></u>

The annexed notes form an integral part of and
should be read in conjunction with these financial statements

COMPETITIVE EDGE PTE LTD

**INCOME STATEMENT
FOR THE FINANCIAL PERIOD FROM
29TH NOVEMBER 2001 TO 31ST MAY 2003**

	Note	\$
REVENUE		
Fee received		2,138,325
Commission income		73,507
Gain in exchange		2,091
Total Revenue		<u>2,213,923</u>
COST AND EXPENSES		
Depreciation	3	13,702
Salaries and employee's benefit	7	230,468
Other operating expenses		1,951,427
Total Cost And Expenses		<u>2,195,597</u>
Profit From Operations	8	18,326
Taxation	9(a)	(400)
Net Profit For The Financial Period		<u>17,926</u>

**STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD FROM
29TH NOVEMBER 2001 TO 31ST MAY 2003**

	Share Capital	Unappropriated Profit	Total
	\$	\$	\$
29th November 2001	10,000	-	10,000
Net profit for the financial period	-	17,926	17,926
At 31st May 2003	<u>10,000</u>	<u>17,926</u>	<u>27,926</u>

The annexed notes form an integral part of and
should be read in conjunction with these financial statements

COMPETITIVE EDGE PTE LTD

NOTES TO THE FINANCIAL STATEMENTS
31ST MAY 2003

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. GENERAL

The Company is a limited liability company incorporated in Singapore with its registered office at No 64 Gentle Drive, Singapore 309267.

The financial statements of the Company for financial period from 29th November 2001 to 31st May 2003 were authorised for issue in accordance with a resolution of the directors on the date on which the accompanying Statement by Directors was signed.

The principal activities of the Company are to provide entrepreneur networking and conduct technical, vocational and commercial education seminar.

There have been no significant changes in the nature of these activities during the financial period.

2. SIGNIFICANT ACCOUNTING POLICIES**(a) Statement Of Compliance**

These financial statements have been prepared in accordance with the Statements of Accounting Standard issued by Institute of Certified Public Accountants of Singapore and disclosure requirements of the Singapore Companies Act, Chapter 50.

(b) Basis of Accounting

The financial statements of the Company, which are expressed in Singapore dollars, have been prepared in accordance with the historical cost convention.

(c) Plant & Equipment

Plant & equipment are stated at cost less accumulated depreciation. The cost of an asset comprises its purchase price and any directly attributable costs of bringing the asset to working condition for its intended use. Expenditure for additions, improvements and renewals are capitalised and expenditure for maintenance and repairs are charged to the income statement. When assets are sold or retired, their cost and accumulated depreciation are removed from the financial statements and any gain or loss resulting from their disposal is included in the income statement.

Depreciation is calculated on the straight-line basis method to write off the cost of the assets over their estimated useful lives.

The depreciation rate per annum has been taken as follows:

Website design	1 years
Computer	2 years

(d) Income Tax

Tax expense is determined on the basis of tax effect accounting, using the liability method, and is applied to all significant temporary differences arising between the carrying amount of assets and liabilities in the financial statements and corresponding tax basis used in the computation of taxable profit. Deferred tax benefit, however, is not recognised in the financial statements unless there is a reasonable expectation of realisation.

Deferred tax is calculated at the tax rates that are expected to apply to the period when the assets are realised or the liability is settled. Deferred tax is charged or credited to the income statement. Deferred tax assets and liabilities are offset when they relate to income taxes levied by the same tax authority.

(e) Revenue RecognitionFee received

Fee is recognised upon conduction of course and provision of services.

(f) Provisions

Provisions are recognised when there is a present obligation (legal or constructive) as a result of a past event it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

(g) Trade and other receivables

Trade and other receivables are recognised and carried at original invoiced amounts less an allowance for any uncollectible amounts. An estimate for doubtful debts is made when collection of the full amount is no longer probable. Bad debts are written off as incurred.

(h) Impairments

The carrying amounts of the Company's assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated.

An impairment loss is recognised whenever the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. All impairment losses are recognised in the income statement.

(i) Trade and Other Payables

Trade and other payables are carried at cost, which is the fair value of the consideration to be paid in the future for goods and services received, whether or not billed to the Company.

(j) Employment BenefitsDefined Contribution Plan

Contribution to defined contribution plan is recognised as an expense in the income statements as incurred.

3. PLANT AND EQUIPMENT

	<u>Computer</u>	<u>Website</u>	<u>Total</u>
	\$	\$	\$
<u>Cost</u>			
Additions	13,113	30,300	43,413
As at 31.5.2003	13,113	30,300	43,413
<u>Accumulated Depreciation</u>			
Depreciation charged for the period	3,602	10,100	13,702
As at 31.5.2003	3,602	10,100	13,702
<u>Net Book Value</u>			
As at 31.5.2003	9,511	20,200	29,711

4. OTHER RECEIVABLES

	\$
Related parties	343,538
Deposits	10,622
Prepayments	22,830
	<u>376,990</u>

The amounts due to related parties are unsecured, interest free and with no fixed term of repayment.

5. SHARE CAPITAL

	\$
Authorised	
100,000 ordinary shares of \$1 each	<u>100,000</u>
Issued and fully paid	
10,000 ordinary shares of \$1 each	<u>10,000</u>

On the date of incorporation, 10,000 subscriber shares of \$1 each at par were issued to incorporate the Company.

