

**BE  
OUR  
PARTNER**



**GVMA**  
Your Preferred Financing Platform

**HOW DO YOU SEE  
YOUR CAREER  
PATH ?**

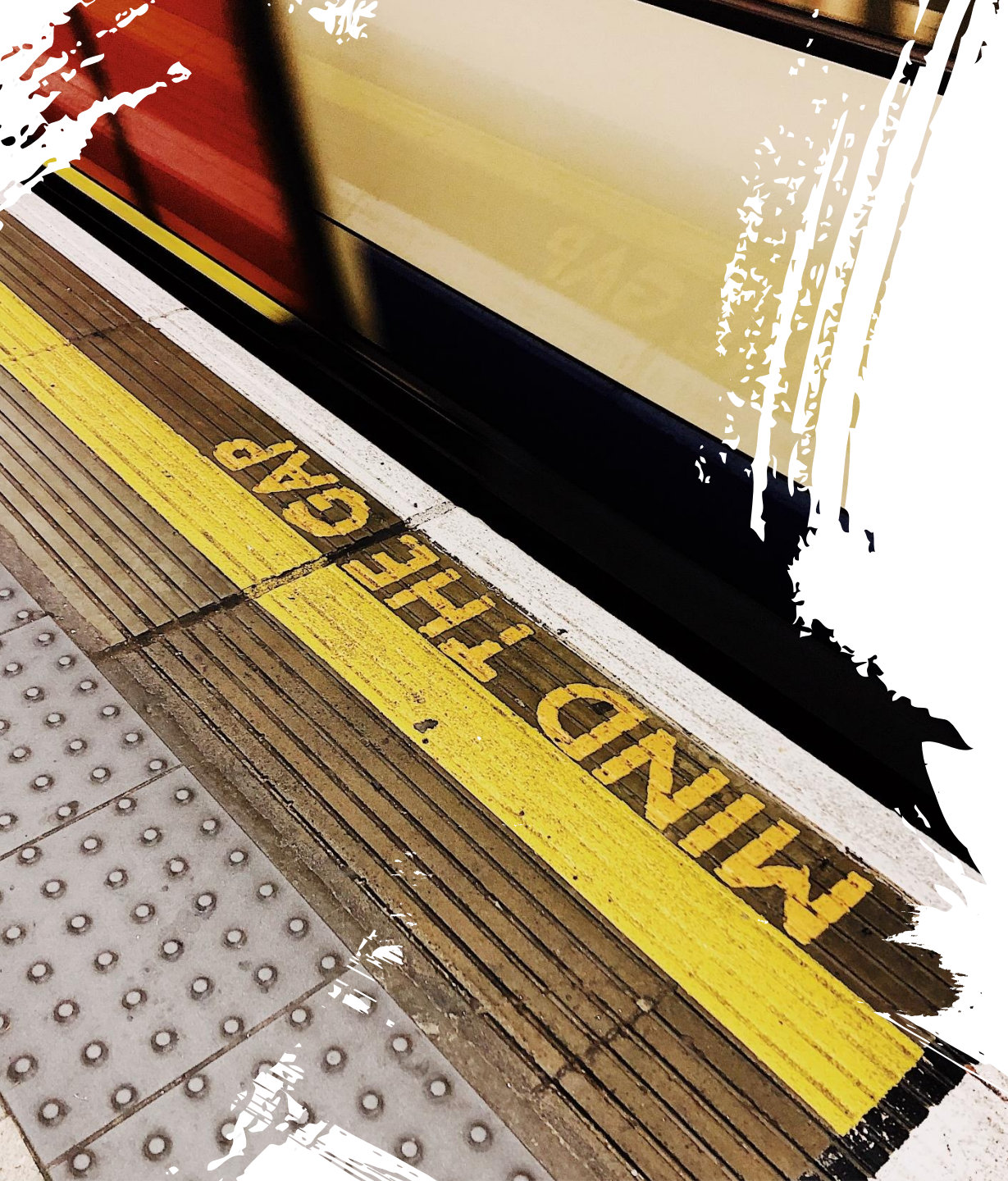




## **HAVE YOU EVER GIVE A RATING TO YOUR EXISTING CAREER?**

*IF YOU WERE TO RATE FROM 1 TO 10 (1 FOR THE LEAST AND 10 FOR THE BEST), HOW WOULD YOU RATE THE FOLLOWING.....(KINDLY **"TICK"** THE NUMBER)*

