

PAC HOLDINGS

About the Company (Pacific Holdings or just PH)

Pac Holdings (PH) is an IHC (investment holding company) based in Singapore. The company is a pure holding company, which means it only produces income for itself by investing in other companies (PH does not produce or sell any products). PH invests only in the Asia-Pacific region.

Business Holdings:

Direct Investments in Singapore (apx. S\$6 million {€4.1 mil.}) PH Direct Ownership

Largest investments include:

- 1 restaurant (1 American)	100%
- 2 restaurants (1 Japanese, 1 Mexican)	50% each
- 1 café	100%
- 1 website & online marketing design company	100%
- 1 small import-export company (clothes, cosmetics, furniture, food, etc.)	50%
- 1 insurance company (insurance for international trade companies)	50%
- 1 small hotel	25%

Business Holdings:

Direct Investments outside of Singapore (apx. S\$6 million {€4.1 mil.}) PH Direct Ownership

Largest investments include:

- 1 small hotel (Thailand)	100%
- 1 small hotel (Vietnam)	25%
- 1 restaurant (Vietnam)	50%
- 1 restaurant (Thailand)	25%
- 1 café (Hong Kong)	50%
- 1 English school for kids & adults (Hong Kong)	25%
- 1 Japanese saké maker (Japan)	25%

Passive Investments (apx. S\$10 million {€6.8 mil.}) PH Investment

Largest passive investments include:

Global top company stocks & ETFs	S\$2 million (€1.4 mil.)
Global insurance industry stocks	S\$1 million (€680k)
USA Banking Industry ETF	S\$1 million (€680k)
Semiconductor Industry ETF	S\$600k (€400k)
International Bonds	S\$600k (€400k)
DeFi "decentralized finance"	S\$300k (€200k)

PAC HOLDINGS Staff

Current Staff

32

Full-time staff: 15 (9 men & 6 women)

Contract part-time staff: 17 (11 men & 6 women)

WHO TO HIRE?

Evaluate four candidates for one general, entry-level position.
This is a 3-year contract that begins in July 2026.

New Staff Position (3-year contract, entry level position):

Pac Holdings is currently seeking one **three-year-contract** employee.
The position is for general staff, entry-level position.
After three years, the person can be promoted to full-time.

Position (job) responsibilities:

- The person should have a basic understanding of business and/or investment holdings.
- The person must be able to communicate in English with PH staff and with PH's companies, some of which are owned or managed by English speakers.
- The person should be able to communicate well in English. Full fluency is not required, but the person needs to understand essential business English and financial matters.
- The person should be organized and able to consider business matters with critical thought.
- The person should learn the details of companies that PH already owns and manages.
- The person should be able to offer an opinion about existing investments.
- The person should consider new investment possibilities for the company.
- The person should be willing to discuss investment and financial matters with staff and management.
- The person must be able to work in teams and alone, depending on the situation.

Name: Aiko Ayakawa
Passport: Japan
Age: 24
Living in: Japan



Full-time work experience: (none)

Contract & part-time (student) work experience: (2 jobs)

- (1) Cosmetics rep – Tokyo, Ginza – 2 years (2023-2025)
-Was an advertising representative for a cosmetics distributor.
- (2) Cosmetics model – Tokyo – 1 year (2025-2026)
-Worked as a cosmetics model. Projects included photo sessions for Shiseido and L’Oreal of Paris.

College Education:

University (2020-24): Showa Women’s University (Tokyo, Japan)
Degree (2024): International Communication
Grades: GPA 3.1 overall (3.1 in major)

Study/work abroad: Boston, USA, one semester (fall 2022)

Languages:

Japanese (native) / English (general conversation)
TOEIC Score = 790

Why do you want to work for Pac Holdings in Singapore?

“I studied abroad for one semester in the USA. I enjoyed the atmosphere and learned many things. I also went to Paris for one month to find modeling jobs. I am mostly interested in cosmetics, but all business is interesting because I think I am a very detailed person. I think that for business opportunities, communicating with people is important. And looking and feeling your best, through clothes and cosmetics, in an important communication style. Especially for women. However, there are not many management positions in Japan for women. This is why I would like to work for an international company. Pac Holdings is Singapore, where I lived for three years as a child. My father worked there as a lawyer for a Japanese company. There is also a strong market for cosmetics and other women’s products in Singapore, so I believe could adjust and contribute there easily.”

