

GATEWAY TO BE LICENSED INDEPENDENT FINANCING ADVISER



21 September 2023, THURSDAY

06:00 PM to 09:00 PM

Sun Life Malaysia, G-02, First Avenue Building Bandar Utama
(Light dinner is provided)

Panel Speakers



Angeline Teoh



William Chuah



Connie Fong

COME & UNLOCK

EXPERT INSIGHTS :

Hear from accomplished leaders and industry experts who will share their experiences, insights, and the secrets to their success in financing entrepreneurship.

CAREER TRANSITION TIPS :

Gain practical advice on how to successfully transition into the financing field, including initial career startup expectations, transitional strategies, and skill development.

GVMA
Your Preferred Financing Platform

brought to you by the LARGEST OUTSOURCE FIRM in Malaysia

How to be Licensed IFA



Looks the SAME ,but they are DIFFERENT

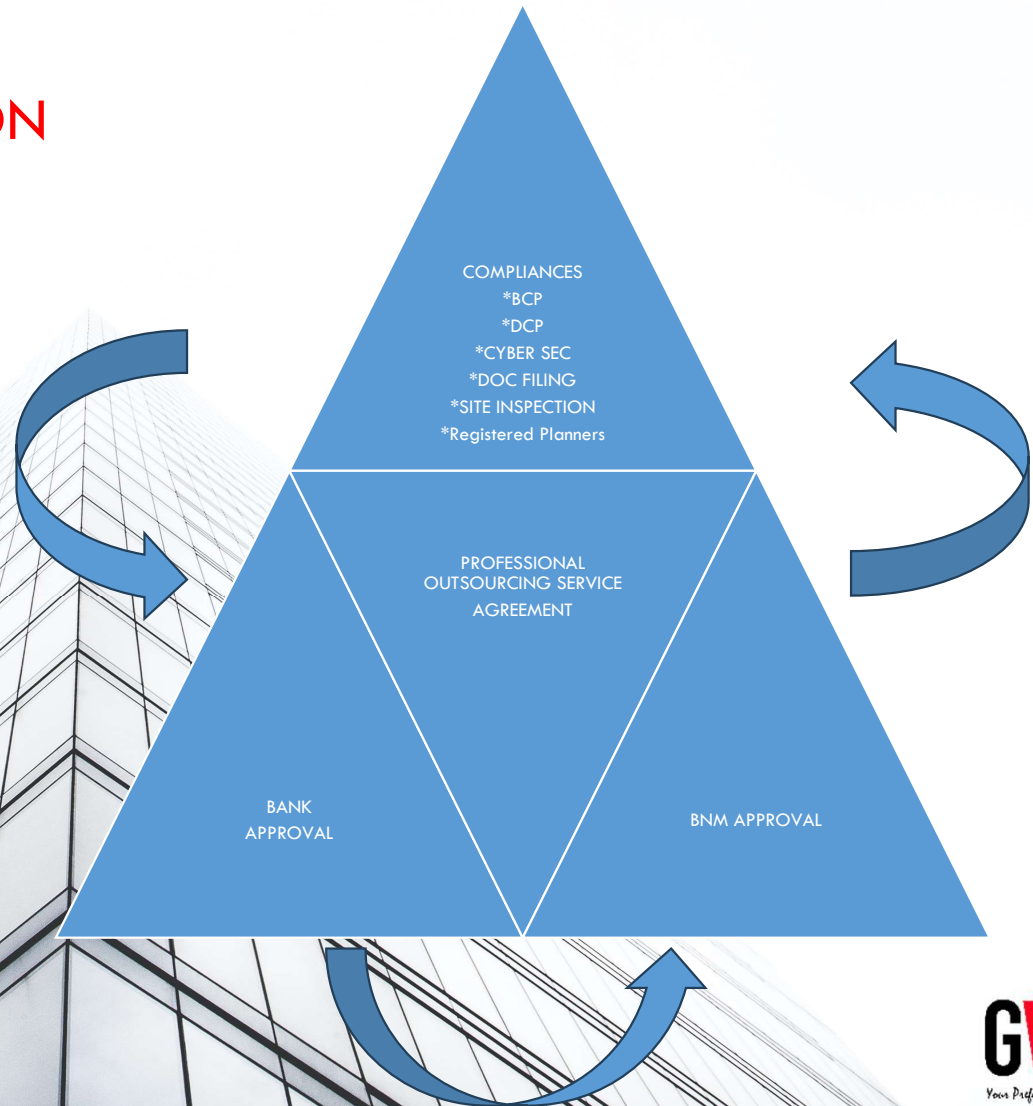
Licensed IFA VS Bankers

Licensed IFA VS High Fee Consultant

Licensed IFA VS Referral Loan Specialist

CHECKLIST & GUIDES MAKING THE INFORMED DECISION

- *INTEGRITY
- *PROFESSIONALISM
- *HIGHLY COMPLIANCES
- *KNOWLEDGE & SKILL
- *TRUSTWORTHY
- *RELIABLE
- *QUALITY CONTROL
- *BANKS-BACKED DELIVERY
- *SUSTAINABLE CAREER PATH



Why GVMA ?

