



INVESTMENT MEMORANDUM

“The building
industry is now at a
major crossroad and
requires innovation”

MMOC Group Limited
PO BOX 290
Caringbah N.S.W. 1495
ABN: 66 649 984 681



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What is MMOC Group?

MMOC Group has developed the innovation required to help the building industry transition into the modern methods of construction with their unique volumetric modular building system along with complementary products and services that blends the best of off-site manufactured components with conventional construction.

MMOC Group offers the opportunity to rethink how we conceptualise design and build much-needed housing, promising up to 200,000 – 300,000 additional homes in the next ten years if a third of new homes used modern methods of construction.

They can speed up the process, make challenging sites viable and provide varied and adaptable homes that respond to the local character and needs.

Market Overview

The shortage of housing has become a major election issue. The current Government has identified the need to build 1.2 million residences by 2030. The current situation is that this is unachievable using existing methods of construction.

HomesNSW has launched its' Modern Methods of Construction (MMC) and off-site prefabrication to accelerate the process. One key to this being successful is based on the ability of the industry to scale up its operation.

The only system currently available to achieve this is the MMOC Group Volumetric Modular Building System.



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1.0 - The CrossRoad House - Case Study

The MMOC Group worked closely In collaboration with Anthony Rigg from Bleuscape Design to develop and best present the future in residential designs by implementing the **Modern Methods of Construction (MMC)** and **Design for Manufacture and Assembly (DfMA)** which combined are revolutionising the construction industry worldwide. By using the MMOC Group volumetric modules along with traditional building methods have given rise to Bleuscape's residential design concept known as the CrossRoad House.

The following renders provide an overall visual representation including stripping back the traditional build items to reveal the volumetric modules at play.



The completed design - The CrossRoad House



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A breakdown of the design exposing the modules and floor panels to be used in the build



Additional renders showcasing the aesthetics and passive design inclusion



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2.0 - Benefits of the MMOC Group's Volumetric Modular Building System

The benefits of MMOC Group's newly developed off-site manufactured volumetric modular building system that it has uses across all building sectors, both residential and commercial, just some of the benefits of the products applications are as follows:

- Finished design is more like a conventional house build rather than a modular one
- More aesthetically appealing and more flexible
- Time saving estimating half the time for conventional builds
- Fire resistant product
- High thermal rating
- Variable thickness of the Panel System – allows adjustment for improved fire resistance, acoustic and thermal performance
- Cost savings on site for preliminaries such as scaffolding, temporary toilets, rubbish removal, security and labour
- Early occupancy for homeowners
- Easily transportable
- The MMOC Group Volumetric Modular building system can be deconstructed and relocated
- Potential to be used by all sectors of the building industry
- Reduction of carbon emissions through low embodied energy processes from manufacture of raw materials through to the fabrication of the finished product.



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3.0 - Market Opportunities

The Australian Government's objective to build 1.2 million homes by 2030 is unachievable using existing construction methodology. The MMOC Group's building system is the only one with the potential and scalability to assist in achieving this target. Properties using that MMOC Group's system are in the following sectors:

- Residential
 - Remote Housing
 - Granny Flats
 - Commercial / Multi-Residential / Aged Care Facilities
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4.0 - Complementary Products

MMOC Group has been researching additional complementary products and services within the building sector. Strategic alliances are currently being negotiated to incorporate these products into the MMOC Group business. These include:

- MMOC Group - Environmental Services (Residential & Commercial)
 - MMOC Group – Network, Data Collection, Environmental Control, and Internet of Things (IoT)
 - MMOC Group – ComfortStat – High Performance Monitoring Sensor
 - MMOC Group – Pultrusion Products - Multi-Pile In-ground Foundation System
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5.0 - Business and Strategic Plans

Capital Raising Goals – 2025

MMOC Group Limited aims to raise up to **\$1.5 million** over the next 6 months to support the commercialisation of its structured building system. The initial funding will cover the commencement of the following expenditures with cash flow to fund on-going expenditures:

Major Expenditures:

- **Prototype Volumetric Modules:**
 - To be constructed at:
 - MMOC factory / head office (Sydney)
 - Queensland and Victoria (as interstate expansion proceeds)
 - Purpose: Showcase the MMOC system to architects, construction companies, and potential investors
- **Volumetric Modular House Project:**
 - Negotiations underway with developers in NSW, QLD, and VIC
 - Aim: Build and display flagship homes using the MMOC Volumetric Modular system
 - Sydney-based display home to be retained as an asset
 - Estimated launch: Late 2025
 - Funding: Through project cash flow

Other Expenditures:

- Factory rent and operating costs
- Furniture and fittings
- Professional fees (accounting, legal, patents, trademarks, insurance)
- General office expenses
- Motor vehicle expenses
- Staff salaries and entitlements
- Website, marketing, and strategic planning



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- Industry-specific system launches and investor presentations
 - Establishment of metropolitan, regional and remote hubs across New South Wales.
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Establishment of the MMOC Group business model

- The MMOC Group's business model has been developed to create regional, remote and metropolitan hubs initially in New South Wales then to all other States and Territories to service building needs in those Areas.
 - All manufacturing will be via a Licensing Agreement with local joinery companies and builders. This will create the need for additional employees as the commercialisation continues.
 - Our goal is to offer these opportunities to indigenous Australians and retired service personnel and first responders as well as creating jobs for locals.
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Marketing Plans

- On completion of the prototypes engage with industry including Investors, Developers, Architects, Builders, Joiners and miscellaneous supply chains to showcase the finished product and how it can be included in both Commercial and Residential Projects.
- MMOC Group has joined prefabAUS, the peak body for Australia's off-site construction industry and acts as the hub for building prefabrication technology and design..This will form part of our promotion program which will also include media releases and the use of social media platforms including LinkedIn, Facebook and Instagram with regular upload of blogs.
- Expansion plans (2026-2028):
 - Nationwide rollout (all Australian States and Territories)
 - Initial international markets: New Zealand, Papua New Guinea, Pacific Basin
 - Future markets: USA, Canada, UK, Europe, Japan, China



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Key Market Targets:

- Mining, Military, Social, NDIS, Indigenous, residential housing and commercial sectors
- Strategic alliances with:
 - Architects
 - Property developers.
 - Commercial and residential builders.
 - Federal, States and Territories governments.

Aged Care Facility Innovation:

- Panel system + environmental partners =
 - Improved room ventilation (isolation to prevent cross-infection)
 - Reduced reliance on air-conditioning
 - Power grid bypassing, reducing energy costs

6.0 - Revenue forecasts

Revenue will be driven via income derived from the sale of our volumetric modules plus licensing fees and royalties from Builders and Joiners.

2025 - The MMOC Group will focus on the rollout in NSW, firstly by appointing key Licensees for both builders and Joiners across urban, regional and remote hubs. This will generate revenue via Licence fees. Royalties will be generated as orders are finalised.

2026 - 2030 - refer **Appendix A** attached.



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7.0 - Investment Opportunities

MMOC Group Limited is a public unlisted company currently in the commercialisation phase of its technology.

Phase One:

- Establishment of prototypes (as outlined above)

Phase Two:

- Engagement with Developers.
- Accessing government grants via Federal, State and Territory Governments.
- Appointment of manufacturers and builders under our formal licence agreements.

Investment Opportunity:

- Shares:

The MMOC Group is offering the following:

- Up to 6 million shares @ 25 cents/share
- Minimum investment: 10,000 shares

Dividend Expectations:

- Dividend payments expected from **Year 2** onward, with additional growth strategies being implemented as market demands increase.

Exit strategy

- The MMOC Group's primary strategy is to list on the ASX via an IPO.
- An alternate strategy will be a buyout (full or part) by potential interested parties.



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8.0 - Board of Directors

Brian Reid - Chairman and Managing Director

Business Experience

Project Management / Contracts Management / Site Management

Industry Experience

Brian has invested 40 + years in the commercial building sector working with tier one contractors such as Downer, Balderstone Hornibrook, Walker Corporation, John Hollands and Deicorp.

The journey has included major building projects such as Townsville Hospital, Darling Harbour Convention Centre, Major Multi-Residential Towers both in Queensland and New South Wales

With an extensive background in both residential and commercial projects Brian brings to the team the project experience MMOC Group requires to navigate and succeed in bringing innovative products to the market

Kerry Kruze - Director

Business Experience

Kerry has achieved and maintained a high level of excellence in the role of Practice Manager within the Medical Industry for over 20 years.

Her roles have involved staff management, software review and implementation for medical practices, billing, and general office administration.



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Keith Wills - Director

Business experience

Keith has been actively involved in assisting start-up companies in a variety of ways since 1995.

Companies included SSH Medical (medical product), Skafcorp (a suspended scaffolding system in the building industry), Baribunma Holdings (electric wheelchair) and The Pet Food Guru (Pet food products re-branding). He was involved in the initial set up in each as well as holding the position of director, he undertook a general duties role that covered administration, marketing, capital raising and strategic planning.

SSH Medical went through various stages of growth from product testing, capital raising where he wrote the company's prospectus in conjunction with our corporate solicitor and finally a successful float on the Australian Stock Exchange.