Reference notes from interviewer:

Aiko Ayakawa was gentle and polite during her interview. Her English was quite fluent for general, face-to-face communication. However, it was not clear how proficient she is in business English since she seemed a bit confused by business topics. However, as a university student, she won a speech contest in English, about how the cosmetics industry provides opportunities to women in business. She commented that it remains difficult for women to get promoted in typical Japanese companies. She said that she is also one-quarter Korean (Korean grandmother), which she worries will limit her career chances in Japan. Aiko has a rather impressive modeling portfolio, but I was mostly impressed by her marketing and campaign design work, which she did while working part-time in Ginza. Aiko seems like she needs to learn more about business, but she seemed serious about developing a real career. She mentioned that she is in a long-distance relationship with a young man from France, who is currently seeking a job in Singapore. Aiko said she is not interested in the typical marriage-housewife pattern expected of women.



Your Results

Defender

(ISFJ-T)

65% Introverted



58% Observant



58% Feeling



79% Judging



51% Turbulent



DEFENDER

(TURBULENT)

ISFJ-T

ROLE: SENTINEL

Observant (S) and Judging (J) personality types, known for their focus on practicality, order, security and stability.

STRATEGY: CONSTANT IMPROVEMENT

Constant Improvers are quiet, individualistic people. They tend to be success-driven and often perfectionistic, spending a lot of time and effort on their work.

TRAITS

Introverted (I) individuals prefer solitary activities and get exhausted by social interaction. They tend to be quite sensitive to external stimulation (e.g. sound) in general.

Observant (S) individuals are highly practical, pragmatic and down-to-earth. They tend to have strong habits and focus on what is happening or has already happened.

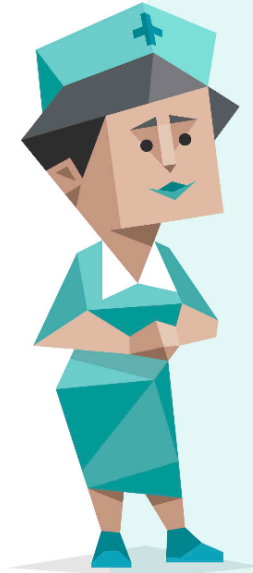
Feeling (F) individuals are sensitive and emotionally expressive. They are more empathic and less competitive than Thinking types, and focus on social harmony and cooperation.

Judging (J) individuals are decisive, thorough and highly organized. They value clarity, predictability and closure, preferring structure and planning to spontaneity.

Turbulent (-T) individuals are self-conscious and sensitive to stress. They are likely to experience a wide range of emotions and to be success-driven, perfectionistic and eager to improve.

RESEARCH INSIGHT

Turbulent Defenders are the most likely personality type to arrive early for events.



STRENGTHS

Supportive: Defenders are the universal helpers, sharing their knowledge, experience, time and energy with anyone who needs it.

Reliable and Patient: Rather than offering sporadic, excited rushes that leave things half finished, Defenders are meticulous and careful, taking a steady approach and adjusting as necessary to accomplish their end goals.

Enthusiastic: When the goal is right, Defenders take all their reliability and imagination and apply them to something they believe will make a difference in people's lives.

Loyal and Hard-Working: Defenders often form a strong attachment to the ideas and organizations they've dedicated themselves to. Anything

short of meeting their obligations with good, hard work fails their own expectations.

WEAKNESSES

Humble and Shy: Defenders are so concerned with others' feelings that they often refuse to make their thoughts known, or to take any duly earned credit for their contributions, even downplaying their successes entirely.

Take Things Too Personally: Defenders have trouble separating personal and impersonal situations, and any negativity from conflict or criticism can carry over from their professional to their personal lives, and back again.

Overload Themselves: Defenders' sense of duty, aversion to conflict, and perfectionism make it far too easy for them to overload themselves – or to be overloaded by others.

Reluctant to Change: These challenges can be particularly hard to address since Defenders value traditions and history highly in their decisions.

Name: Niran Babu
Passport: Thailand
Age: 26
Living in: Thailand

Full-time work experience: (1 job)

(1) Paradise Hotel – Thailand – 4 years (2022-present):
—Daily hotel management and guest services

Part-time (student) work experience: (3 jobs)

(1) Starbucks – Thailand – 2 years (2016-2018)
(2) Restaurant – Thailand – 3 years (2017-2020)
(3) Hotel – Thailand – 2 years (2018-2020)

College Education:

University (2017-21): Siam University (Thailand)
Degree (2021): Hotel & Tourism Management BBA
Grades: GPA 3.2 overall (3.4 in major)

Graduate (2023-present): Northern Arizona University (NAU) (USA)
Degree in progress (finish 2026): Global Business Administration MGBA
Grades: Graduate GPA 3.0

Study/work abroad: Only online through NAU
But lived in the USA for two years as a child.

