

REMARK : The business plans presented on this platform are submitted by the respective issuers and reflect their original content. Fundaztic prioritizes the direct representation of the issuer's vision and as such, we do not undertake editorial modifications (e.g., correcting spelling, grammar, or typographical errors).

BACKGROUND OF BUSINESS

A. Who are we

We are beauty spa salon operator.

B. What do we do

Our business primarily offering beauty services includes facial treatment and threading, Spa and bridal make up, we offer both in-salon and on-location services.

C. When did we start our business operations

We were established and started operations in June 2016.

D. Where we are operating our business in

Our business premises is located at Ulu Tiram, Johor.

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

Up to date, we have invested RM50,000.00 into this business.

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

Except for our Ulu Tiram's business premises, we have no other places of business.

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit / (Losses)
2025 (Form B)	RM174,666	RM76,848	RM97,818
2026 (Up to date)	RM130,000	RM60,000	RM70,000

**Remark/Clarification – Our business primarily provides facial & makeup services to our customers. In addition, we highly recommended customer using our brand product to enhance quality after our services. As a result, our business is able to maintain an estimated profit margin of approximately 50%.*

H. Experience of our Key Management Team

The business owner has over 10 years of experience in this industry.

I. Staffing – Staff Strength

Business owner – 1

Beauty therapist – 2

J. How we intend to use and repay the funds

The fund sought mainly used for working capital and business expansion, including the purchase beauty and makeup equipment and products, as well as covering rental, staff wages, utilities and other operating expenses. As our business has been operating for nearly ten years, we have built a steady customer base. The funds will support the beauty salon's day-to-day operations, enhance service offerings, and expand its customer base, with the

aim of increasing sales, revenue, and profitability while strengthening cash flow for timely repayment of the facility. We are confident in committing to repayment.

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.

This is a 2nd funding request by an existing issuer who had successfully raised RM42,650 under Note No. 7435 at our platform. Repayment of Note No. 7435 has been prompt & regular for the last 12 months and the principal outstanding sum prior to the hosting of this note is RM28,433

Issuer's Credit Facilities in Experian Report	
No. of Secured facilities	0
No. of Unsecured facilities	2