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## BACKGROUND OF BUSINESS

### A. Who are we

We are an embroidery service business specializing in handmade embroidery and customized embroidery work.

### B. What do we do

We provide hand embroidery services. Our services include customized embroidery of names, designs, patterns and decorative artwork on garments, fabrics, gifts and other suitable items. Each piece is carefully handmade according to our customers' requirements, with emphasis on quality, creativity and attention to detail.

### C. When did we start our business operations

Our business commenced operations in 2014.

### D. Where we are operating our business in

Our business is operated from a home-based location in Penang Island.

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

Our initial investment in the business to date is approximately RM5,000.

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

Nil

### G. Our Financial Summary

| Year               | Turnover | Total Expenses | Profit / (Losses) |
|--------------------|----------|----------------|-------------------|
| 2025 (Form B 2025) | 329,260  | 274,371        | 54,889            |
| 2026 up to date    | 220,000  | 174,900        | 45,100            |

### H. Experience of our Key Management Team

Our key management team has more than 15 years of experience in embroidery and related business operations. This experience provides us with the practical skills, technical knowledge and customer service capabilities needed to manage daily operations, maintain product quality and understand market demand.

### I. Staffing – Staff Strength

Owner/Management: 1

Staff: 1

### J. How we intend to use and repay the funds

The funds will be used for purchase of embroidery materials and supplies, working capital, marketing, and manpower to support business operations and fulfill increasing customer orders. The fund will be repaid from the income generated by the business through ongoing embroidery orders.

### 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.**