

Asset



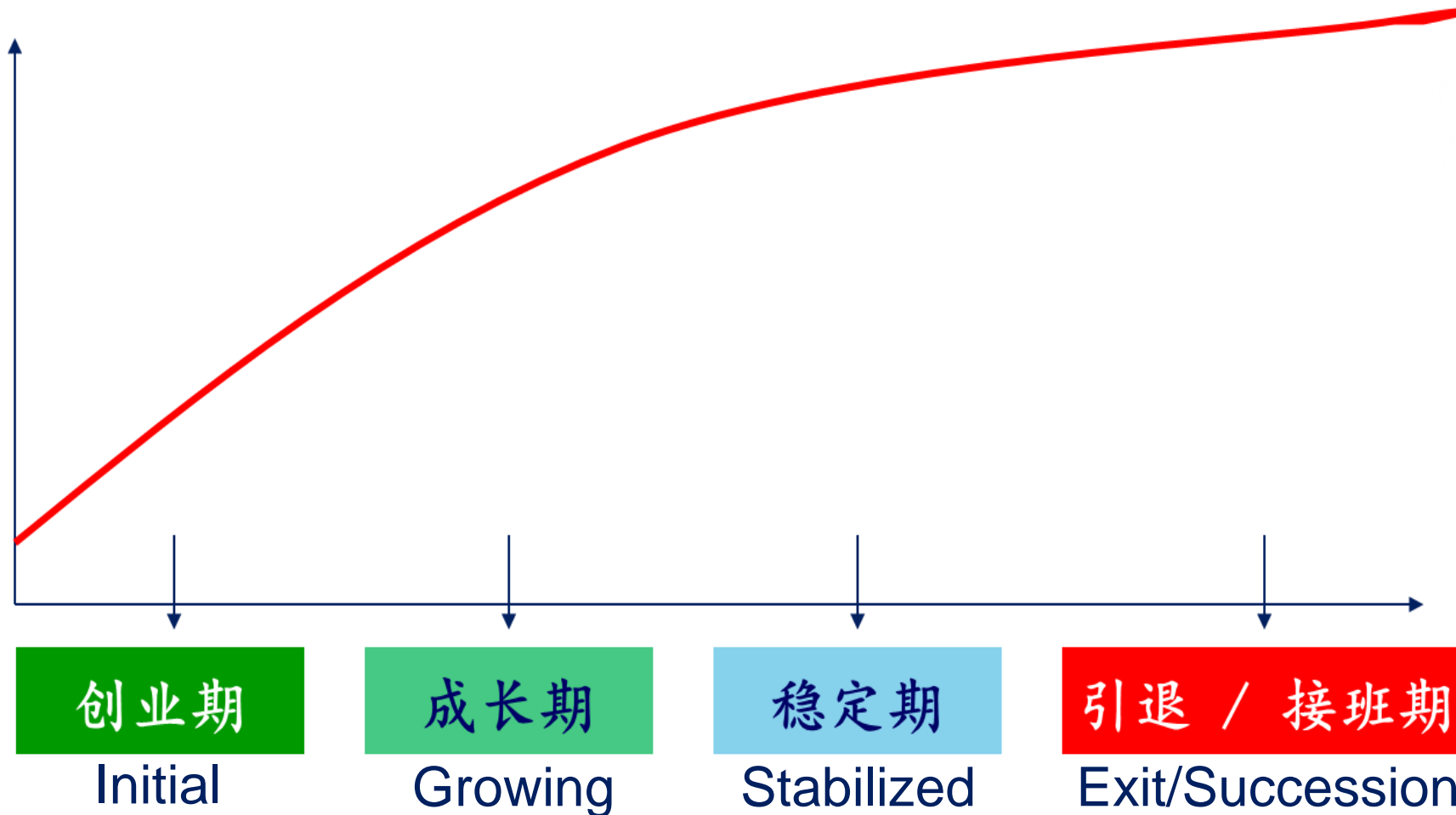
Tangible Asset



Intangible Asset

Business Asset Protection Account **(BAPA)**

Business Life Cycle



Begin With An End In Mind

以终为始

- Personal 个人财富
- Family 家庭生活
- Company 企业成长



Create Extraordinary Value
创造不凡的价值

You
您



Business
生意



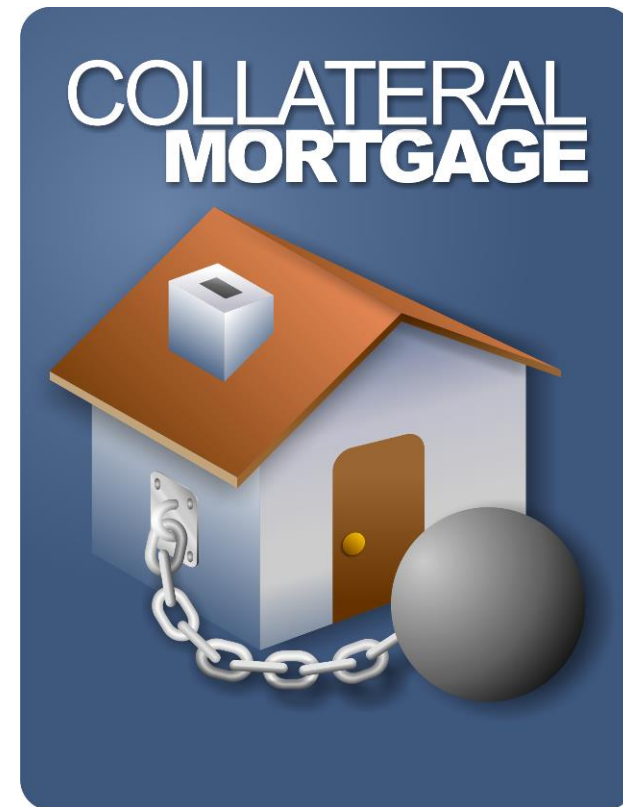
\$
财富

**Personal &
Family**
个人与家庭

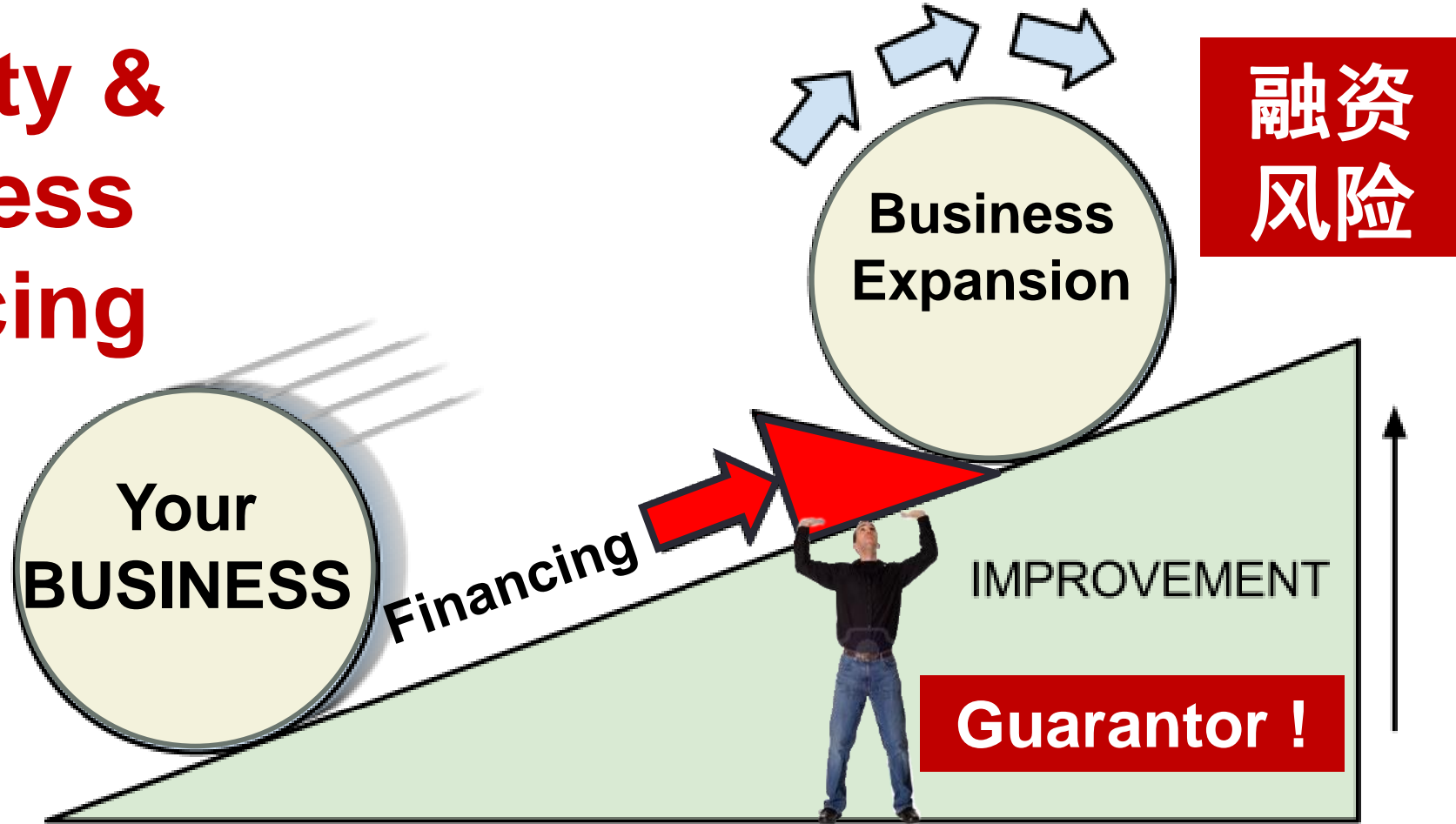
Plough Back
into Business
(Re-invest) 再投资



Property & Business Financing



Property & Business Financing



**You are YOUR BUSINESS
GUARANTOR!**

Jointly and Severally Guarantee