Malaysia 's Number One One-Stop Financing Services Provider

established since 2007

- Mortgage
- SME
- Commercial

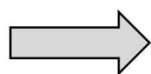
www.greatvision.com.my | Instagram: @MYGvma

GVMA
Your Preferred Financing Platform



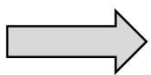


EXCLUSIVE



OUTSOURCING

Mortgage & SME

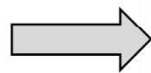


Mortgage

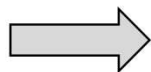


REFERRAL

Mortgage



SME





What Extra Value can we bring ?

1. Analysis (Simplified FSR-SME)
2. Advising
3. Guided application
4. Guided signing LO
5. Guided legal documentation signing
6. Follow Up for final disbursement

Overall Simplified Financial Standing

Key Area	Indicator	Current Year	Past 1 Year	Past 2 Years	Past 3 Years	Reference
Profitability	Net Profit Margin (%)	0.33%	3.16%	2.40%	1.75%	Measure a company's ability to use its capital or assets to generate profits. Improving profitability is a constant challenge for all companies and their management.
	Operating Profit Margin (%)	1.54%	4.86%	3.50%	2.87%	Evaluating profitability ratios is a key component in determining the success of a company
Liquidity	Current Ratio (Times)	1.11	1.13	1.20	1.02	Measure a company's ability to meet its maturing short-term obligations. In other words, can a company quickly convert its assets to cash without a loss in value if necessary to meet its short-term obligations. Favorable liquidity are critical to a company's progress ,a higher number is preferred because it indicates a strong ability to service short-term obligations.
	Liquid Ratio (Times)	0.70	0.67	0.67	0.54	
Solvency	Gearing Standing (Times)	2.04	1.83	1.01	1.04	Solvency ratio assess the company ability to meet its long term financial obligation ,or more specifically ,the repayment of debts principal and interest expense .The gearing measure the proportion of a company's borrowed funds to its shareholders equity. A higher number indicate a great deal of leverage, where a company using debts to pay for its continuing operation.
	Total Liability Standing (Times)	10.61	9.80	5.85	5.39	
Efficiency - Collectable & Payable	Trade Account Receivable Turnover (Times)	6.64	4.38	10.02	15.34	Efficiency Activity ratios provide a useful gauge of a company's operations by determining, for example, the average number of times in a year to collect on customer accounts and the average number of times in a year to pay vendors. A key point to keep in mind when evaluating these ratios is that seasonal fluctuations are not necessarily reflected in the numbers that are derived from these calculations. A higher number in Trade Receivable turnover is preferred because it indicates a shorter time between sales and cash collection. The Trade Payable turnover to measure the number of times the business is paying off its vendors or suppliers ,a high number indicate creditworthiness
	Trade Account Payable Turnover (Times)	2.58	1.73	2.37	8.10	
Efficiency - Inventory Re-Stocks	Average Inventory Turnover (Times)	3.61	3.41	5.87	17.65	It measure the numbers of times a company has sold and re-stocks its inventory over a specified period of times. In any business ,failing to keep up with the customers demand is the nightmare and company need to strike the balance avoiding a lot of cash tied up in their inventory .Hence with this ratio ,you can exactly estimate the amount of inventory to replace instead of blindly stocking up .
Efficiency - Utilization of Resources	Return on Net Asset (%)	0.40%	4.23%	4.34%	5.77%	Return on net Assets/Capital employed to determine how well the company is generating profit from its Assets /Capital employed
	Return on Capital Employed (%)	8.37%	26.02%	22.28%	34.12%	
Efficiency - Shareholder Funds	Return on Shareholder Funds	4.69%	45.71%	29.72%	36.92%	It measure shareholders understand whether they're getting a good return on their money invested compare with others investment ,while it's also a great way to evaluate how efficiently the company utilisation on firm's shareholders funds to increase the profit and increasing shareholders value . The higher the ROE percentage, the more money is being returned to shareholders . A negative ROE is a red flag triggering investigate into the company operating efficiency .