The holders of ordinary shares are entitled to receive dividends as and when declared by the Company. All ordinary shares carry one vote per share without restriction

6. TRADE AND OTHER PAYABLE

	\$
Trade payable	248,130
Accrual	59,377
Other payable	165,429
Advanced Billing	35,808
	<u>508,744</u>

7. SALARIES AND EMPLOYEE BENEFITS

	\$
Employer's contribution to CPF included in salaries and employee benefits	<u>15,913</u>
Number of employees (included directors)	<u>5</u>

8. PROFIT FROM OPERATIONS

Profit from operations is after deducting the following:
Auditors' remuneration

\$

2,200

9. TAXATION

(a) Tax Expenses

\$

Provision for current period

400

A reconciliation of the statutory tax rate to the company's effective tax rate applicable to profit from operation is as follow:-

\$

4,032

Taxation at statutory tax rate of 22%

Adjustments:-

Non-deductible expenses

1,211

Temporary timing difference

(3,641)

Income exemption

(1,202)

Current financial period's taxation charged

400

(b) Movements In Provision For Current Tax

\$

Balance at beginning of the period

-

Current year's tax expenses on profit [Note 9(a)]

400

Balance at end of the period

400

10. FINANCIAL INSTRUMENTS

Financial Risk Management Objectives and Policies

The main risks arising from the company's financial instruments are liquidity risk, credit risk and foreign exchange risk. The policies for managing each of these risks are summarised below:

i) Liquidity Risk

The company monitors and maintains a level of cash and cash equivalents deemed adequate by the management to finance the company's operations and mitigate the effects of fluctuations in cash flows.

ii) Credit Risk

The carrying amount of cash and cash equivalents and other receivables represent the company's maximum exposure to credit risk in relation to financial assets. No other financial assets carry a significant exposure to credit risk.

As at 31st May 2003, there is no significant concentration of credit risk.

iii) Foreign Currency Risk

The Company does not enter into derivative foreign exchange contracts to hedge its foreign currency risk. It is the Company's policy not to trade in derivative contracts.

THE FOLLOWING INCOME STATEMENT
HAS BEEN PREPARED FOR MANAGEMENT PURPOSES ONLY
AND DOES NOT FORM PART OF THE AUDITED FINANCIAL STATEMENTS

COMPETITIVE EDGE PTE LTD

DETAILED INCOME STATEMENT
FOR THE FINANCIAL PERIOD FROM
29TH NOVEMBER 2001 TO 31ST MAY 2003

	\$
Revenue	
Fee received	2,138,325
Commission income	73,507
Gain in exchange	2,091
	2,213,923
Less: Operating and administrative Expenses	
Advertisement	161,444
Accountancy fee	5,750
Audit fee	2,200
Bank charges	16,093
Commission	155,443
CPF contribution	15,913
Consultancy and speaker fee	271,692
Course & training fee	2,298
Casual labour	69,113
Depreciation	13,702
Entertainment and refreshment	23,464
Foreign worker wages	18,301
Foreign worker levy	1,038
General expenses	6,797
Handout distribution fee	29,248
Interest on late payment	2,689
License fee	17,430
Medical fee	869
Office rental	31,533
Office expenses	10,395
Purchase of seminar and air tickets	688,856
Printing & stationary	130,978
Postage & courier	5,235
Professional fee	2,824
Repair & maintance	32,133
Rental of venue	216,303
Rental of copier	2,485
Secretarial fee	2,691
Salaries	125,887
Software development costs	4,088
SDL	217
Telephone charges	26,262
Transportation	16,067
Travelling expense	78,950
Utilities	7,209
	2,195,597
Profit For The Financial Period	<u>18,326</u>

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MAY 2004

MGI JASON MAH  & ASSOCIATES

Certified Public Accountants, Singapore

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

REPORT AND ACCOUNTS
31ST MAY 2004

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Statement by the Directors	2
Report of the Auditors	3
Balance Sheet	4
Profit and Loss Account	5
Statement of Changes in Equity	6
Cash Flow Statement	7
Notes to the Accounts	8 - 15

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

REPORT OF THE DIRECTORS

The directors present their report together with the audited accounts of the company for the financial year ended 31st May 2004.

DIRECTORS OF THE COMPANY

The directors in office at the date of this report are :-

Roger James Hamilton
 Hamilton Jorva

ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES OR DEBENTURES

Neither at the end of nor at any time during the financial year was the company a party to any arrangement whose object is to enable the directors to acquire benefits through the acquisition of shares in or debentures of the company or any other body corporate.

DIRECTORS' INTEREST IN SHARES OR DEBENTURES

According to the register of directors' shareholdings kept by the company for the purposes of Section 164 of the Companies Act, Cap. 50, the directors of the company holding office at the end of the financial year had an interest in shares of the company as detailed below :-

<u>Name of directors</u>	<u>Ordinary shares of S\$1 each</u>	
	<u>Date of incorporation</u>	<u>At end of the period</u>
Roger James Hamilton	5,000	5,000

DIRECTORS' CONTRACTUAL BENEFITS

Since the date of incorporation, no director has received or become entitled to receive a benefit which is required to be disclosed by Section 201(8) of the Companies Act, Cap. 50, by reason of a contract made by the company or a related corporation with the director or with a firm of which he is a member, or with a company in which he has a substantial financial interest.

