

YEAR 2023

GVMA

INITIATIVE



WELCOME MESSAGE

# WILLIAM CHUAH

Dear GVMA Partners

It brings me great pleasure to announce the GVMA initiative 2023. We have seen significant changes since 3 years ago in enhancing with main emphasis on our integrated financing business model in multiple sources of income ,diversified channel of recruiting ,implementation of the MOC and code of conduct ,more official panel banks and legal panel ,Financing Group and Personal ELITE loan adviser recognition ,meaningful career promotion ,all this are with ONE purpose to highlight the quality of services and professionalism of our financing specialist and partners .This is crucial for us to have in our togetherness pursuit as we propel to be the distinguished organization in the financing advisory industry .This Annual Initiative is a testament to our commitment to further engage you and providing you with better guidance .

This initiative marks a new year and a new era ,as we continue to ensure that in driving production ,recruiting and professionalism financing partners ,helping more individual and business owner reaping the benefits of property ownership and business liquidity cashflow .

I hope this initiative can empower everyone ,be existing or new partners to be. I strongly encourage you to read and understand the information found as you grow with GVMA .



# OUR MISSION

TO PROVIDE LIQUIDITY &  
OWNERSHIP VIA EFFECTIVE  
FINANCING ADVISORY

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# OUR VISION

**TO BE THE DISTINGUISHED  
ORGANISATION IN THE  
FINANCING ADVISORY INDUSTRY**

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# OUR CORE VALUE

“EPIC” - LIVE LIFE

Strike for EXCELLENCE

Work with PASSION

Treat people with INTEGRITY

Face life challenges with COURAGE

“PICK” - TOUCH LIVES

PROFESSIONALISM in delivering our services

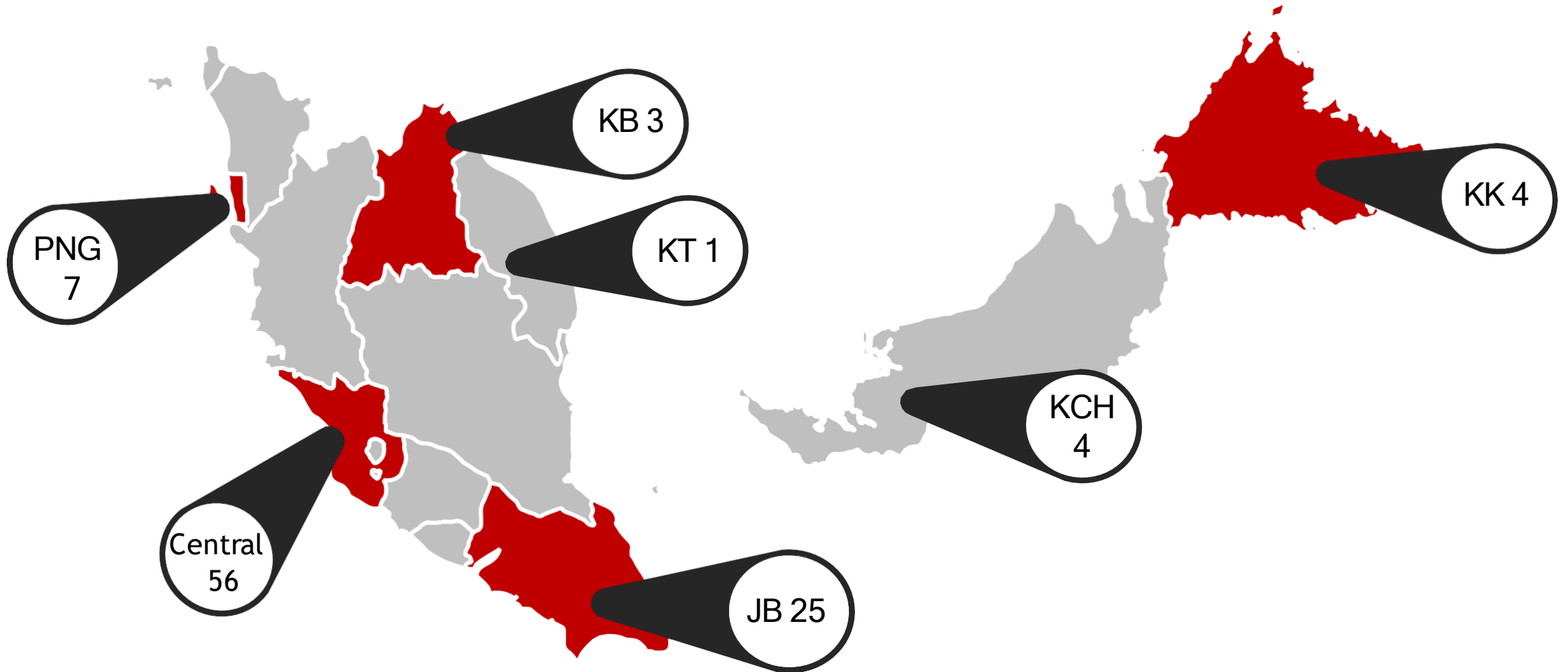
INTEGRITY in our dealing

COMMITTED to our clients in financial services

KNOWLEDGEABLE in wealth management

# WHERE - BRANCH/POS

SERATUS ACTIVE PLANNERS TO SERVE NATIONWIDE



# SCOPE OF PRODUCTS & SERVICES



## Mortgage

- Under Construction
- Sub-sales
- Re-financing
- Re-mortgage



## STARTUP, SME, Business Loan

- Under Construction
- Sub-sales
- Refinancing
- Re-mortgage
- Developer's Bridging Loan
- Term, OD, Trade Lines
- Government's CGC & SJPP
- FD-OD
- Government Assisted Loan



## Non Conventional Financing

- Property financing
- Refinancing
- Re-mortgage
- Digital Bank's Clean Loans



## SME Financial Education

- Pre-IPO nurturing
- SME lunch & learn