Disclaimer: The analysis above is straightly based on the past audited reports, should there be any inconsistency in figures, the original reports shall prevail.

Our Process Flow



BUSINESS HIGHLIGHTS

Overall Business Financial Operational Flowchart

Business Financial Status

- Key Financial Performance Highlight & Trends
- Key Financial Analysis Highlight & Trends
- Overview Key Financial Standing & Explanation
- Rating Explanation & Scoresheet
- Key Indicators & Explanation

Financial Management & Guide

- Company Overview
- Past Historical Financial Statement
- Industry Outlook

Managing Business Financing

- Tips & Advice on Business Loan Application (General Criteria for bank Evaluation and common reasons of loan rejection)

Managing Business Risk

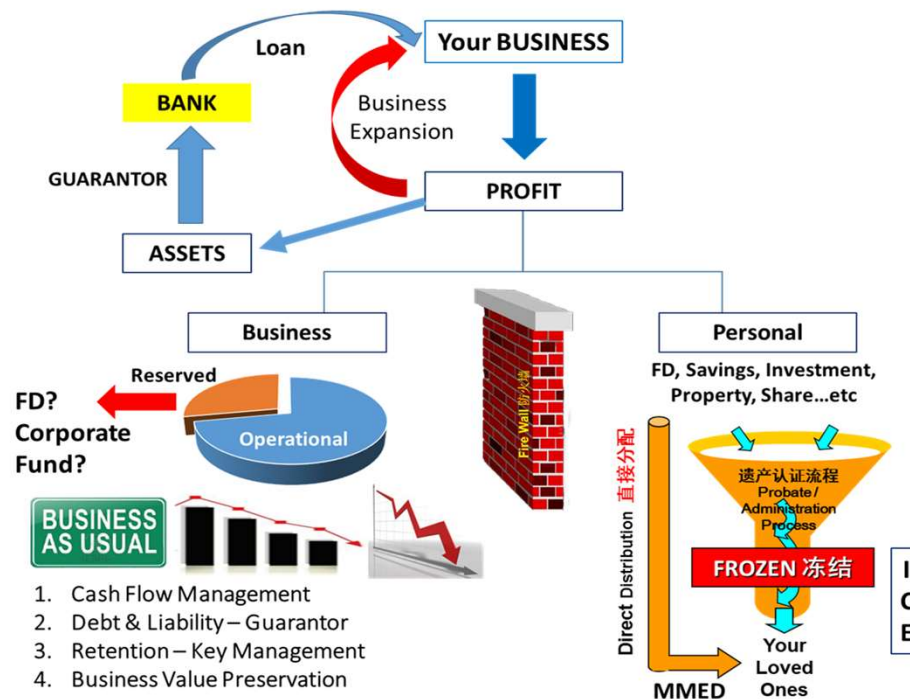
- Jointly and Severally Guarantees
- Personal & Business Assets Protection
- Firewall Creation

Managing Business Wealth

- Business Cash Management
- Employee Retention (Vesting Schedule Solution, Lunch & Learn)

Appendix

Overall Business Financial Operational Flowchart



Abbreviation

ICE refers to Income Tax, Creditors and Estate Duty. Estate Duty was temporary removed in 1991 and it may be implemented again or replaced by inheritance tax in future.

MMED refers to the 4 areas of needs. There are Family Lifestyle **Maintenance**, Family **Medical** Needs, Children **Educational** Fund and Repayment of **Debts**

