

Empowering SMEs

Secrets To A Successful SME Loan Application

银行评估贷款申请的准则与秘密

FORWARD  **Together**

Proprietary of RED Sales Development EB / SME
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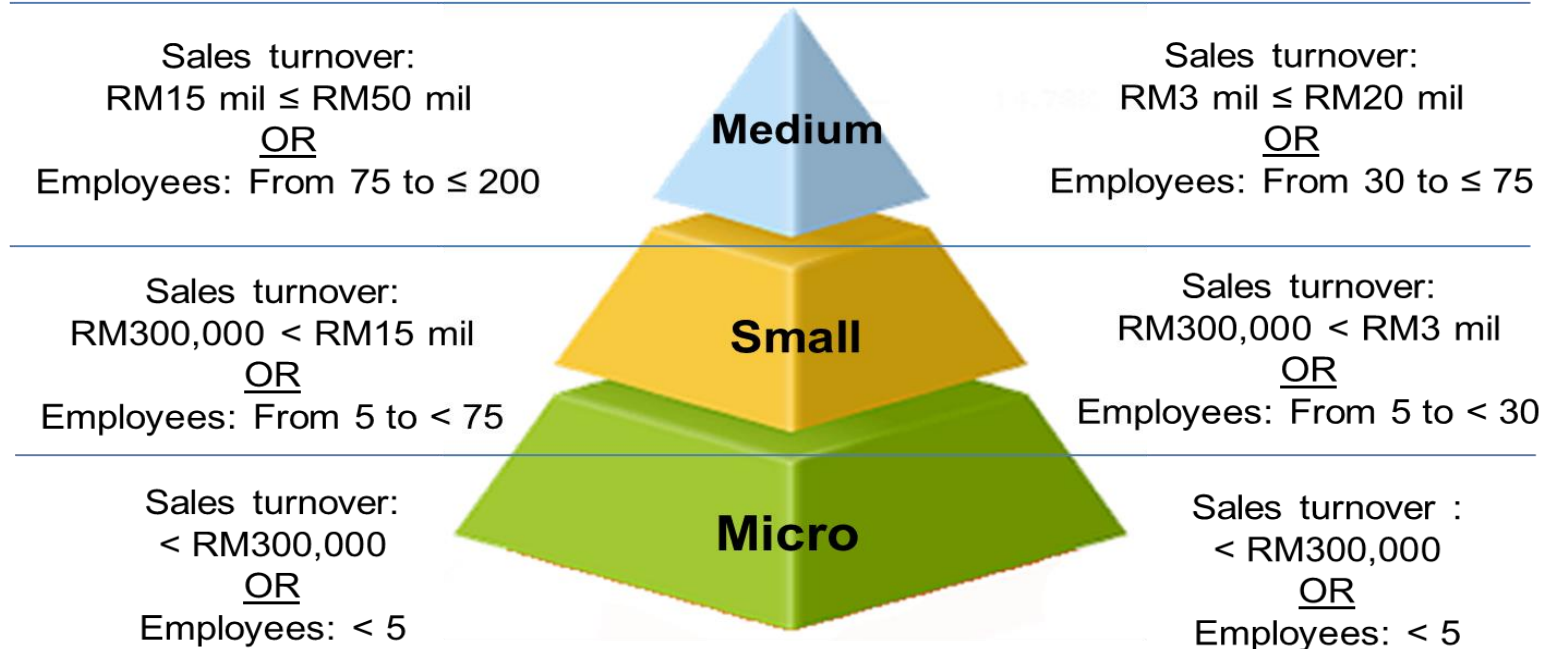
5/20/2020

Definition of SME

中小型企业定义

Manufacturing

Services and Other Sectors



Excluding entities that are public-listed on the main board; and subsidiaries of:

- Publicly-listed companies on the main board;
- Multinational corporations (MNCs);
- Government-linked companies (GLCs);
- Syarikat Menteri Kewangan Diperbadankan (MKDs); and
- State-owned enterprises.





Experience / Expertise / Reputation

经验 / 专业知识 / 声誉



Bankers look at / for:

- KYC, Q&A, Biz Interview
- Success Factor
- Years in Business
- Past Experience
- Technical Expertise
- Team Background
- Market Check / Reference
- CTOS Pending Litigations



How Bankers Evaluate SME Financing Application

银行对中小型企业贷款的评估标准

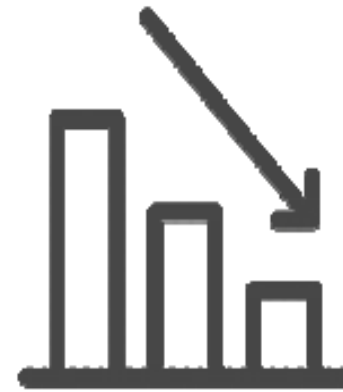
Turnover 销售额



Bankers' Favorite



Acceptable Trend



Bankers' Nightmares

Bankers look at / for:

- Annualised Current Account Credit Balance vs P&L Turnover
- Q&A
- Seasonal effect
- Project based