AUDITORS

The auditors, **Messrs MGI Jason Mah & Associates**, Certified Public Accountants, have expressed their willingness to accept appointment.

.....
 Director

.....
 Director

Date:

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**REPORT OF THE AUDITORS TO THE MEMBERS OF
XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)**

We have audited the financial statements of XL Results Foundation Pte Ltd (Formerly known as Competitive Edge Pte Ltd), for the year ended 31st May 2004, set out on pages 4 to 15. The financial statements comprise the balance sheet, the profit and loss account, the statement of changes in equity and cash flow statement of the company, and notes thereto. These financial statements are the responsibility of the company's directors. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the directors, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion,

- (a) the financial statements are :-
 - (i) in compliance with the requirements of Singapore Financial Reporting Standards and give a true and fair view of the matters required by Section 201 of the Singapore Companies Act (the Act) to be dealt with in the financial statements; and
 - (ii) in accordance with the Act so as to give a true and fair view of the state of affairs of the company as at 31st May 2004 and the results, changes in equity and cash flows of the company for the year ended 31st May 2004; and
- (b) the accounting and other records required by the Act to be kept by the company have been properly kept in accordance with the provisions of the Act.

MGI JASON MAH & ASSOCIATES
Certified Public Accountants

Singapore
(JMWW/mcl)

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

BALANCE SHEET AS AT 31ST MAY 2004

	<u>NOTE</u>	<u>2004</u> <u>S\$</u>	<u>2003</u> <u>S\$</u>
EQUITIES			
<u>Capital and Reserve</u>			
Share capital	3	10,000	10,000
Retained profits		109,908	17,926
<u>Total Equities</u>		<u>119,908</u> <u>=====</u>	<u>27,926</u> <u>=====</u>
ASSETS AND LIABILITIES			
<u>Non-Current Assets</u>			
Fixed assets	4	14,945	29,711
<u>Current Assets</u>			
Trade debtors		92,940	117,108
Deposits and prepayments	5	30,922	33,452
Amount due from affiliated company	6	152,510	343,538
Cash in hand and at bank		15,763	13,261
		<u>292,135</u>	<u>507,359</u>
Less : -			
<u>Current Liabilities</u>			
Trade creditor		(45,240)	(248,130)
Other creditors and accruals	7	(91,293)	(260,614)
Amount due to directors	8	(45,939)	-
Provision for taxation	9	(4,700)	(400)
		<u>(187,172)</u>	<u>(509,144)</u>
<u>Net Current Assets / (Liabilities)</u>		<u>104,963</u>	<u>(1,785)</u>
<u>Total Net Assets</u>		<u>119,908</u> <u>=====</u>	<u>27,926</u> <u>=====</u>

The accompanying notes form an integral part of and should be read in conjunction with these accounts.

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MAY 2004

	NOTE	01.06.2003 to 31.05.2004 S\$	29.11.2001 to 31.05.2003 S\$
Revenues			
Sales revenue		1,405,247	2,138,325
Other income		6,300	75,598
		<u>1,411,547</u>	<u>2,213,923</u>
Cost And Expenses			
Cost of goods sold		(568,206)	(1,367,543)
Depreciation of fixed assets		(27,670)	(13,702)
Staff costs		(175,414)	(230,469)
Foreign exchange loss		(242)	-
Other operating expenses		(592,658)	(567,790)
		<u>(1,364,190)</u>	<u>(2,179,504)</u>
Total Operating Profit		<u>47,357</u>	<u>34,419</u>
Finance Cost - Bank charges		(7,419)	(16,093)
Profit Before Taxation		<u>39,938</u>	<u>18,326</u>
Taxation	9	(4,300)	(400)
Profit After Taxation		<u>35,638</u>	<u>17,926</u>
Retained Profits Brought Forward		<u>17,926</u>	-
Prior Year Adjustment	11	<u>56,344</u>	-
Retained Profits Brought Forward Restated		<u>74,270</u>	<u>17,926</u>
Retained Profits Carried Forward		<u>109,908</u> =====	<u>17,926</u> =====

The accompanying notes form an integral part of and should be read in conjunction with these accounts.

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

STATEMENT OF CHANGES IN EQUITY FOR
THE YEAR ENDED 31ST MAY 2004

	<u>Share Capital</u> S\$	<u>Retained Profit</u> S\$	<u>Total</u> S\$
As at date of incorporation (29th November 2001)	10,000	-	10,000
Net Profit for the period	-	17,926	17,926
	-----	-----	-----
Balance as at 31st May 2003	10,000	17,926	27,926
Prior year adjustment	-	56,344	56,344
Net Profit for the year	-	35,638	35,638
	-----	-----	-----
Balance as at 31st May 2004	10,000	109,908	119,908
	=====	=====	=====

