

**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 second-hand car dealership specializing in quality pre-owned vehicles.

### B. What do we do

We operate as a full-service automotive dealership specializing in both second-hand local vehicles and imported reconditioned cars. The core activities include:

- Retail of quality second-hand local cars
- Import and sale of reconditioned vehicles
- Car sourcing services based on customer specifications
- Trade-in valuation and purchase
- Assistance with hire-purchase loan applications
- After-sales support and warranty packages

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

Our business was registered and started operation since year 2022.

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

Our shared business premises is operating at Perai, Pulau Pinang.

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

Up to date, we have invested around RM500K into the business.

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

Nil.

### G. Our Financial Summary

| Year            | Turnover   | Total Expenses | Profit / (Losses) |
|-----------------|------------|----------------|-------------------|
| 2025 (Form B)   | RM 988,219 | RM 826,987     | RM 161,232        |
| 2026 up to date | RM 900,000 | RM 765,000     | RM 135,000        |

### H. Experience of our Key Management Team

The key person has approximately 4 years of experience in the industry.

### I. Staffing – Staff Strength

Owner – 1

Full time staff – 1

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

The company has maintained a good repayment record for its first funding and is now applying for a second funding to further support business growth, expand its inventory, and acquire a wider range of competitive vehicles to better meet customer demand. The additional funding

will help strengthen its market competitiveness and business operations. The company remains committed to its business and is confident in its ability to maintain timely repayments.

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

**Platform Remarks**

This is a 2nd funding request by an existing issuer who had successfully raised RM40,000 under Note No.7794 at our platform. Repayment of Note No.7794 has been prompt & regular for the last 9 months and the principal outstanding sum prior to the hosting of this note is RM29,999

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.

| Issuer's Credit Facilities in Experian Report |   |
|-----------------------------------------------|---|
| No. of Secured facilities                     | 0 |
| No. of Unsecured facilities                   | 1 |