Languages:

- Thai (native) / - English (fluent)

Why do you want to work for Pacific Holdings in Singapore?

“Pac Holdings is a company with global interests, and Yokohama is an internationally focused part of Japan. I would feel honored to work there as it would be a great educational experience. A holding company presents a unique opportunity to work with and manage a variety of businesses. I am also impressed with PH’s focus on the Asia-Pacific and providing opportunities for people who work hard. I am from a family dedicated to hard work and integrity. However, my work experience after graduating from college was limited due to the Covid pandemic, so I had to adapt and refocus. In my graduate studies, I switched my academic interests to global business, and I have personal experience in cross-cultural environments, which is important in the people-focused nature of global business. Thank you for considering my application.”

Reference notes from interviewer:

Niran Babu completed his degree in hotel management, in Thailand, during the Covid-19 pandemic, so he could not find a full-time hotel job right away. He decided to use the pandemic time to improve his business English. He eventually got a full-time hotel job. He also started a Master’s course in global business administration through an online program in the USA. Because he can only study part-time now, he plans to finish this degree later in 2026. Niran’s mother is from Thailand and his father is a U.S. citizen originally from India. Niran grew up mostly in Thailand and is fluent in Thai and English. During his interview, he had a positive sense of humor and seemed truly interested in talking with people. His family is not rich, so Niran has paid for most of his education by himself, by working several jobs while a student.



Your Results

Campaigner

(ENFP-T)

51% Extraverted



60% Intuitive



64% Feeling



63% Prospecting



53% Turbulent



CAMPAIGNER

(TURBULENT)

ENFP-T

ROLE: DIPLOMAT

Intuitive (N) and Feeling (F) personality types, known for their focus on empathy, diplomacy and cooperation.

STRATEGY: SOCIAL ENGAGEMENT

This strategy is adopted by sociable, energetic and success-driven types. Social Engagers tend to be restless, perfectionistic individuals, prone to experiencing both very positive and very negative emotions.

TRAITS

Extraverted (E) individuals prefer group activities and get energized by social interaction. They tend to be more enthusiastic and more easily excited than Introverts.

Intuitive (N) individuals are very imaginative, open-minded and curious. They prefer novelty over stability and focus on hidden meanings and future possibilities.

Feeling (F) individuals are sensitive and emotionally expressive. They are more empathic and less competitive than Thinking types, and focus on social harmony and cooperation.

Prospecting (P) individuals are very good at improvising and spotting opportunities. They tend to be flexible, relaxed nonconformists who prefer keeping their options open.

Turbulent (-T) individuals are self-conscious and sensitive to stress. They are likely to experience a wide range of emotions and to be success-driven, perfectionistic and eager to improve.

RESEARCH INSIGHT

Turbulent Campaigners are the most likely personality type to listen to their heart rather than their head when making important choices.

STRENGTHS

Curious: Campaigners want to go out and experience things, and don't hesitate to step out of their comfort zones to do so. They are imaginative and open-minded, seeing all things as part of a big, mysterious puzzle called life.

Energetic and Enthusiastic: Campaigners tend to be very excited about their discoveries, and share them with anyone who'll listen, with infectious enthusiasm.

Excellent Communicators: Campaigners have very strong people skills and enjoy both small talk and deep, meaningful conversations.

Popular and Friendly: All this adaptability and spontaneity comes together to form a person who is approachable, interesting and exciting. Campaigners can get along with nearly everyone.

WEAKNESSES

Poor Practical Skills: When it comes to new ideas and projects, especially involving other people, Campaigners have great talent. Unfortunately their skill with upkeep, administration, and follow-through on those projects struggles.

Find It Difficult to Focus: Campaigners are natural explorers of interpersonal connections and philosophy, but it's hard for them to maintain interest as tasks drift towards routine, administrative matters.

Highly Emotional: While emotional expression is healthy and natural, it can come out too strongly and cause problems for Campaigners, particularly when under stress, criticism or conflict.

Independent to a Fault: Campaigners loathe being micromanaged and restrained – they want to be seen as highly independent masters of their own fates.



