

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 a car accessories and spare parts supplier specializing in automotive products for various vehicle brands. The business operates through a physical shop and online sales platforms, providing customers with a range of car accessories, replacement parts and automotive products.

B. What do we do

We supply and sell various car accessories and spare parts through our shop and online platforms, including Shopee, TikTok and Lazada.

Our main products are as follows:

1. **Interior Accessories:** Custom seat covers and cushions for vehicle brands such as Toyota, Proton, Perodua and Hyundai, as well as car mats.
2. **Car Electronics:** Android multimedia players in 10-inch and 10.1-inch sizes, including units with reverse cameras.
3. **Exterior Accessories and Body Parts:** Body kits, tail lamps, reflectors, safety bars, headlight assemblies, bumpers and related clips.

Through our physical shop and online sales channels, we aim to provide customers with convenient access to a variety of automotive products to meet their vehicle accessory and replacement part needs.

C. When did we start our business operations

The business commenced operations in April 2018. The current owner inherited the business from her mother and officially took over ownership in August 2025. With more than 10 years of industry experience, the owner continues to manage the business and oversee its daily operations.

D. Where we are operating our business in

The business operates from a shop in Klang, Selangor, sharing the premises with another business entity owned by the proprietor and her sister. In addition to physical shop sales, the business reaches a wider customer base through Shopee, TikTok and Lazada.

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

The owner has invested approximately RM100,000 into the business to support its operations, including the purchase of car accessories, spare parts and other inventory, as well as daily business expenses.

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

Nil

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit / (Losses)
2025	RM1,100,000	RM990,000	RM110,000
2026 up to date	RM825,000	RM742,500	RM82,500

H. Experience of our Key Management Team

The owner has more than 10 years of experience in the automotive accessories and spare parts industry. This experience provides the owner with practical knowledge of automotive products, customer requirements, inventory management and sales operations.

The owner oversees the daily operations of the business, including product purchasing, stock management, customer service and online sales activities.

I. Staffing – Staff Strength

Owner -1

Staff -2

J. How we intend to use and repay the funds

The business intends to use the financing as working capital to support daily operations, purchase additional car accessories and spare parts, replenish inventory and meet ongoing business expenses.

The financing will help maintain sufficient stock to fulfil customer orders from both the physical shop and online platforms. The business intends to repay the financing through revenue generated from the sale of car accessories and spare parts, while managing operating expenses and cash flow to meet the scheduled repayment obligations.

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 Issuer has an owner-related exposure with present principal outstanding of RM77,777 left under Note 7841. The said Note has been repaid for 8 months and repayment has been prompt and regular. Present exposure given to this group at our platform is RM127,777 (inclusive of this new Note.)