WHAT IT IS FOR YOU

***INCOME**

***CAREER ADVANCEMENT**



Our INCOME Formula @ PROFITABILITY

1	3	1	4
Case	RM300,000	Month	Cases

1 case x 50 weeks x RM300,000 Loan per case

= **RM120,000 1st year Annual income**



HOLISTIC MULTIPLE LOAN INCOME +

le : Monthly RM1,200,000 Loan

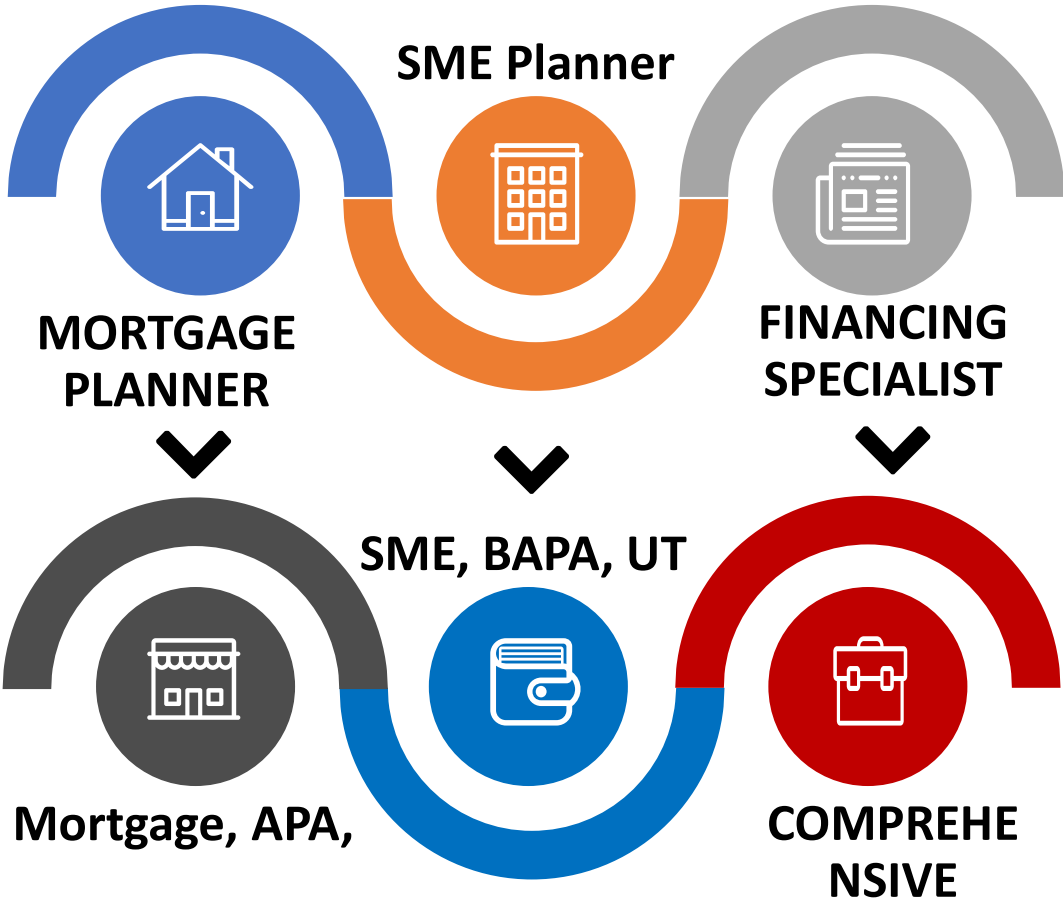
Sustainability !

LOAN + Legal	Loan + Legal + Insurance	Loan + Legal+ Insurance + UNIT TRUST
Active	Active + Recurrent	Active + Recurrent + PASSIVE
Income RM6,000	RM10,000	> RM10,000