We are pleased to advise that your application for fresh banking facilities has Maxiplan Option III, subject to the following terms and conditions:-

1. FACILITY(S)

Commodity Murabahah Term Financing-i (CMTF-i)

Bank's Purchase Price : RM328,100-00
Bank's Sale Price : RM896,205-38

Letter of Credit-i (LC-i)
(Sight/Usance)
(90 days)

Trust Receipt-i (TR-i)
(90 days)

Blanket Bank Guarantee-i (BG-i)
Financial/Non Financial (Fin/Non-Fin)

TOTAL

The above limits may be varied at any time at the Bank's discretion

2. PRICING (EFFECTIVE PROFIT RATE) / COMMISSION / CHARGES

CMTF-i : Base Financing Rate (BFR) + 1.40% per annum
LC-i : Commission of 0.10% per mensem (p.m.), N
TR-i : BFR + 2.00% p.a.
BG-i : Commission of 0.125% per mensem (p.m.)

8. SECURITY

8.1 PRINCIPAL INSTRUMENTS

CMTF-i

a. Fresh Master Commodity Murabahah Financing Agreement for RM328,100-00.

LC-i/TR-i/BG-i

a. Fresh Facility Agreement for RM200,000-00.

8.2 SUBSIDIARY INSTRUMENTS

CMTF-i

a. Fresh Deed of Assignment for RM896,205-38 for [REDACTED]
(To be replaced by 1st party 1st legal charge once individual/strata title is issued).

b. Fresh Joint and Several Guarantee for RM896,205-38 to be executed by:-

Name I/C No.