*IF YOU ARE GIVEN A CHANCE TO CHOOSE, HOW WOULD YOU WANT IT TO BE BETTER? (KINDLY **"CIRCLE"** YOUR DESIRED NUMBER OF THE ABOVE QUESTION)*



THERE'S A **GAP!**

WOULD YOU WANT TO DO  
SOMETHING TO  
***CLOSE THE GAP?***



**ONLY YOU AND YOU ALONE CAN CHANGE THE SITUATION.  
DON'T BLAME IT ON ANYTHING OR ANYONE.**

ACTUALLY,  
THERE ARE  
4 TYPES OF  
**CAREER**  
**MODEL** IN  
THE  
MARKET



THINK  
OUT OF  
THE  
BOX

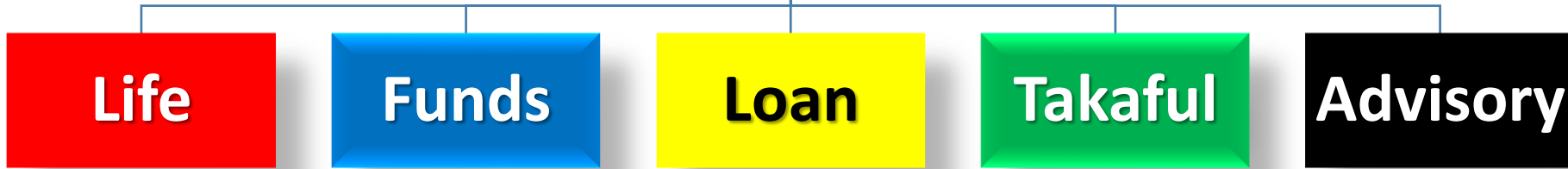


## WHY FINANCING INDUSTRY?

*PEOPLE NEED **MONEY**.....THEY NEED **CASHFLOW**.....*

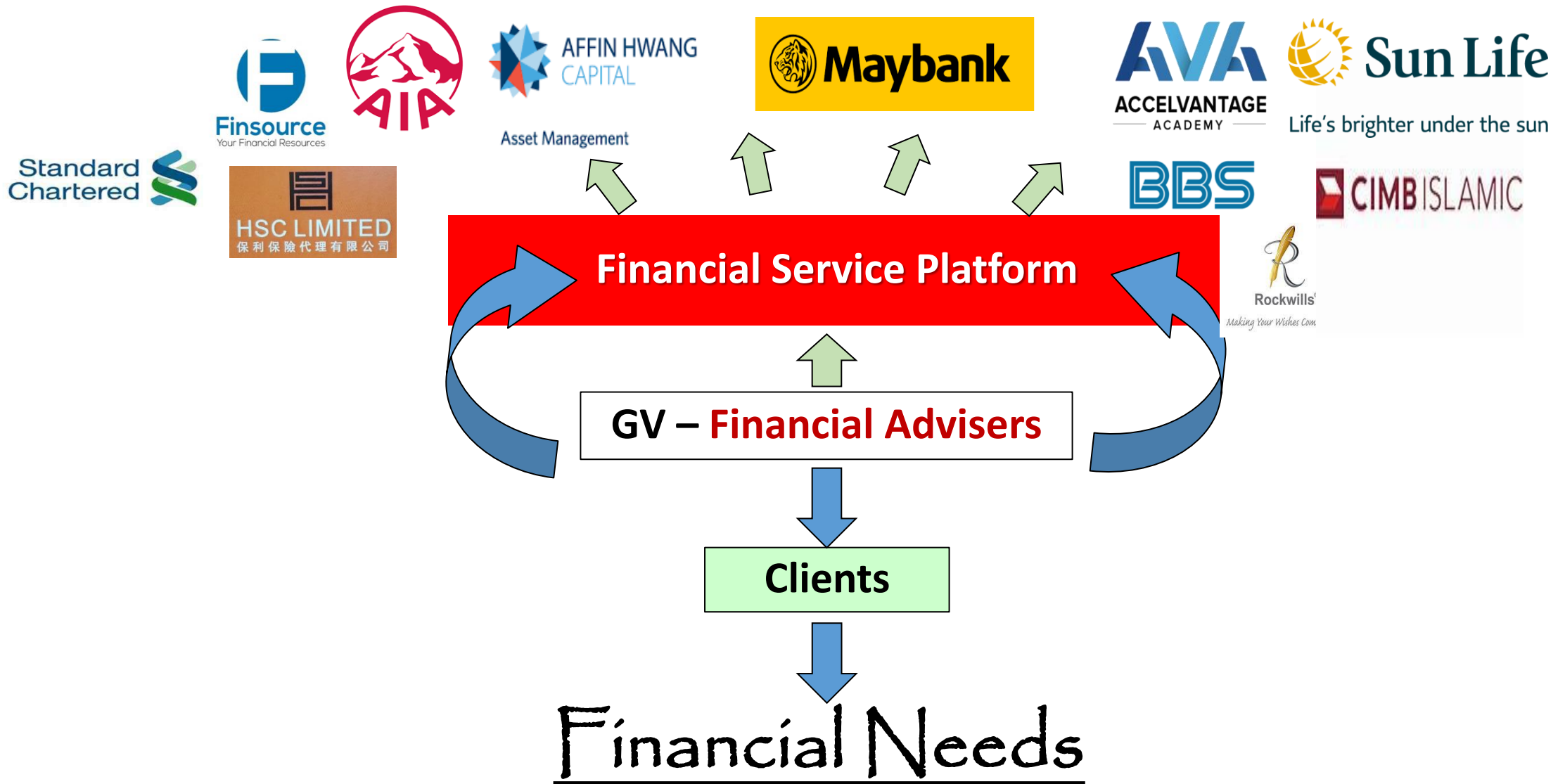
*THEY NEED TO **SOLVE FINANCIAL ISSUE***