# PROMOTION 2023

# PROMOTION STRUCTURE

Period: 1<sup>st</sup> January 2023 - 31<sup>st</sup> December 2023

PROMOTION	PERSONAL CASES	GROUP SALES	MANPOWER	APPOINTMENT	TRAINING (Physically/Virtually) Prior to appointment
Financing Specialist (FS) to Associate Partner (AP)	12 Cases	-	-	Every 1 <sup>st</sup> day of the following month	Mortgage Fast Start Program (MFSP)
Associate Partner (AP) to Business Development Manager (BDM)	-	Last 24 months Group Production RM20,000,000 Prior to the promotion date	Last 12 months 1 Direct AP + Group 3 Active FS meeting MOC	1st of July/ January	SME Grow Program (SGP)
Business Development Manager (BDM) to Business Development Director (BDD)	-	Last 24 months Group Production from BDM rank RM50,000,000 Prior to the promotion date	Last 12 months 1 Direct B D M + Group 6 Active FS Meeting MOC	1 <sup>st</sup> day of January	SME Plus Program (SPP)

# ANNUAL AWARD RECOGNITION 2023



# (A) Annual Award & Recognition

## (a) Personal Sales

1. Objective: To recognize and reward Financing Specialist who have outstanding performance in loans.
2. Period : 1st January 2023 - 31st December 2023.
3. Requirement & rewards.

### 3. Category : TOP LOAN Acceptance

No	Category	Description
1	Requirements	Minimum Acceptance 12M and minimum 12 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

# (A) Annual Award & Recognition

## (a) BDM/BDD Direct Group Acceptance

1. Objective: To recognize the BDM who have outstanding in direct group sales.
2. Period: 1st January 2023 - 31st December 2023.
3. Requirement & rewards.

### 3. Category : BDM/BDD Direct Group Acceptance

No	Category	Description
1	Requirements	Minimum GROUP Acceptance 30M
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP



# ELITE LOAN ADVISOR (ELA) 2023

## Elite Loan Advisor (ELA)

1. Objective : To engage, quest and continually seek to develop their full potential.
2. Period : 1st January 2023 - 31st December 2023.
3. Eligibility : All rank.
4. Requirement & rewards.

### 4. Category : Elite Loan Advisor

No	Loan Acceptance	Description
1	Min 12 Cases	All GVMA's business line products & services
2	Rewards	Plaque & "Special" name card for Awardees
		Recognition on stage during GV AAP

#### 4. Requirement & rewards - ANNUAL AWARDS

- 1) Loan acceptance/cases shall be based on DAILY production report as at 31<sup>st</sup> Dec 2023, the actual loan amount/cases should be executed by 30<sup>th</sup> April 2024.
- 2) All production/cases are based on our GVMA's BUSINESS LINE PRODUCTS & SERVICES
- 3) ALL Legal fee ( Panel/non panel banks ) will be capped at 30% for the qualifying criteria.