Name: Dhia Hashim
Passport: Malaysia
Age: 24
Living in: Malaysia



Full-time work experience: (1 job)

(1) UNM Department of Business (education assistant) – Malaysia – 2 years (2024-present)

Contract & part-time (student) work experience: (2 jobs)

(1) Prep [cram] school (teaching) – Malaysia – 2 years (2022-2024):
(2) UNM Administration (office staff) – Malaysia – 2 years (2024-present)

College Education:

University (2020-24): University of Nottingham Malaysia (UNM)
Degree (2024): Applied Psychology & Management BSc
Grades: GPA 3.4 overall (3.6 in major)

Study abroad: University of Nottingham (Nottingham, UK) (2022)
[Exchange program with home university]

Languages:

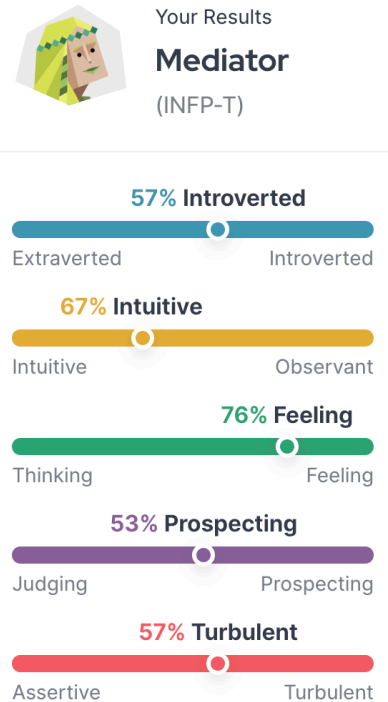
Malay (native) / English (fluent) / Indonesian (intermediate)

Why do you want to work for Pacific Holdings in Singapore?

“During my studies at UNM, my professor and some fellow students attended an academic business conference in Singapore. That is where I attended a presentation by Dr. Fairchild of Pacific Holdings, on creativity and psychology. It was fascinating and influenced my senior thesis regarding psychology in the management of small companies. The diversity of working in Japan for a holding company is of great interest to me. Maybe my interests and background can help PH. I must establish myself in the organization in any way that I can. You have my full attention and support.”

Reference notes from interviewer:

UNM is the Malaysian campus of the UK’s Nottingham University. It is one of the top universities in Malaysia and is ranked 158th globally. The Applied Psychology & Management major is an honors (special) degree, in which Dhia had a high GPA. Dhia’s psychology professor provided an excellent letter of recommendation for her. According to PH’s Fairchild, Dhia was the only undergraduate student in her group at the conference in Singapore (other students were graduate students). Dhia speaks English well but with a somewhat strong Malaysian accent. Like many young Malaysians, she hopes for better economic opportunities by working in Singapore.



MEDIATOR

(TURBULENT)

INFP-T

ROLE: DIPLOMAT

Intuitive (N) and Feeling (F) personality types, known for their focus on empathy, diplomacy and cooperation.

STRATEGY: CONSTANT IMPROVEMENT

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RESEARCH INSIGHT

Turbulent Mediators are the most likely personality type to feel bad for acting selfishly.



STRENGTHS

Empathetic: Mediators tend to be thoughtful and kindhearted, and they hate the idea of hurting anyone, even unintentionally.

Generous: Mediators rarely enjoy succeeding at other people's expense. They feel called to share the good things in their lives and uplift the people around them.

Open-Minded: Tolerant and accepting, Mediators try not to judge others' beliefs, lifestyles, or decisions. They prefer compassion to fault-finding, feeling empathy even for those who have done wrong.

Idealistic: Mediators strive to follow their conscience, even when doing the right thing isn't easy or convenient. They rarely lose sight of their desire to live a meaningful,

purpose-filled life.

WEAKNESSES

Unrealistic: Imperfection can be difficult for Mediators to accept. People with this personality type can be hopeless romantics, with rose-colored visions of what their lives should be like.

Self-Isolating: Mediators long to connect with others, but they don't always know how. Especially in new environments, Mediators may be reluctant to put themselves out there in ways that would help them make new friends or become involved in a new community.

Unfocused: Mediators' imaginative, introspective nature doesn't always lend itself to productivity. Many Mediators get frustrated by how difficult they find it to buckle down and get things done.

Self-Critical: Mediators believe in their unique potential, and they desperately want to live up to it. But this can cause them to have unrealistic expectations for themselves.

Name: Jason Inagaki
Passport: USA
Age: 25
Living in: Hawaii, USA



Full-time work experience: (1 job)

(1) Bank of Hawaii (account services) – Honolulu – 3 years (2023-present)

Contract & part-time (student) work & internships: (2 jobs, 1 internship)

(1) Teddy's Burgers (restaurant) – Honolulu – 2 years (2018-2020)
(2) Internship (4 weeks): Coast Securities – Los Angeles, CA - (2019)
(3) Bongo Surf Shop (shop clerk) – Honolulu – 1 year (2022-2023)

College Education:

University (2019-24): University of Hawaii (USA)
Degree (2024): Economics BA
Grades: GPA 2.8 overall (3.0 in major)
University activities: Rowing – team member

Study/work abroad: none

But Jason stayed with relatives in Japan while studying Japanese for three months.

