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BACKGROUND OF BUSINESS

A. Who are we

We are into F&B business.

B. What do we do

We operate a café that offers a variety of food and beverages, including coffee, specialty drinks, matcha, smoothies, snacks, and noodle dishes.

Our menu highlights include Spanish coffee, latte, matcha beverages, Urban Buldak Carbonara, and signature noodle dishes.

We provide a comfortable dining environment for customers and also accept online orders through Foodpanda to cater to customers who prefer delivery.

In addition, we promote our food and beverages through social media platforms such as Instagram and Facebook to increase brand awareness and attract more customers.

Through our diverse menu, dine-in services, online ordering, and social media marketing, we aim to expand our customer base and maintain consistent sales.

C. When did we start our business operations

We started our business operations in year 2025.

D. Where we are operating our business in

Our business is located at Taiping, Perak.

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

We have invested more than RM 150,000 into our business.

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

N/A

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit/ (Losses)
2025 (August-December)	RM 60,000	RM 51,000	RM 9,000
2026 - up to date	RM 180,000	RM 153,000	RM 27,000

H. Experience of our Key Management Team

The owner has more than 5 years' experience in this industry.

I. Staffing – Staff Strength

Owner: 1

Staff: 2

J. How we intend to use and repay the funds

Funding applied for the purpose of supporting our working capital and operating expenses. We are confident that we will be able to make our monthly instalments promptly and fully settle our debt on time.

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.