# FOREIGN TRIP INCENTIVE 2023



SEE YOU AT  
SOUTH  
EAST ASIA



## (a) Personal Sales

1. Objective : To recognize PRODUCER who have outstanding performance in personal sales
2. Drive Period : 1st January 2023 - 31st December 2023 (Annual)
3. Eligibility : All rank.
4. Requirement & rewards.

### 4. South East Asia

Category	Foreign Trip	Rank	Requirement	Client	Ticket
ALL RANK	SEA	Annual	RM8M (Mix)	3	1
		Annual	RM16M (Mix)	3	2
ALL RANK	SEA	Annual	RM40K ( Fee)	3	1
			Rm60k ( Fee)	3	2

## 4. Rules and Regulations-FOREIGN TRIP

- 1) Max 2 tickets for MIX LOANS foreign trip incentives.
- 2) Max 2 tickets for FEE ADVISORY, LEGAL FEE ( PANEL/non panel BANKS ), FSR ,PERSONAL LOAN & BOOST
- 3) Every case with various “Panel Services “ are all counted into trip requirement.
- 4) The bank loan acceptance/cases/fee must be executed & collected,based on loan portion recognized by panel banks by 30<sup>th</sup> April 2024.
- 5) The 1<sup>st</sup> ticket are not allow to be exchanged with cash.
- 6) Incentive trip destination may be subject to change.

## 5.7) Products & service's FOREIGN TRIP incentive COUNT

<b>Products / Business Line</b>	<b>Production Credit</b>
Maybank/ HSBC/ *Alliance(*>RM1m)/ Al-Rajhi/ Boost - Completed Property	100%
Alliance/ HSBC - Under Construction Property	50%
*Alliance (*<RM1m)/ SCB Mortgage/ UOB SME- Completed Property	
Maybank SME Bank- Completed Property)	100%
CIMB SME Bank- Completed Property (Max RM10m) Land & Government Assisted Loans (Max RM1m)	100%
Business Loans/ Finsource/ All legal fee/ FSR/ Personal loans fee/ Fee based	100% (FEE) OR 1% (MIX)

## ILLUSTRATION (1)-FOREIGN TRIP-MIX

1)A GVMA registered FINANCING SPECIALIST “Mix”” who delivered loan acceptance & executed to SEA by 30/4/2024.

Products & Services		Loan/Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%	2,000,000	2,000,000	
Mortgage - Under Con	50%	3,000,000	1,500,000	
Maybank - SME Property	100%	500,000	500,000	
Maybank - SME Government Loan	0%	1,000,000	0	Non product & service
CIMB - SME Property	100%	1,500,000	1,500,000	
CIMB - SME Government Loan	100%	1,000,000	1,000,000	
Business Loan- Fee	100%	FEE 10,000	1,000,000	Factor 1%
Legal panel/non panel banks fee		FEE 5,400	540,000	Legal Fee RM5.4K Factor 1%
<b>TOTAL PRODUCTION</b>			<b>8,040,000</b>	<b>SEA Req : RM8m + 3 Client</b>

ELIGIBILITY FOR TRIP'S RESULT : Qualified 1 Ticket

## ILLUSTRATION (2) FOREIGN TRIP-MIX

1.A GVMA registered FINANCING SPECIALIST “Mix” who delivered loan acceptance & executed to SEA by 30/4/2024.

Products & Services		Loan /Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%	4,500,000	4,500,000	
Mortgage - Under Con	50%			
Maybank - SME Property	100%			
Maybank - SME Government Loan	0%			
CIMB - SME Property	100%			
CIMB - SME Government Loan	100%	1,500,000	1,000,000	Max :RM1m
Business Loan- Fee Based	100%			
Legal panel/non panel banks fee		Fee 5,000	500,000	Legal fee RM5K factor 1%
<b>TOTAL PRODUCTION</b>			<b>5,500,000</b>	<b>SEA Req: RM8m +3 Client</b>