CCH Conduct - Repayment Pattern 还贷记录

Customer Credit History Detailed Report

No.	Date / R&R	StsCapacity	Lender MY/ type FGN	Facility	Total outstanding balance (RM)	Balance Updated Date	Limit/ Instalment Amount (RM)	Prin. repmt. term	Col Type	Conduct of account for last 12 months		LGL STS	Date status updated								
										2019	2018										
Outstanding Credit										F	J	D	N	O	S	A	J	J	M	M	
1	29/08/2011	Own	CB	F			19,000		00												
1		O		CRDTCARD	031/01/2019		0	MTH		0	1	2	1	2	2	2	1	5	4	3	
2	27/03/2018	Own	CB	F			5,000		00												
2		O		CRDTCARD	1831/01/2019		0	MTH		0	0	0	0	0	0	0	0	0	0	0	
3	10/02/2009	Joint	CB	M			259,562														
3		O		HSLNFNCE	223,70131/01/2019		1,143	MTH	10	0	0	0	0	0	0	0	0	0	0	0	
4	27/03/2009	Own	CB	M			520,000														
4		O		HSLNFNCE	458,54031/01/2019		2,584	MTH	10	0	0	0	0	0	0	0	0	0	0	0	
5	02/07/2010	Own	CB	M			144,000		30												
5		O		PCPASCAR	10,11431/01/2019		1,694	MTH		0	0	0	0	0	0	0	0	0	0	0	
6	15/10/2009	Own	CB	M			14,000		00												
6		O		CRDTCARD	3731/01/2019		0	MTH	00	0	0	2	1	2	1	0	0	0	0	0	
7	01/06/2012	Own	CB	M			160,000														
7		O		HSLNFNCE	144,40631/01/2019		795	MTH	10	0	0	0	0	0	0	0	0	0	0	0	1
					836,816		1,121,562														

Special Attention Account Application for Credit

MIA 2 or more indicates bad character or cash flow difficulties.



Aggressive Borrowings 激进贷款申请次数

Customer Credit History Detailed Report																					
No.	Date / R&R	Sts	Capacity	Lender MY/ type	FGN	Facility	Total outstanding balance (RM)	Balance Updated Date	Limit/ Instalment Amount (RM)	Prin. repmt. term	Col Type	Conduct of account for last 12 months	LGL STS	Date status updated							
											2019	2018									
											MF	J	D	N	O	S	A	J	J	M	A
Outstanding Credit																					
1	25/06/2015		Own	CB	M				55,000		00										
1		O				CRDTCARD	393	28/02/2019	0	MTH		00000									
1		O				CRDTCARD	2,730	28/02/2019	0	MTH		00000									
2	27/10/2017		Own	OTH	M				50,000												
2		O				OTLNFNCE	38,545	28/02/2019	921	MTH	70	000000000000									
2											29										
							41,668		105,000												
Special Attention Account																					
Application for Credit																					
3	21/12/2018	P	Own	CB	M				1,000,000												
4	21/12/2018	P	Own	CB	M				100,000												
5	04/01/2019	P	Joint	OTH	M				250,000												
6	29/01/2019	P	Own	CB	M				550,000												
7	27/02/2019	P	Own	CB	M				1,000,000												
8	20/03/2019	P	Own	OWN	M				225,000												

Long List of New/Recent Applications for Loans.



EBITA 折旧,利息及税前盈利

Earnings Before Interest, Taxes,
Depreciation, and Amortization

$$\begin{array}{l} \text{Net Income} \\ + \text{Interest Expense} \\ + \text{Taxes} \\ + \text{Depreciation} \\ + \text{Amortization} \end{array} \Bigg] = \text{EBITDA}$$

Bankers look at / for :

- Steady Trending
- One Time Gain
- FX Gain
- Recurring Income



Debt Service Cover (DSC) 还贷能力计算



Bankers look at / for:

- Min 1 or 1.2
- Rough Estimate - RM90k p.a. for each RM1m TL

Total EBITA

Total Commitment



Collateral 抵押产业的区别



Bankers look at / for:

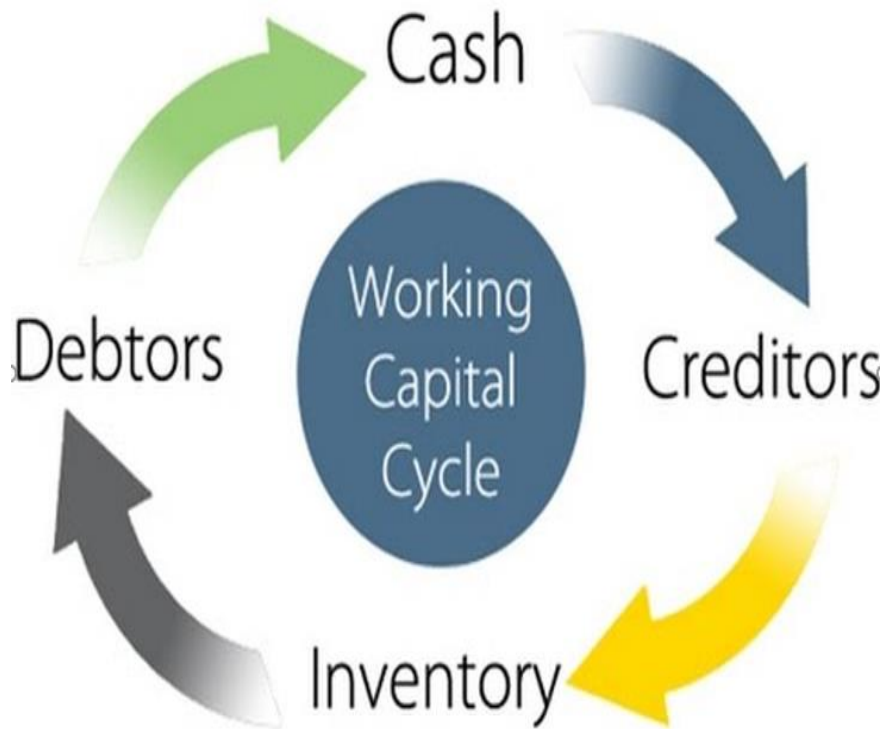
- Resale Value
- Property Site Visit & Surrounding
- Marketability (min MF=6)
- Stand Alone / Lumpy



Purpose of loan 贷款用途

营运资金

购买资产



产业融资或再融资

Property Financing & Refinancing



**Business Premises Loan /
Business Premises Financing-i**

- ☑ 融资高达90% Margin of Financing up to 90% of property value
- ☑ 资产及营运资本融资高达1,000万令吉 Property financing and/or working capital financing up to RM10 million
- ☑ 融资类型 - 定期贷款/定期融资-i及透支/现金(透支)便利-i Type of Facility - Term Loan/Term Financing-i, and Overdraft/Cash Line-i

资格 Eligibility

- ☐ 公司无需营业最低年限 no minimum years in business establishment required
- ☐ 良好信用记录 Favorable credit record
- ☐ 偿款能力 Repayment capability



产业及营运资本融资 Property + Working Capital Financing



- ☑ 融资高达160%
Margin of Financing up to 160% of Property Value
- ☑ 资产及营运资本融资高达1,000万令吉
Property Financing and/or Working Capital Financing up to RM10m
- ☑ 融资类型 - 定期贷款, 现金透支、贸易融资及外汇远期交易
Type of Facility - Term Loan, Overdraft, Trade Facilities and Foreign Exchange Contract Limit.

Eligibility 资格

- ☐ Minimum 3 years in operation 公司至少运作三年
- ☐ Favorable credit record 良好信用记录
- ☐ Repayment capability 偿款能力



无抵押营运资本融资

Clean Working Capital Financing without Collateral



- 无需抵押
No Collateral Required
- 营运资本融资高达100万令吉
Working Capital Financing up to RM1 m
- 定期贷款
Term Loan
- 无律师费用, 只需简单的文件处理
No Legal Fees & Simple Documentation

Eligibility 资格

- Minimum 3 years in operation 公司至少运作三年
- Favorable credit record 良好信用记录
- Repayment capability 偿款能力



Easy and FOC Loan Application Process

简单完全免费的申请手续



FREE Service – absolutely no consultancy or processing fees payable !



Usual Documents Required For Loan Application

一般贷款申请所需的文件

For either Sdn Bhd, Sole-proprietor or Partnership:

- Photocopy of NRIC (Malaysian) or Passport (Non-Malaysian) of Directors / Sole-proprietor / Partners / Guarantor / Shareholders
- Latest 6 months Business Bank Statements of all active bank accounts

For Sdn Bhd (documents must be CTC by Company Secretary or Director):

- Form 9 (Certificate of Incorporation) **OR** Companies Act 2016- Section 14 &15 / 17
- Constitution (Memorandum & Article of Association (M&A)) / Section 36 / Written confirmation duly signed by a director confirming that the Company does not have Constitution
- Form 24 (Complete Return of Allotment of Shares Form) / Annual Return **OR** Companies Act 2016-Section 78 (Compulsory to submit full sets of Form 24 **OR** Form 32A if there is any transfer of shares that more than 50% changes)
- Form 44 (Notification of Change in the Registered Address Form) / Annual Return **OR** Companies Act 2016-Section 46
- Form 49 (Notification of Change in the Register of Directors, Managers and Secretaries Form) **OR** Companies Act 2016-Section 58
- Latest 3 years Audited Financial Statements
- Latest Management Account (if applicable)
- Latest 1 year tax receipt

For Sole-proprietor and Partnership:

- Form D & E – for business incorporated in Peninsular Malaysia iii. Form A – for business incorporated in Sabah & Sarawak
- Latest 3 years complete Financial Statement (Trading / Management Accounts Statements)
- Form B and tax receipt for Sole Proprietor (Latest 3 years)
- Form P and tax receipt for Partnership (Latest 3 years)



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