Keith has been on the Board of directors of Ramsgate RSL since his appointment in 2015. The Club recently completed amalgamations with Fingal Bay Sports Club, Club Heathcote (The Arbour), Club Engadine and Rockdale RSL.

Keith had a career with QANTAS for over 21 years. His roles included Advertising and Promotions Manager Australia, Product Manager plus several years as a Training Instructor in computer based and behavioural skills including negotiating skills.

We invite you to join us in this exciting venture.

Brian Reid
Chairman / CEO

Kerry Kruse
Director

Keith Wills
Director



APPLICATION FOR SHARES

To the Directors,
MMOC Group Limited,
PO Box 290
Caringbah NSW 1495

I, _____

Of: _____

hereby apply for _____ (shares) × 25 cents per share

Class: Ordinary

Payable: \$_____

I AGREE to accept the said allotted shares to be bound by the Rules of the Constitution of the Company and HEREBY AUTHORISE my name to be placed on the Register of Members in respect of the said shares.

Dated: _____

Signature: _____

Bank Details:

Name: MMOC Group Limited

BSB: 062 190

Account No.: 1064 0155

* For direct deposits please provide a 6 digit reference number and include the reference in your bank transfer details. Ref# _ _ _ _ _.

OFFICE USE ONLY

Agreed to allot _____ Shares as per Minute dated _____ Entered
in Register of Members Share Scrip Issue



Appendix A

Market Opportunities

There are 4 key sectors where the **MMOC Volumetric Modular** range of products have application:

- a. Residential;
- b. Remote Housing (Indigenous) / Workforce Homes / Caravan Parks / Military;
- c. Garden Buildings (Granny Flats) and Aged Care; and
- d. Commercial and Multi Residential which is potentially the largest sector of the total market.

a. Residential Housing

Developers and large volume builders can design and build Modular Homes using the MMOC group Volumetric Modules in their designs. These homes can be easily extended over time with the addition of more modules.

1. Market Size Estimate

- 2025-2026 House Starts = 250,000+ (required to meet housing shortage).
- Detached housing share = 75% (187,500 starts).
- Modular housing is estimated to be about 5%-10% of the housing market and growing.
- Based on achieving 10% market penetration = **18,750 modular starts/yr.**
- Existing suppliers to this market include Modscape, Ausco Modular, Bluesky Modular, PreBuilt; etc
- On average there will be five (5) MMOC Group volumetric modules required per home.

2. Sales Projections

Based on market size estimates it has been possible to estimate the market share that could be achieved if these projections are met. Forecast growth of market share provided by Brian Reid.



Year	Forecast Homes	Forecast Modules	Market Share %
2026	193	965	1%
2027	1,070	5,350	5.7%
2028	2,856	14,280	15.2%
2029	5,754	28,770	30.6%
2030	6,450	32,250	34.4%

Estimated Modular Housing market share based on forecasts

The average volumetric module can range from \$12,000 to \$18,000 depending on size and level of finishes - this equates to a annual gross turnover by 2030 of \$387.0 mil to \$580.5 mil with an anticipated gross profit margins of between 12% - 18%

Therefore the profit yield on the average sales x the average profit margin would reach = \$72.56 mil annually by 2030.

National franchise builders such as Metricon, GJ Gardner and Hotondo Homes present an opportunity for rolling out **MMOC Group Volumetric Modular** methodology across New South Wales to start, then expanding into other States and Territories in Australia within the next 24 months.

Our key objective is to convert these builders to firstly endorse and then offer **MMOC Group Volumetric Modules** as an alternate product to their clients. Other builders nationwide would be made aware of what **the MMOC Group** has to offer and its benefits.

b. Remote Housing (Indigenous) / Workforce Homes / Caravan Parks / Military

Workforce housing refers to temporary accommodation including self-contained units that can be easily transported to remote locations. After the initial purpose has been served the volumetric modules can be moved to another site, repurposed into a detached residential home or simply sold to other **MMOC Group Volumetric Modular** users.

1. Market Size Estimate

Based on the forecast volume of 12,000 units/yr. and approximate 10% market share we have estimated a market of 1,200 **units/yr.**

Existing suppliers to this market include Hutchinson's and Nomad. On average there will be four (4) modules per home

2. Sales Projections

Based on market size estimates it has been possible to estimate the market share that could be achieved if these projections are met. Forecast provided by Brian Reid.