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MAY 2004

	01.06.2003 to 31.05.2004 S\$	29.11.2001 to 31.05.2003 S\$
Cash Flows From Operating Activities : -		
Operating profit before income tax	39,938	18,326
Adjustments For : -		
Depreciation	27,670	13,702
Prior year adjustment	56,344	-
Operating Profit Before		
Reinvestment In Working Capital	123,952	32,028
(Increase) / decrease in trade debtors	24,168	(117,108)
(Increase) / decrease in other debtors, deposits and prepayments	2,530	(33,452)
(Increase) / decrease in amount due from affiliated company	191,028	(343,538)
(Decrease) / increase in trade creditors	(202,890)	248,130
(Decrease) / increase in other creditors and accruals	(169,321)	260,614
(Decrease) increase in amount due to director	45,939	-
Net Cash Used By Operating Activities	15,406	46,674
Cash Flows From Investing Activities : -		
Purchase of fixed assets	(12,904)	(43,413)
Net Cash Used In Investing Activities	(12,904)	(43,413)
Cash Flows From Financing Activities : -		
Issue of share capital	-	10,000
Cash Flows From Financing Activities	-	10,000
Net increase in cash and cash equivalent*	2,502	13,261
Cash And Cash Equivalents* At Beginning Of Financial Year	13,261	-
Cash And Cash Equivalents* At End Of Financial Year	15,763	13,261

* Refer to Note 2(a)

The accompanying notes form an integral part of and should be read in conjunction with the financial statement.

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

These notes form an integral part of and should be read in conjunction with the accompanying accounts.

1 CORPORATE INFORMATION

(a) Principal activities

The principal activities of the company are to provide entrepreneur networking and conduct technical, vocational and commercial education seminar.

(b) Place of incorporation, registered office and place of business

The company is incorporated in the Republic of Singapore and the registered office is located at 64 Gentle Drive, Singapore 309267. Its principal place of business is located at the same premise as the registered office.

(c) Number of employees

The company has a total of 4 employees (2003 : 3) at the end of the financial year ended 31st May 2004.

(d) Date of adoption of financial statements

The financial statements of XL Results Foundation Pte Ltd (Formerly known as Competitive Edge Pte Ltd) for the year ended 31st May 2004 were authorised for issue at the date of statements issued by the directors on Page 2.

2 SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of preparation and financial statements

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards (FRS) as required by the Companies Act.

The financial statements, expressed in Singapore dollars, are prepared in accordance with the historical cost convention.

The accounting policies have been consistently applied by the company and are consistent with those used in the previous financial year.

The Cash Flow Statement is prepared based on the indirect method by classifying cash flows on the basis of operating, investing and financing activities. For the purpose of the statements of cash flows, cash includes cash at bank with the banks as cash and cash equivalents.

(b) Cash at banks

Cash in hand and at banks are stated at cost.

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XL RESULTS FOUNDATION PTE LTD
 (Formerly known as Competitive Edge Pte Ltd)
 (Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

2 SIGNIFICANT ACCOUNTING POLICIES - CONT'D

(c) Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. The cost of an asset comprised its purchase price and any directly attributable costs of bringing the asset to working condition for its intended use.

Expenditure for additions, improvements and renewals are capitalised and expenditure for maintenance and repairs are charged to the profit and loss account. When assets are sold or retired, their cost and accumulated depreciation are removed from the financial statements and any gain or loss resulting from their disposal is included in the profit and loss accounts.

Depreciation is calculated to write off the costs of the fixed assets by the straight line method over their estimated useful lives at the following annual rates :-

Computer	2 years
Website design	1 year

(d) Impairment of assets

The carrying amounts of the company's assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is determined.

An impairment loss is recognised whenever the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. All impairment losses are recognised in the profit and loss account.

An impairment loss is only reversed to the extent that the assets' carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised. All reversals of impairment are recognised in the profit and loss account.

(e) Trade and other debtors

Trade debtors are recognised and carried at original invoice amount less an amount for any uncollectible amounts. An estimate for doubtful debts is made when collection of the full amount is no longer probable. Bad debts are written off as incurred.

DRAFT 2

Page 10

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

2 SIGNIFICANT ACCOUNTING POLICIES - CONT'D

(f) Trade and other creditors

Liabilities for trade and other amounts payable are carried at cost which is the fair value of the consideration to be paid in the future for goods received, whether or not billed to the company.

(g) Income recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the company and revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognised :-

- Revenue from advertising and publishing services are recognised when these services are rendered and invoiced.

(h) Affiliated companies

An affiliated company, exclude holding company, subsidiary and associated company, is one in which a substantial interest in the voting power is owned, directly or indirectly, by any person over which such a person is able to exercise significant influence. This includes companies owned by directors or major shareholders of the reporting company and companies that have a member of key management in common with the reporting company.

(i) Taxation

The charge of current tax is based on the results for the year as adjusted for items, which are non-assessable or disallowed.

Deferred tax is provided in full, using the liability method, on all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements.

Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deduction temporary differences, carry forward of unused tax assets and losses can be utilised.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and is reduced to the extent that it is no longer probable to be utilised against future taxable profits.

Deferred tax assets and liabilities are offset when they relate to income taxes levied by the same tax authority and the company intends to settle its tax assets and liabilities on a net basis.

The tax rates used to determine deferred tax are based on tax rates and tax laws that have been enacted at the balance sheet date.

DRAFT 2

Page 11

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

2 SIGNIFICANT ACCOUNTING POLICIES - CONT'D

(i) Employee benefits

As required by law, the company has a defined contribution plan to make contributions to the state pension's scheme, the Central Provident Fund (CPF). CPF contributions are recognised as compensation expenses in the same period as the employment that gives rise to the contribution.