High school: Hawaii (2016-2019)
Activities: - Rowing – team captain (regional championship)
- Surfing – team member

Languages:

English (native) / Japanese (basic conversation)

Plan for the future:

- To work hard, keep a positive attitude, and make a few dreams come true!

Why do you want to work for Pac Holdings Yokohama?

“Hard work and success keep me going. That sense of satisfaction is something I love sharing with others. I love my current job at the bank, but I would like to develop my career as a financial or credit analyst. My experiences so far have taught me the importance of team play and group work. Winning is important, but even more important is to share the experience of success. An IHC such as Pac Holdings is strategically placed in Singapore, which provides great access to tax benefits and investment opportunities. I hope I can help your company. Aloha!”

Reference notes from interviewer:

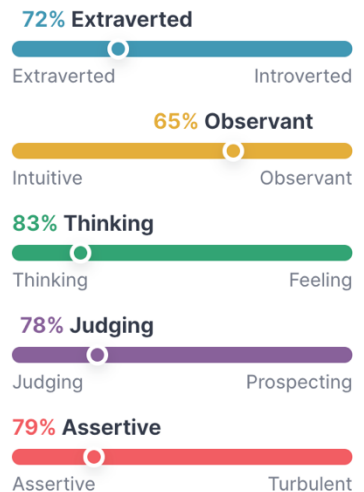
Jason was an alternate on the U.S. Olympic rowing team in 2022 but has never competed internationally. He is an active athlete who jogs one hour every morning before going to work. His supervisor at Bank of Hawaii said Jason is hard-working, reliable, and friendly. Jason is fourth-generation Japanese-American, so his Japanese ability is limited to basic conversations. I wouldn't be fooled by his positive character and athleticism. Jason seems quite knowledgeable about business finance and banking. His older brother worked as a credit analyst in Tokyo on a three-year contract and is now working full-time as a credit analyst in Los Angeles, California.



Your Results

Executive

(ESTJ-A)



EXECUTIVE

(ASSERTIVE)

ESTJ-A

ROLE: SENTINEL

Observant (S) and Judging (J) personality types, known for their focus on practicality, order, security and stability.

STRATEGY: PEOPLE MASTERY

People Masters seek social contact and tend to have very good communication skills. These types are confident in their abilities and don't hesitate to express their opinions.

TRAITS

Extraverted (E) individuals prefer group activities and get energized by social interaction. They tend to be more enthusiastic and more easily excited than Introverts.

Observant (S) individuals are highly practical, pragmatic and down-to-earth. They tend to have strong habits and focus on what is happening or has already happened.

Thinking (T) individuals focus on objectivity and rationality, prioritizing logic over emotions. They tend to hide their feelings and see efficiency as more important than cooperation.

Judging (J) individuals are decisive, thorough and highly organized. They value clarity, predictability and closure, preferring structure and planning to spontaneity.

Assertive (-A) individuals are self-assured, even-tempered and resistant to stress. They refuse to worry too much and do not push themselves too hard when it comes to achieving goals.

RESEARCH INSIGHT

No other personality type is more likely to be comfortable challenging their boss on their direction if necessary.



STRENGTHS

Dedicated: Seeing things to completion borders on an ethical obligation for Executives. Tasks aren't abandoned simply because they've become difficult or boring.

Strong-willed: A strong will makes this dedication possible, and Executives don't give up their beliefs because of simple opposition. They defend their ideas and principles relentlessly, and must be proven clearly and conclusively wrong for their stance to budge.

Direct and Honest: Executives trust facts far more than abstract ideas or opinions. Clear statements and information are king, and Executives return the honesty.

Excellent Organizers: This commitment to truth and clear standards makes Executives capable and confident leaders. They have no problem distributing tasks and responsibilities to others fairly and objectively.

WEAKNESSES

Inflexible and Stubborn: The problem with being so fixated on what works is that Executives too often dismiss what *might* work better. They are reluctant to give untested ideas a chance.

Judgmental: Executives have strong convictions about what is right, wrong, and socially acceptable. Executives' compulsion to create order often extends to all things and everyone.

Too Focused on Social Status: Executives take pride in the respect of their friends, colleagues and community and while difficult to admit, are very concerned with public opinion.

Difficulty Expressing Emotion: Executives often get so caught up in the facts and most effective methods that they forget to think of what makes others happy, or of their sensitivity.