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BACKGROUND OF BUSINESS

A. Who are we

We are a retail food supplier.

B. What do we do

The company operates a retail shop specializing in a wide variety of fresh produce, food ingredients and frozen food products. Our product range includes local and imported fruits, fresh vegetables, cooking sauces and condiments, beverages, canned food, frozen vegetarian food products, and more. In addition to regular product offerings, we also sell seasonal festive products, particularly Chinese New Year (CNY) essentials such as Tambun pomelos, Mandarin oranges, homemade cookies and other festive goods. Sales are generated through walk-in customers as well as regular business customers.

C. When did we start our business operations

We started the business in 2020.

D. Where we are operating our business in

The shop is located in Subang Jaya, Selangor.

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

To date, we have invested more than RM150K in the business.

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

Nil

G. Our Financial Summary

Year	Turnover	Total Expenses	Profit / (Losses)
2025	RM 350,808	RM 285,450	RM 65,358
2026 (up to Sept'26)	RM370K	RM 314,200	RM 55,800

H. Experience of our Key Management Team

Before started the business in the current shop, the owner runs the same nature of business for approximately 4 years in pasar malam. With over 10 years of industry experience, the owner has developed practical knowledge of the fresh products and food retail trade, along with an understanding of customer preferences and seasonal market demand.

I. Staffing – Staff Strength

Owner -1, assisted by family members

J. How we intend to use and repay the funds

We are applying this funding to strengthen our working capital and increase inventory in preparation for the upcoming festive season, especially Chinese New Year. This funding will support advance stock purchases, and enable the business to meet the needs of both retail customers and regular business clients.

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.

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