*THEY WANT TO **ACCUMULATE ASSETS**.....THEY WANT TO **EXPAND THEIR BUSINESS!*** **GVMA**

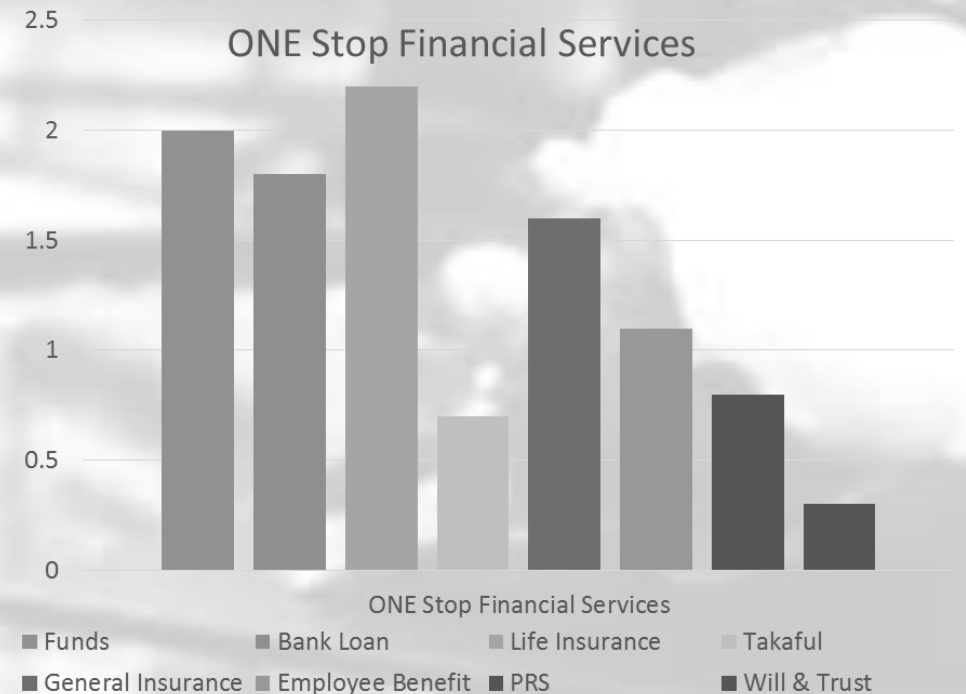


# Financial Entrepreneur





# Our Unique Platform – ONE Stop Financial Services



**WHO'S GVMA?**

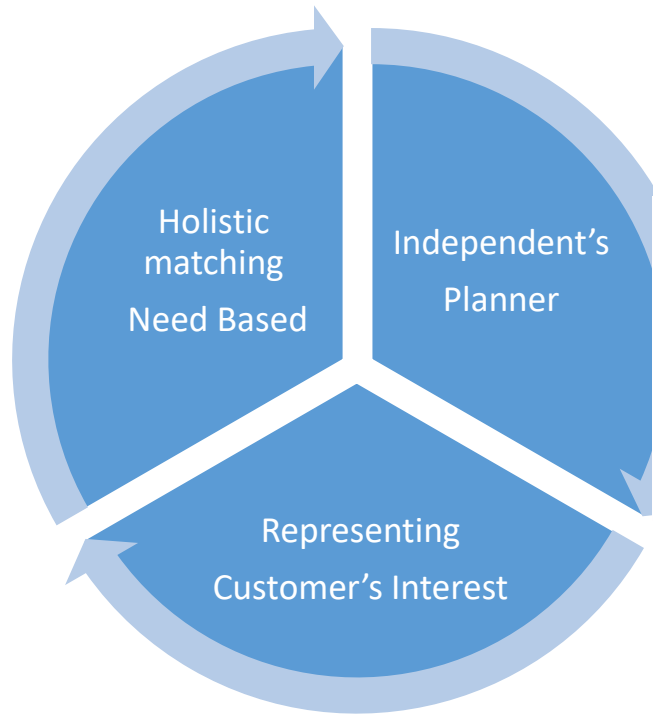
**WHY GVMA?**

**WE PROVIDE HOLISTIC TOTAL  
FINANCING PLATFORM**

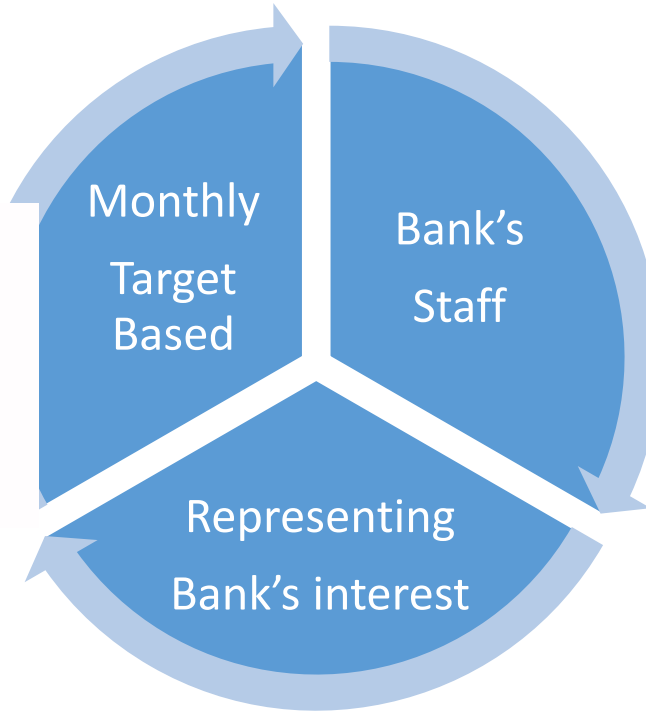
**WE ARE DIFFERENT .....**

**BESIDES THE HOLISTIC PLATFORM, WE GROOM  
YOUNG PEOPLE TO BE A FINANCIAL  
PRACTITIONER & FINANCIAL ENTREPRENEUR**





**GREAT VISION**



**BANKS**

# START WITH THE END IN MIND



Increase cross  
sales income



Why GVMA  
For  
YOU



Increase  
retention  
rate



Follow us :

Facebook Page –Great Vision Mortgage Advisory

Instagram Page -MYGVMA

# SCOPE OF PRODUCTS & SERVICES

# DISTRIBUTION CHANNEL

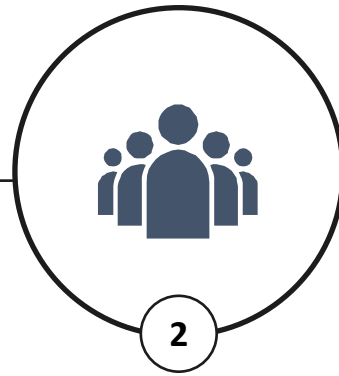
# GVMA BUSINESS MODEL



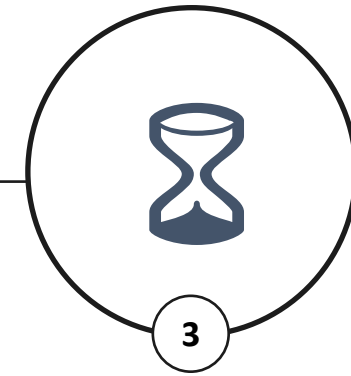
# OUR WINNING FORMULA



**PROFITABLE  
AND REWARDING**



**DUPLICABLE  
WITH VARIOUS PROVEN  
BUSINESS PITCH**



**SUSTAINABLE  
WITH WELL TESTED MANAGEMENT  
SYSTEM**

# OUR FORMULA @ PROFITABILITY

1			
CASE			

**1 CASE X 50 WEEKS X RM300,000 LOAN PER CASE**

**= RM120,000 1<sup>ST</sup> YEAR ANNUAL INCOME**

# OUR FORMULA @ DUPLICABILITY

1	3	1	4		
CASE	RM300,000	MONTH	CASES		

THIS BUSINESS IS **DUPLICABLE**.