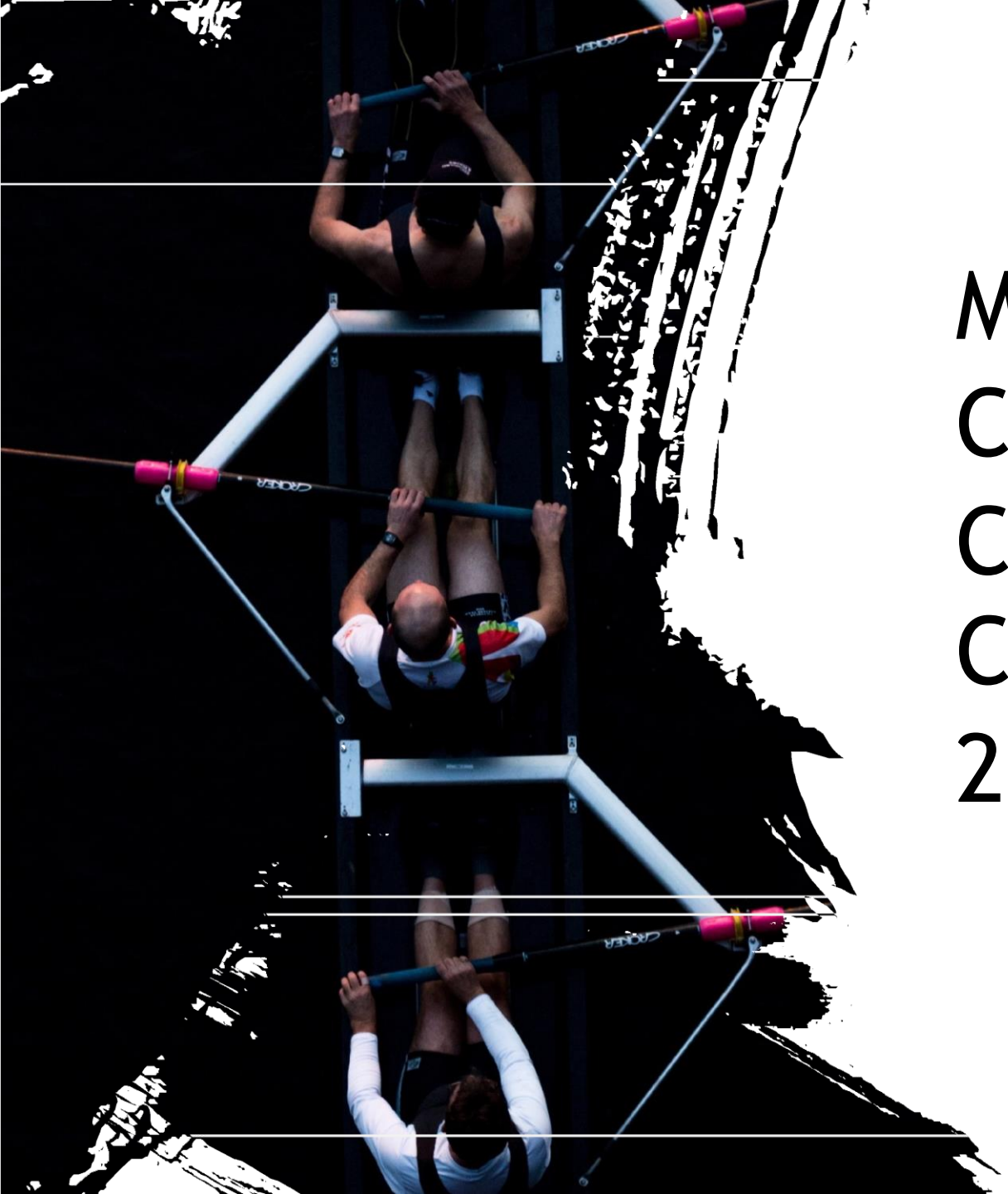
ELIGIBILITY FOR TRIP'S RESULT : NOT QUALIFIED

## ILLUSTRATION (3) FOREIGN TRIP-MIX & FEE

1.A GVMA registered FINANCING SPECIALIST “Mix & Fee” who delivered loan acceptance & executed to BALI, INDONESIA by 30/4/2024.

