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BACKGROUND OF BUSINESS

A. Who are we

We are an online retail business.

B. What do we do

The business is principally engaged in the online retail and sale of household and lifestyle products, offering a diverse range of products including household items, cabinets, agar wood products, skincare products, air purifiers, air coolers, electrical appliances and other related products. The business operates primarily through Facebook pages, where we regularly conduct live streaming sessions to showcase our products, engage directly with customers and respond to enquiries in real time. The business maintains selected inventory at home office for certain products, while other products are fulfilled directly from suppliers to customers.

C. When did we start our business operations

Although the business was registered in 2024, the owners have been carrying out the business activities since 2019.

D. Where we are operating our business in

The business operates from a home office, located in Cheras Kuala Lumpur.

E. How much have we invested into the business to-date

To date, we have invested more than RM100K in the business.

F. No. of Outlets/Branches we have now (if any)

Nil

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit / (Losses)
2025 (P&L 2025)	RM 2,274,037	RM 2,147,349	RM 126,688
2026 (up to Aug'26)	RM1.1mil	RM 1,037,000	RM63K

H. Experience of our Key Management Team

The business is run by two sisters who are fully committed and actively involved in the day-to-day operations, including live-selling, customers enquiries, order processing, supplier coordination and fulfillment.

I. Staffing – Staff Strength

Partner -2 sisters, and assisted by the family members

Staff -2 part timers

J. How we intend to use and repay the funds

We are applying this funding to support working capital requirements and operating expenses, including inventory purchase, online marketing expenses and other day-to-day business expenses.

K. Other supporting information about our company**Platform Remarks**

Due to the temporary unavailability of CCRIS access specifically for our platform services provider, our automated credit scoring model has unfortunately been impacted. Consequently, we cannot provide the regular Risk Grade and projected Bad Rate. Until this specific access issue is resolved, our team of experienced credit managers will manually assess and approve all funding requests. All Notes approved under this temporary manual process will be assigned an X1 risk grade.