Employees' entitlements to annual and other leave are recognised when they accrue to employees. A provision is made for the estimated liability for leave as a result of services rendered by the employees up to the balance sheet date.

3 SHARE CAPITAL

	<u>2004</u> S\$	<u>2003</u> S\$
Authorised		
100,000 ordinary shares of S\$1 each	100,000	100,000
	=====	=====
Issued and fully paid		
10,000 ordinary shares of S\$1 each	10,000	10,000
	=====	=====

4 FIXED ASSETS

	<u>Website Design</u> S\$	<u>Computer</u> S\$	<u>Total</u> S\$
Cost			
As at 01.06.2003	30,300	13,113	43,413
Additions	4,825	8,079	12,904
	=====	=====	=====
As at 31.05.2004	35,125	21,192	56,317
	=====	=====	=====
Accumulated Depreciation			
As at 01.06.2003	10,100	3,602	13,702
Depreciation for the year	21,059	6,811	27,670
	=====	=====	=====
As at 31.05.2004	31,159	10,213	41,372
	=====	=====	=====
Depreciation for period ended 2003	10,100	3,602	13,702
	=====	=====	=====
Net Book Value			
As at 31.05.2004	3,966	10,979	14,945
	=====	=====	=====
As at 31.05.2003	20,200	9,511	29,711
	=====	=====	=====

DRAFT 2

Page 12

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

5 DEPOSITS AND PREPAYMENT

	<u>2004</u> S\$	<u>2003</u> S\$
Deposits	30,922	10,622
Prepayments	-	22,830
	<u>30,922</u>	<u>33,452</u>
	=====	=====

The amount due to related parties are unsecured, interest free and with no fixed term of repayment.

6 AMOUNT DUE / (TO) AFFILIATED COMPANIES

The amount due / (to) affiliated companies have no fixed terms of repayment, unsecured and bears fixed interest charge.

7 OTHER CREDITORS AND ACCRUALS

	<u>2004</u> S\$	<u>2003</u> S\$
Other creditors	19,971	165,429
Accrued operating expenses	71,322	59,377
Advanced billing	-	35,808
	<u>91,293</u>	<u>260,614</u>
	=====	=====

8 AMOUNT DUE FROM DIRECTOR

The amount due from director is unsecured, interest-free and has no fixed term of repayment.

DRAFT 2

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XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

NOTES TO THE ACCOUNTS - 31ST MAY 2004

10 RELATED PARTY TRANSACTION

During the financial period, the company has the following transaction, with a firm owned by a director on the term agreed between the parties : -

	S\$
Licence fee paid	17,500
	=====
Consultancy and speaker fee paid	42,000
	=====
Rental paid	40,000
	=====

11 PRIOR YEAR ADJUSTMENTS

This relates to overprovision of Goods and Services Tax in prior years.

12 FINANCIAL RISK MANAGEMENT OBJECTIVE AND POLICIES

(a) Foreign exchange risk

The company's business is not subject to significant foreign exchange risk.

(b) Interest rate risk

The company's income and operating cash flows are independent of changes in market value.

(c) Credit risk

There is no significant concentration of credit risk.

The company has policies in place to ensure that sales are contracted with customers of adequate financial standing and appropriate credit history.

(d) Liquidity risk

In the management of liquidity risks, the company monitors and maintains a level of cash deemed adequate by the management to finance the company's operations and mitigate the effects of fluctuations in cash flows.

Note : - The responsibility for managing the above risks is vested in the directors.

DRAFT 2

Schedule I

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

SCHEDULE OF OPERATING EXPENSES FOR THE YEAR ENDED 31ST MAY 2004

	01.06.2003 to 31.05.2004 S\$	29.11.2001 to 31.05.2003 S\$
Accounting fee	2,400	5,750
Audit fee	2,500	2,200
Apartment rental	2,350	-
Bad debts	104,751	-
Bank charges	7,419	16,093
Bank commission - Visa	33,697	-
Casual labour	17,858	69,113
Commission	160,597	155,443
CPF contribution	12,958	15,913
Depreciation	27,670	13,702
Entertainment and refreshment	7,141	23,464
Exchange loss	242	-
Foreign worker wages	-	18,301
Foreign worker levy	-	1,038
General expenses	1,401	6,797
Incorporation fee	3,250	-
Interest on late payments	2,510	2,689
Licence fee	26,200	17,430
Medical expenses	235	869
Office rental	40,400	31,533
Office expenses	22,190	10,395
Office equipment expenses	230	-
Printing and stationery	35,823	130,978
Postage and courier	7,945	5,235
Professional fees	8,330	2,824
Photo & editorial	3,015	-
Repair and maintenance	8,556	32,133
Rental of copier	2,223	2,485
Software development	316	4,088
Secretarial fee	1,490	2,691
Salaries and SDL	144,701	126,104
Telephone and internet charges	10,548	26,262
Transportation	9,940	16,067
Travelling - overseas	85,365	78,950
Training and course fee	2,650	2,298
Utilities	6,502	7,209
TOTAL OPERATING EXPENSES	803,403 =====	828,054 =====

The above schedule of operating expenses does not form part of the audited accounts.