**FIRST YEAR
Monthly
INCOME!**

*AMOUNT SUBJECT TO DETAILED ILLUSTRATION

SUSTAINABILITY Career Advancement



GVMA is part of GV Advisory Group in providing
ONE-STOP FINANCIAL *Services*

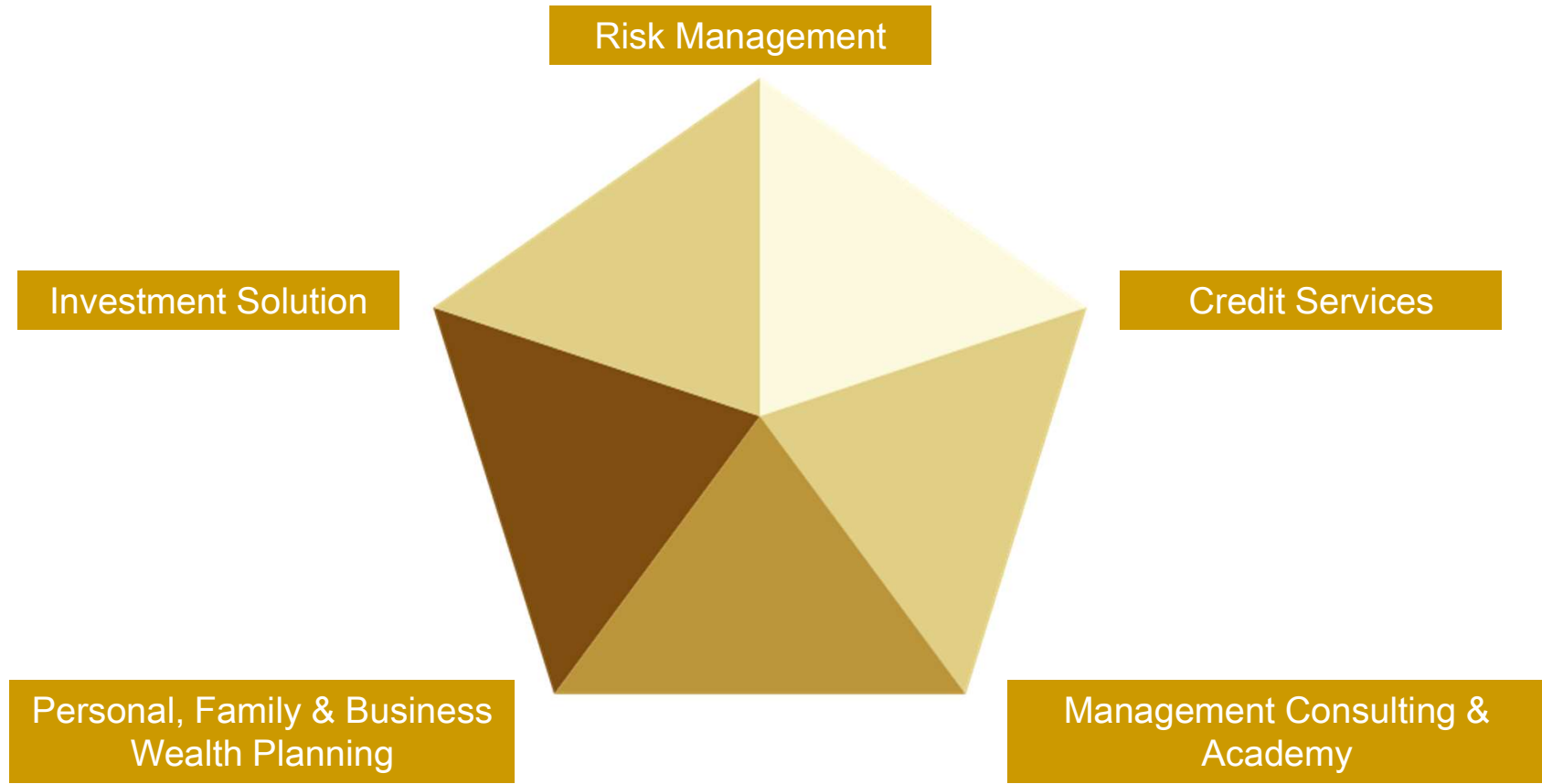


We More Than Just a Mortgage Advisory

GVMA is part of GV Advisory Group in providing
ONE-STOP FINANCIAL *Services*



We More Than Just a Mortgage Advisory



over **200**
Wealth management
consultants

14
Nationwide offices

over **50,000**
Clients

Up to **300 million**
Accumulated New
Business

2.5 billion
Total loan disbursed

1.6 billion
Asset Under
Management

财富管理与咨询服务

企业财富管理

商业与企业信托服务

战略投资者

企业估值与尽职调查

企业并购服务

ESG环境、社会及管治
与可持续发展报告

企业融资（股权/债务
）

企业培训咨询

高级工商管理硕士课程
EMBA

Dialog思考图方案

企业培训与规划

品牌建立与管理

企业经理人大会

企业专题座谈会

个人与家庭财富规划

岸外信托服务

遗产规划服务

基金会设立服务

家庭信托服务

家族办公室服务

首要信托服务



我们的合作伙伴



Our Nationwide Offices



A map of Malaysia and Borneo with orange location pins indicating office locations. The pins are placed in the following states: Perlis, Kedah, Kelantan, Penang, Perak, Terengganu, Selangor, Kuala Lumpur, Pahang, Negeri Sembilan, Malacca, Johor, Sarawak, and Sabah.

Perlis
Kedah
Kelantan
Penang
Perak
Terengganu
Selangor
Kuala Lumpur
Pahang
Negeri Sembilan
Malacca
Johor

Sarawak

Sabah

Great Vision Associates Sdn Bhd
19-4, Jalan Setia Prima(S) U13/S,
Setia Alam Seksyesn U13,
40170 Shah Alam,
Selangor.