Products & Services		Loan /Fee Executed (RM)	Qualifying Production (RM)	Remarks
Mortgage - Completed	100%			
Mortgage - Under Con	50%			
Maybank - SME Property	100%	5,000,000	5,000,000	
Maybank - SME Government Loan	0%			
CIMB - SME Property	100%	2,000,000	2,000,000	
CIMB - SME Government Loan	100%	3,000,000	1,000,000	Max RM1m
Business Loan - Fee Based	100%	FEE 45,000	45,000	SME LO RM1.5m & Fee 3%
Legal panel/non panel banks fee		FEE 5,400	5,400	Legal RM5.4K collected
<b>TOTAL PRODUCTION</b>			<b>8,000,000 + RM50,400</b>	<b>SEA Req: : 8M + 3 Client &amp; RM40k FEE</b>

ELIGIBILITY FOR TRIP'S RESULT : QUALIFIED 1 TICKET (MIX) & 1 TICKET (FEE)=2 TICKETS



# MAINTENANCE OF CONTRACT, CODE OF CONDUCT, COMPENSATION 2023

# MAINTENANCE OF CONTRACT

Period: 1<sup>st</sup> January 2023 - 31<sup>st</sup> December 2023

Rank	MOC	Manpower	Mandatory Virtual Meet - 20 CPD	Structured Physical /Virtual Training 10 CPD	Total Required CPD
Financing Specialist (FS)	4 cases / RM1,200,000	-	BI MONTHLY Nationwide Zoom Meet  1 CPD per session	Attend any training below:	Minimum 30 CPD hours by 31 <sup>st</sup> Dec 2023
Associate Planner (AP)	8 cases / RM2,000,000	-		1.MFSP 2.SGP 3.SPP 4.Full Panel banks session	
Business Development Manager (BDM)	Group Production RM10,000,000	3 Active FS		10 CPD per session	
Business Development Director (BDD)	Group Production RM20,000,000	5 Active FS		*Eligible for New/ Refreshing session	

\* GVMA Legal Panel (PANEL /Non panel BANKS )/FSR are capped UP TO 30% OR 1 CASE



# 2023 Maintenance of contract (MOC)

Description	Requirement
All financing specialist	<p>1. Personal Loan acceptance amount of RM1,200,000 or</p> <p>2. Personal Loan acceptance 4 CASES</p> <p>* GVMA Legal Panel (PANEL /Non panel BANKS ) are capped UP TO 30% OR 1 CASE</p> <p>* Failure to fulfill the MOC will subsequently result in termination of the registered status.</p> <p>*Reinstate can BE DONE AFTER 6 MONTHS FROM LAST TERMINATION UP TO 3 CHANCES REINSTATEMENT ,BUT WILL BE ADDED WITH EXTRA 2 CASE TO BECOME TOTAL 6 CASES FOLLOW THE CALENDER YEAR ,PRORATE ARE ALLOW .</p>

# COMPLIANCES DISCIPLINARY CONDUCT 2023

BEGIN.

Initial Report of  
Misconduct

01

Areal Manager  
conduct investigation ,  
interview & facts find

02

GV Disciplinary  
Board  
review in depth

03



# DISCIPLINARY PROCESS

Minor Offence - Verbal Caution

Moderate Offence - Written Warning & Suspension for a period

Serious Offence - Dismissal

## COMPENSATION as at 1<sup>st</sup> Jan 2023

Products	SME *MBB- Property *CIMB- Property/ Land & Working Cap	Mortgage Completed MBB/HSBC/ *Alliance >RM1m *Al-Rajhi *Boost	Mortgage Project Alliance/ HSBC Completed SCB *Alliance <RM1m SME UOB	AIA Mortgage	Legal Fee	SME Advisory Fee	Personal Loan	Vasolar		FSR
								Individual	Commercial & Industrial	
Fin.Specialist Associate Part.	0.10%	0.10%	0.05%	0.30%	80%	50%	50%	1%	0.10%	RM1,200
BDM	0.02%	0.02%	0.01%	0.02%	3%	2%	2%	0.06%	0.006%	RM100
BDD	0.01%	0.01%	0.005%	0.01%	2%	1%	1%	0.04%	0.004%	RM50
<b>TOTAL</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.065%</b>	<b>0.33%</b>	<b>85%</b>	<b>53%</b>	<b>53%</b>	<b>1.10%</b>	<b>0.11%</b>	<b>RM1,350</b>

- \* Loan Commission is payable based on loan execution.
- \* Fee based is payable based on actual fee collected.
- \* All monthly commission payable on 15<sup>th</sup> each month.
- \* All monthly commission statement & payment voucher will be in google drive.
- \* All subject to CP58