DRAFT 2

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

DETAILED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MAY 2004

	01.06.2003 to 31.05.2004 S\$	29.11.2001 to 31.05.2003 S\$
INCOME	1,405,247	2,138,325
Less : -		
COST OF SALES		
Direct expense	(52,886)	(688,856)
Advertisement	(96,583)	(161,444)
Speaker / consultancy fee	(313,700)	(271,692)
Distribution fee	(7,095)	(29,248)
Venue expense	(97,942)	(216,303)
	(568,206)	(1,367,543)
GROSS PROFIT	837,041	770,782
OTHER INCOME		
Commission income	300	73,507
Foreign exchange gain	-	2,091
Accounting fee	2,400	-
Management fee	3,600	-
	6,300	75,598
	843,341	846,380
Less : -		
EXPENSES		
Operating expenses - Schedule 1	(803,403)	(828,054)
PROFIT FOR THE YEAR / PERIOD	39,938	18,326

The above detailed trading and profit and loss account does not form part of the audited accounts.

DRAFT 2

XL RESULTS FOUNDATION PTE LTD
(Formerly known as Competitive Edge Pte Ltd)
(Incorporated in the Republic of Singapore)

The accompanying detailed Profit and Loss Account have been prepared for management purposes only and does not form part of the audited accounts.

XL RESULTS FOUNDATION PTE LTD
BALANCE SHEET
AS AT 31/05/2005

Page 1

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~~PRIVATE & CONFIDENTIAL~~

	CURR. MONTH SGD	THIS SGD
FIXED ASSETS		
FIXED ASSETS	(33,313.25)	0.00
OFFICE EQUIPMENT	(8,079.00)	8,224.00
ACCUM.DEPRN.- OFFICE EQUIPT	9,688.25 (3,112.00)
COMPUTERS	21,192.25	21,192.25
ACCUM DEPN - COMPUTERS	(10,213.25) (10,213.25)
	(20,725.00)	16,091.00
OTHER ASSETS		
WEB SITE DEVELOPMENT	35,125.00	35,125.00
ACCUMULATED DEP-WEDSITE DEVELOPMENT	(3,383.50) (31,158.50)
	31,741.50	3,966.50
CURRENT ASSETS		
PROVISION FOR INSTALLMENT	(18,816.00) (423,352.00)
LOAN FROM HONG LEONG FINANCE LTD	1,042.00 (40,622.00)
TRADE DEBTORS	49,800.73	845,108.22
BANK-UOB	(99,989.56)	80,079.29
PETTY CASH	(5,947.44)	230.95
OTHER DEBTORS - DAVE	26,880.00 (30,240.00)
ACHIEVERS INTERNATIONAL	(152,274.85)	84,846.81
EXPAT LIVING PUBLICATION (S) P/L	(7,040.49) (6,839.21)
DEPOSIT	0.00	35,597.92
PREPAYMENT	0.00	437.50
BANK - HSBC	(4,221.87) (1,985.65)
STAFF ADVANCE(DO NOT USE)	0.00	0.00
	(210,567.48)	543,261.83
CURRENT LIABILITIES		
AMOUNT DUE TO ROGER	0.00	34,672.85
TRADE CREDITOR	221.57	119,895.48
OTHER CREDITORS - INVESTORS	(5,632.68) (6,642.30)
ACCRUAL	(8,242.05)	27,490.52
OTHER CREDITORS	0.00	14,347.90
PROVISION FOR TAXATION	400.00	400.00
GST CONTROL	2,140.95	72,277.06
	(11,112.21)	262,441.51
Net Current Assets/Liabilities	(199,455.27)	280,820.32
	(188,438.77)	300,877.82
Finance By		
CAPITAL		
CAPITAL	0.00	10,000.00
RETAINED EARNINGS		

XL RESULTS FOUNDATION PTE LTD

BALANCE SHEET

AS AT 31/05/2005

Page no 2

139

	CURR. MONTH	THIS YEAR
	SGD	SGD
RETAINED EARNINGS	(135,563.70)	144,936.23
Profit & Loss For the year	(52,875.07)	145,941.59
	<u>(188,438.77)</u>	<u>290,877.82</u>
	<u>(188,438.77)</u>	<u>300,877.82</u>

THIS IS THE EXHIBIT MARKED " RTH-26 "

REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton

SWORN/AFFIRMED THIS Th DAY
OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS



The Orange Tie Ball - Fully supported by Last Thursday

User login

Username:

Password:

Log In

- Create new account
- Request new password

Navigation

- ▣ recent posts

Currently Online: 116

- Nick Ingram
- Nina Camp
- Nick G
- Jeremy Freeman
- John Beattie
- yadu
- RAD Jones
- David H.
- David Farbey
- John Amy
- Derek Sorensen
- Lydia
- Jim Wayde
- Jennifer Clowes
- David Hay
- Ste Andreassen
- Shaun Gisbourne
- Croydon Superhero
- Rosalind Cannell
- Max
- Hilary Curtis
- Jeoff
- Daisy
- Neil Y shaped c...
- xyon

Home » blogs » Linda I Ruck's blog

I was banned too

Submitted by **Linda I Ruck** on Sun, 16/10/2005
- 6:53pm.