建立品牌，引领市场！

GENESIS
Academy
創世紀商學院

营
销
管
理

品
牌
策
略

导师
颜生建博士

导师
陈峰

EMBA 企业管理硕士班

How To **KICKSTART**



Grooming Training Program

MORTGAGE Fast Start Program

1. Mortgage Loan
2. Generic & Technique (Products, Procedures & Practices)
3. Debt Cancellation (APA)
4. SME Property Biz Financing
5. Compliance
6. Assignment

Jointly managed by GV & Panel Banks

SME GROW Program

1. Generic & Technique (Products, Procedures & Practices)
2. BAPA
3. Compliance
4. Simplified FSR
5. Assignment

Note: Only for Planner who attended Module 1

Jointly managed by GV & Panel Banks

SME PLUS Program

1. Generic & Technique (Products/ Procedures/Practices)
2. Compliance
3. Financial Standing Analysis
4. Cross Selling into Protection & Funds
5. Others Types Of Financing
6. Assignment

Advisers proven with record

Guaranteed APA/BAPA
with loan package

Our closing ratio for APA/BAPA is **80%**

***WAIVER MRTA BY PANEL
BANKS**





**MAYBANK
EXCLUSIVE
OUTSOURCING**

**MAYBANK SINGAPORE & GV
SIGNING OUTSOURCING**



**MAYBANK JOHOR REGION & GV
TRAINING AT CITY SQUARE JB**



RS



**MAYBANK
JAKARTA
WITH
GV JAKARTA
TEAM**

GVMA @KOTA BAHRU,KELANTAN





**IPOH TEAM
With Maybank
PERAK
@CANNING
GARDEN OFFICE**

SLM & GV LUCKY DRAW FOR TOP AWARDEES CROSS SELLING





SLM BOLDERS CLUB 2023



SME GROW PROGRAM 2023



HYBRID MDRT VS TRADITIONAL MDRT

GREAT VISION



JANE
AU FEI EE

ELITE
Loan Advisor
2022

GREAT VISION



AJAX
SOO CHING GUAN

ELITE
Loan Advisor
2022

GREAT VISION



TAN
WEN HUI

ELITE
Loan Advisor
2022


GREAT VISION



VINCENT
CHOONG JIUN HORNG

ELITE
Loan Advisor
2022

GREAT VISION



THOMAS
YEOH KOK LENG

ELITE
Loan Advisor
2022

GREAT VISION



JEAN
CHAN PHUI JIEN

ELITE
Loan Advisor
2022

GREAT VISION



ZOEY
LEONG SHOU YEE

ELITE
Loan Advisor
2022

GREAT VISION



TOK
CHEE HONG

ELITE
Loan Advisor
2022

GREAT VISION



ASHLEY
ANG LING XIANG

ELITE
Loan Advisor
2022

GREAT VISION



ANGELINE
TEOH CHOO YEE

ELITE
Loan Advisor
2022

GREAT VISION



CILLIAN
NG KUAN YEONG

ELITE
Loan Advisor
2022

GREAT VISION



KELVIN
TING CHENG TAT

ELITE
Loan Advisor
2022





Home Ownership Programme
Program Pemilikan Kediaman



Malaysia Property Expo

Organised By:



Event Organizer:



Sponsored By:




14 AUGUST 2022
CENTRAL I-CITY
Level G (Central Annexe)
1.00 PM - 1.45 PM

MALAYSIA PROPERTY EXPO

SHAH ALAM / KUALA SELANGOR



Essential planning for loan approval and wealth accumulation
Angeline Teoh
Regional Head - Central of CV Mortgage Advisory Sdn Bhd



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Talk Business Promotion FMM Package
 GREAT VISION | Sun Life

21-9-2022
 7PM | WEDNESDAY
 DOUBLETREE
 I-CITY, SHAH ALAM

Change for Growth
BUSINESS SUSTAINABILITY

Energy Save | SME low carbon financing | Grow with minimized risk

You're invited to an exclusive dinner
 Limited seats, kindly register & confirm your seat via Google Form at first-come first-served basis.
 For enquiries & registration, please contact Sammy / Siti Hajar at 03-6286 7200 or email at membership@fmm.org.my

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ALEXNG
 DIVISION

MACAM MANA RUMAH BUSUK BOLEH JADI WANGI

PROFESSIONAL LOAN KNOWLEDGE
SPECIAL GUEST DEKAI
SPEAKER NURATYFA

KHAMIS
1ST JUNE
TIME
2PM - 4.30PM

TOP 100 IN 2022
 RM100K COMMISSION IN A MONTH
 10 YEARS EXPERIENCE IN HARTANAH