FOLLOW OUR **FORMULA**.

BRING YOUR RIGHT FRIENDS TO BE YOUR PARTNER & THEY WILL BE AS SUCCESSFUL AS YOU, IF THEY FOLLOW THE SYSTEM TOO.

# WHAT'S IN IT FOR ME?

IE : MONTHLY RM1,200,000 LOAN

**SUSTAINABILITY !**



**FIRST YEAR  
MONTHLY INCOME!**

\*AMOUNT SUBJECT TO DETAILED ILLUSTRATION

### INCOME PROJECTION - LIFE / MORTGAGE / LOAN / FUNDS

Note: Please key in those shaded with  

#### Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	12,000,000	12,000,000	12,000,000	12,000,000	12,000,000
SME Financing	-	-	-	-	-
Life (FYP) from Loan	96,000.00	96,000.00	96,000.00	96,000.00	96,000.00
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

#### Total Group Sales Production (Excluded Personal Sales)

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	50,000,000	50,000,000	80,000,000	100,000,000	100,000,000
SME Financing	-	-	-	-	-
Life (FYP) from Loan	400,000.00	400,000.00	640,000.00	800,000.00	800,000.00
Life (FYP) from Need Based	100,000.00	100,000.00	200,000.00	200,000.00	200,000.00
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

#### When are you being promoted?

Promotion to WM at Year	0
Promotion to BDM / GM at Year	0
Promotion to GAM / SGM at Year	2

Disclaimer: The above is a gross calculation on income projection based on the expected sales given. This copy is strictly for internal use only.