After being banned and booted out of Ecademy for a crime I did not commit. Yes I know that's what they all say. 🤖

I'm happy to find myself in Last Thursday. 🤖

I was told my banning which was very swift and merciless 🤖 was because of my litigation case against Roger Hamilton. Good news must travel fast as I hadn't discussed this matter with UK management. Thomas Power is the key witness. 💡

Perhaps I should contact Amnesty International

» Linda I Ruck's blog | 719 reads

Quick Links

- About Last Thursday
- Invite a friend
- Donate
- Disclaimer
- Business Clinic

Recent blog posts

- Place to stay in London next week
- I'm 'it' next Thursday
- On the radar - Macademy?
- In light of recent events
- It's starting
- My first LT 419 scam - i'm so proud.....
- Happy Divorce. Is there such a thing?
- It's Mark Johnson's Birthday
- Conservatives are neurotic
- I can barely type

[more](#)

New forum topics

- Wiki pages in clubs
- I've formed a club
- PMs
- does anyone know if there's a problem with easy space?
- Location

[more](#)

Syndicate

[XML](#)

- *rhiannon hill*
 - Helen Moore
 - Steve Wilson
 - Ben Koot
 - Jon Heath
 - Johanson Watt
 - philsmart
 - Paul Creighton
 - Wireless Guy
 - Stuart Harris
 - Roger V
 - Anne Marie McEwan
 - Tom Crellin
 - David McQueen
 - Lee Edwards
 - Ajit Jaokar
 - Mark Johnson
 - Ana Benedict
 - Jeff Taylor
 - MC
 - Cathy
 - Phil Ruston
 - Simon Graham
 - Coleen Davis
-

New Members

- yadu
 - nmeese
 - Michael Mr TV Marr
 - TrainingVisions
 - Kay Woolley
 - Marshal Yung
 - freeleadsandtraffic
 - Wazza
 - Debra Amphlett
 - Gary Haslam
 - julia kay
 - Simon Read
 - NoahLewis
 - Dee Dee
 - Peter Page
 - Michael Marr
 - Jay_Snowrider
 - Anna Kokova
 - Barbara Nussbaum
 - hedley
-

THIS IS THE EXHIBIT MARKED " RH- 87 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS th DAY
OF November 20 05 .

BEFORE ME

A COMMISSIONER FOR OATHS



-----Original Message-----

From: kevinheppleston@action-international.com

[mailto:kevinheppleston@action-international.com]

Sent: Tuesday, October 18, 2005 6:33 PM

To: Roger Hamilton

Subject: Linda's Affidavit

Hi Roger, I feel I need to bring the following to your attention.

Today I recieved a 34 page Affidavit dated 28 September which I assume was sent by Linda. There was no covering letter/note - just the Affidavit. My address on the envelope was hand-written, (posted "Airmail") and there is no return address.

This Affidavit itemises responses to individual paragraphs in "Roger's affidavit" and goes into detail concerning Linda's 'severance agreement' (which she claims has not been honoured).

There is also reference to Linda's and your trip to NZ late 'in 2004' (Linda refers to generating \$600,000 in 4 days), plus the selling of the Australian Licence to the NZ team and that 'it was wrong going into the Australian market with all the problems ongoing with Life Members'.

As you will be aware, the Affidavit also alledges that XL money is not going to any charities, plus attached copies of e-mails suggest that Thomas Power is not providing value to E-cademy members

Roger, I have not had any contact from Linda appart from some e-mails which I did not reply to. That I have recieved this document leads me to suspect that others in NZ may also have recieved it.

Assuming there are other copies here, with you in NZ next week, the timing of this mail is not good & I suggest we have an agreed response should we get any questions from LM's who may have recieved this Affidavit

Sorry to pass this on to you, however you need to be aware of this.

Please advise if you need a copy of the Affidavit

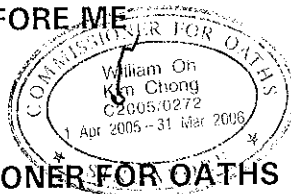
Looking forward to a very successful week with you in NZ next week

Kevin Heppleston

This email has been scanned by the MessageLabs Email Security System.
For more information please visit <http://www.messagelabs.com/email>

THIS IS THE EXHIBIT MARKED " Rgtt-28 "
REFERRED TO IN THE AFFIDAVIT
OF Roger James Hamilton
SWORN/AFFIRMED THIS 7th DAY
OF November 2005 .

BEFORE ME



A COMMISSIONER FOR OATHS

EMAIL TWELVE:

-----Original Message-----

From: Linda Ruck [mailto:linda@resultsfoundation.com]**Sent:** Sunday, November 28, 2004 4:21 PM**To:** solutions@propertybuyers.co.nz**Cc:** 'Roger Hamilton'**Subject:** RE: XL Results Foundation

Hi Sam

Thank you for your email. Yes we had a fantastic response in NZ and were also overwhelmed by the enthusiasm and hospitality of everyone. The NZ team have already sold 90 tickets for the Wealth Dynamics Weekend in Auckland in April which is a fantastic start. The event will be great. We will be back in NZ in February to conduct previews and business breakfasts. Dave Rogers our master coach will be in NZ in March to commence Life Coaching for our Life Members.

Regarding events in Australia at present our focus is building our present markets and focusing on our newest market New Zealand. These are our priorities. We plan on going to Australia in 6 months only after we have firmly established New Zealand.

For your information I am the licensee of Australia and we will be working directly with two Australian Life Members to organize a breakfast event to begin with. Our commitment is to work with Life Members as a priority and those individuals based on the ground. I appreciate your enthusiasm and we could definitely work with you and your extensive network in Australia.