Year	Forecast Homes	Forecast Modules	Market Share %
2026	80	320	1%
2027	324	1,296	5.7%
2028	465	1,860	15.2%
2029	810	3,240	30.6%
2030	1,260	5,040	34.4%

Estimated Workforce & Remote Housing market share based on forecasts

The average volumetric module can range from \$12,000 to \$18,000 depending on size and level of finishes - this equates to a annual gross turnover by 2030 of \$60.48 mil to \$90.72 mil with an anticipated gross profit margins of between 12% - 18%

Therefore the profit yield on the average sales x the average profit margin would reach = \$11.34 mil annually by 2030.

Governments continue to roll out Indigenous housing programs and are very supportive of the **MMOC Group Volumetric Modular** system, in particular the durable nature of the fibre composite products in very harsh environments and/or remote locations.

c. Garden Buildings (Granny Flats) and Aged Care

For those wanting additional space without extending their home, self-contained modular units offer an ideal solution. The **MMOC Group Volumetric Modules** lend themselves perfectly to this market with a range of standalone, self-sufficient spaces that can be used for living, office, studios, recreation, aged care or even holiday homes.

1. Market Size Estimate

This is a growing market as many homeowners are adding a granny flat to their property for renters and family members. 6,000 units per year at an average sales figure of \$85,000 per dwelling works out at a gross market of \$510m.

There will be an average of two (3) modules per unit

2. Sales Projections

Based on market size estimates it has been possible to estimate the market share that could be achieved if these projections are met. Forecast provided by Brian Reid.

Year	Forecast Granny Flats	Forecast Modules	Market Share %
2026	100	300	1.7%
2027	250	750	4.2%
2028	500	1,500	8.4%
2029	750	2,250	12.5%
2030	1,250	3,750	20.8%



Estimated Granny Flat market share based on forecasts

The average volumetric module can range from \$12,000 to \$18,000 depending on size and level of finishes - this equates to an annual gross turnover by 2030 of \$45.0 mil to \$67.5 mil with an anticipated gross profit margins of between 12% - 18%.

Therefore the profit yield on the average sales x the average profit margin would reach = \$8.44 mil annually by 2030.

d. Commercial Building / Bathroom Volumetric Modules (known as Pods)

This is potentially the largest market for the **MMOC Group** range of products.

The load bearing, fire rating, acoustic and thermal levels and impact ratings that can be achieved with MMOC Group range of products makes it well

suited as a panelised and volumetric modular solution for commercial building.

A key point of the system is its water-resistant properties therefore our products can be installed progressively as the tower goes up. At present builders cannot install wall and ceiling linings / and or wall systems as they progress through the builds. They need to delay the installation until the roof cladding is completed and external wall elements are installed, known as lock up stage.

Existing suppliers to this market include Boral, James Hardie and CSR.

Market Size Estimate

Boral's FY 2024 turnover in ceiling partition and wall linings was \$5.7bn with a profit of 200m (3.5%). If you triple these results for the 'Big Three' the gross turnover would be approximately \$17.1bn

Adding framing, accessories etc and labour the market is approximately \$30.0bn per year. If we assume domestic content is equal to 25% this equates to a commercial market of around \$22.95bn (supply and install).

The supply and installation of the bathroom and ensuite pods would be approximately 15% to 18% of the ceiling and partition fit-out cost for any one given unit, 2-3 pods per unit (forecasting 2 pods for sales projections)

1. Sales Projections

Based on market size estimates it has been possible to estimate the market share that could be achieved if these projections are met. Forecast provided by Brian Reid.



Year	Forecast Unit Developments	Forecast Modules	Market Share %
2026	650	1,300	1%
2027	1,450	2,900	2%
2028	3,250	6,500	4%
2029	8,500	17,000	12%
2030	14,000	28,000	20%

Estimated Volumetric Modular (pods) for commercial residential projects market share based on forecasts

The average volumetric module can range from \$12,000 to \$18,000 depending on size and level of finishes - this equates to an annual gross turnover by 2030 of \$336.0 mil to \$504.0 mil with an anticipated gross profit margins of between 12% - 18%

Therefore the profit yield on the average sales x the average profit margin would reach = \$63.0 mil annually by 2030.

Summary of Sales Projections (all applications)

The potential annual turnover and gross profits by the year 2030 across all product applications:

Product Application	Forecast Gross Turnover	Forecast Gross Profits
a - Housing	\$483,750,000.00	\$72,562,500.00
b - Remote Housing	\$75,600,000.00	\$11,340,000.00
c - Granny Flats / Aged Care	\$56,250,000.00	\$8,437,500.00
d - Commercial (pods)	\$420,000,000.00	\$63,000,000.00
Total Forecast for Year 2030	\$1,035,600,000.00	\$155,340,000.00