Associate's Name: ENCIK.LOKMAN

Dated: 26th April 2021

### 5 Years Income Projection

Financial Services		1st	2nd	3rd	4th	5th	Total
Mortgage Loan		12,000	12,000	12,000	12,000	12,000	60,000
SME Financing		-	-	-	-	-	-
Life	1st	22,080	19,200	13,440	13,440	12,960	81,120
	2nd		22,080	19,200	13,440	13,440	68,160
	3rd			22,080	19,200	13,440	54,720
	4th				22,080	19,200	41,280
	5th					22,080	22,080
Legal Fee		60,000	60,000	60,000	60,000	60,000	300,000
Funds	1st	-	-	-	-	-	-
	2nd		-	-	-	-	-
	3rd			-	-	-	-
	4th				-	-	-
	5th					-	-
<b>Total Active &amp; Recurring Income</b>		<b>94,080</b>	<b>113,280</b>	<b>126,720</b>	<b>140,160</b>	<b>153,120</b>	<b>627,360</b>
BDM Life & Loan OR Commission		-	-	-	-	-	-
GAM Life & Loan OR Commission		-	43,750	97,300	138,720	165,440	445,210
WM Funds OR & Trailer Comm		-	-	-	-	-	-
GM Funds OR & Trailer Comm		-	-	-	-	-	-
SGM Funds OR & Trailer Comm		-	-	-	-	-	-
<b>Total Passive Income</b>		<b>-</b>	<b>43,750</b>	<b>97,300</b>	<b>138,720</b>	<b>165,440</b>	<b>445,210</b>
<b>Grand Total</b>		<b>94,080</b>	<b>157,030</b>	<b>224,020</b>	<b>278,880</b>	<b>318,560</b>	<b>1,072,570</b>

# GVMA BUSINESS MODEL – YOUR 1<sup>ST</sup> YEAR INCOME



**WHAT KIND OF SUPPORT?**



# MARKETING

# Mortgage Planner 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 with 5 FHS (Financing Health Scan)

Jointly managed by GV & Panel Banks

## SME GROW Program

1. Generic & Technique (Products, Procedures & Practices)
2. BAPA
3. Compliance

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. Pre-IPO Nurturing
4. Financial Standing Analysis Skill
5. Cross Selling into Protection & Funds

Note: Only for Planner who are Elite Loan Adviser & SME Focus Group

# CODE OF ETHICAL BEHAVIOR

- 1. FRAUDULENT**
- 2. MISREPRESENTATION ON MRTA/APA**
- 3. SIGNING LETTER OF OFFER ON BORROWER'S BEHALF**
- 4. ORIGINAL SIGHTED DOCUMENTS**
- 5. CONFLICT OF INTEREST**

**ZERO NPL**



# **MAKE A CHANGE IF YOU FALL INTO THE FOLLOWING ISSUES**

**WHAT'S HOLDING  
YOU BACK?**

**I TRIED TO HIT MONTHLY BANK TARGETS.  
CAN'T EXCEL FURTHER IN MY CAREER.  
SALARY DOES NOT COMMENSURATE WITH MY EFFORT.  
BANKS' PACKAGE NOT COMPETITIVE  
& PASSIVE CREDIT APPROVAL.  
I WANT TO SPEND MORE TIME  
WITH FAMILY & KIDS.  
WORK UNDER DEPRESSION  
& ANXIETY WITH NO PURPOSE IN LIFE.**

# MY NEXT COURSE OF ACTION

TBE,PCE,CEILI ,FIMM  
PERSONAL DISCUSSION.....

CHARACTER TEST

CAREER SUITABILITY TEST

OBSERVE FUNCTION & MORNING MEETING.....





**- INSANITY -**  
**WHEN YOU KEEP DOING**  
**THE SAME THING**  
**AND**  
**YOU EXPECT A DIFFERENT RESULT**