My suggestion though would be to work with the NZ team first. Perhaps you could work on a referral basis or as a marketing partner but this would need to be discussed with the team directly. From here we could then look at the Australian market.

If you would like to discuss further you can call me on my handphone 65 9450 2646.

Kind Regards

Linda

-----Original Message-----

From: Property Buyers NZ Ltd [mailto:solutions@propertybuyers.co.nz]**Sent:** Wednesday, November 24, 2004 2:18 PM**To:** Roger Hamilton; Linda Ruck**Subject:** XL Results Foundation - ecademy

Dear Linda and Roger

I know you've been busy over the past few days and I hear that you have had a fabulous response from the New Zealand crowd. I hope you'll have some time to explore the countryside before you head back home.

I realise you've been focussed on being on tour. Since my last email I have put my feelers out and made contact with several people (some of which are very high profile people) in my "life before EBS" network all of whom are very interested in what we can offer. All of them have very good networks and databases in place, and are serious about helping out.

Before I invest any more of my time, I would appreciate a clear direction on whether there is the opportunity to progress with this in Australia, and perhaps we can put through a three way call through to you if that would be convenient at some stage later this week or early next week depending on your schedules.

EMAIL FOURTEEN:

-----Original Message-----

From: Linda Ruck [mailto:linda@rogerhamilton.com]

Sent: Wednesday, December 15, 2004 12:59 PM

To: 'Sharon Randall'

Subject: RE: Update

Importance: High

Dear Sharon and Mai

It was fantastic to speak to you on the weekend and great to catch up on all your news. We are looking forward to working together to bring XL Results Foundation programs to Australia.

In the next few days I will send you potential dates for you to confirm. As discussed I think we should start off with a networking night followed by a business breakfast to test the market. Although I have no doubt it will be very successful like New Zealand has proven. I will also send you all the reports and feedback from the NZ team and other country organisers of our events.

I will be in Australia at Christmas time and look for a distributor or publisher to get Wink and Grow Rich into the country and work on possible advance promotion before Roger gets there.

The first thing you could do would be to start pulling together your database of contacts. The NZ team marketed the events to their database.

You will receive full support from Roger and I to get the events up and running and we look forward to a mutually beneficial relationship.

On behalf of Roger we both look forward to working with you. Sharon I will call you over the Christmas break when I am in Australia. Take care and see you soon.

Kind Regards

Linda

THIS IS THE EXHIBIT MARKED " RSH-09 " REFERRED TO IN THE AFFIDAVIT OF Roger James Hamilton SWORN/AFFIRMED THIS 17th DAY OF November 20 05.

BEFORE ME



A COMMISSIONER FOR OATHS

POLICE REPORT

Police Station Of Origin
Bukit Merah East N.P.C
A 391 New Bridge Road Police Cantonment Complex
SINGAPORE 088762

**149**

Report No.A/20050316/0096D

Date/Time Report Made 16/03/2005 16:44	Vide Report No. A/20050315/0094	Station Diary No. 40
Name Of Informant ROGERS DAVID MICHAEL	Address 35A JALAN LIM TAI SEE SINGAPORE 268365	
ID Type / ID No. NRIC NO / S2701089Z	Contact No. Home/Office: 97961211 Mobile/Pager:	
Occupation Chief Mentor Coach	Sex Male	Age 41
	Race Caucasian	Language English
Date/Time Of Incident 15/03/2005 18:30	Location Of Incident C/O 30 Robinson Rd #11-01 Robinson Towers SINGAPORE 048546	
Brief details. This report shall be signed by the informant.		

On 14/3/05 our company chairman issued a letter to our Magazine Editor Ms Linda Ruck to leave the company XL Results Foundation Pte Ltd located at No.30 Robinson Rd #11-01, and to be denied entry into the office premises with immediate effect due to inappropriate behavior. On 15/3/05 at about 1720hrs, I was informed by my Chairman that Linda Ruck was in our office premises together with the police and was packing her personal belongings. Upon my arrival at the office, Linda was no longer at the office but I managed to meet up with the the police. I then informed the officers that Linda Ruck had actually been issued with a letter to not enter our officer premises. However, upon a quick check, there appeared to be nothing missing from the office. I am lodging this report at the request of my company chairman Mr Roger Hamilton to ensure that Linda Ruck does not enter our office again. That's all.

Signature Of Officer Recording The Report: A / Mohd Shafiee Bin Zakariah	Signature Of Informant:
Signature Of Interpreter: /	Date: 16/03/2005 16:44
Officer In-Charge Of Case: BME NPC T/B William Chong Contact No.: 11sp Ng Wen Hing 62369999	Classification Of Case:

Authentication Stamp

**IN THE SUBORDINATE COURTS OF THE
REPUBLIC OF SINGAPORE**

MC15447/2005/G

Between

LINDA IRENE RUCK
(Australia) PP No. E7081714

...Plaintiff(s)

And

XL RESULTS FOUNDATION PTE LTD
RC No. 200107729C

...Defendant(s)

AFFIDAVIT

WONG CHIN SOON WILSON
DREW & NAPIER LLC
20 RAFFLES PLACE
#17-00 OCEAN TOWERS
SINGAPORE 048620
TEL:65350733
FAX:06565327149
Ref: WWCS/269049

Filed this 9th day of November 2005