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BACKGROUND OF BUSINESS

A. Who are we

We are an interior design and renovation company.

B. What do we do

We specialise in interior design and coordinate renovation works for our customers. Based on the customer's requirements and budget, we will prepare the design and provide the relevant details to our business partners, including carpentry partners, stone work contractors, wiring contractors and other related contractors.

We also oversee the renovation works on-site to ensure the project progresses smoothly and according to the customer's requirements. We receive new customers through referrals from our existing customers due to our good service and project coordination.

C. When did we start our business operations

We commenced our business operations in June 2020.

D. Where we are operating our business in

Our business operates from our own house located in Shah Alam, Selangor.

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

To date, we have invested around RM50,000 into the business.

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

N/A

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit / (Losses)
2025 ^	RM550,000	RM484,000	RM66,000
2026 up to date ^	RM450,000	RM396,000	RM54,000

H. Experience of our Key Management Team

The business owner has more than 6 years of experience in the interior design and renovation industry.

I. Staffing – Staff Strength

Owner - 1

Permanent Staff - 1

Daily basic worker - 2

J. How we intend to use and repay the funds

We plan to utilize the funds to support and sustain our business operations.

We are confident to serve our monthly repayment promptly and fully settle on time.

K. Other supporting information about our company

N/A

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.