[REDACTED]

a. Fresh Supplemental Agreement to the Deed of Assignment for RM200,000-00 of all rights

Lumpur.

(To be replaced by 1st party 2nd legal charge once individual/strata title is issued).

b. Fresh Joint and Several Guarantee for RM200,000-00 to be executed by:-

Name I/C No.

[REDACTED]

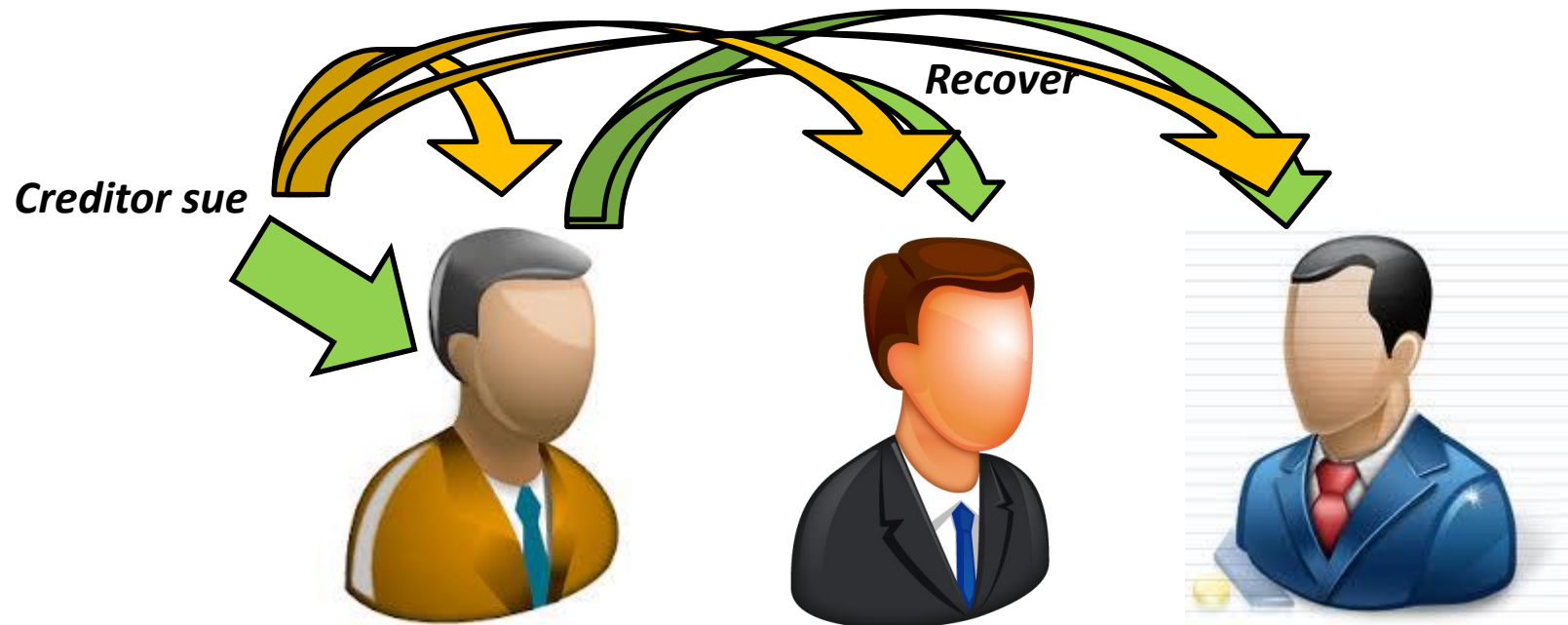
And such other documents or security documents as the Bank or the Bank's solicitors may advise from time to time.

All obligors shall hereinafter be collectively referred to as "Security Party".

9. LEGAL DOCUMENTATION

Joint and Several Liability

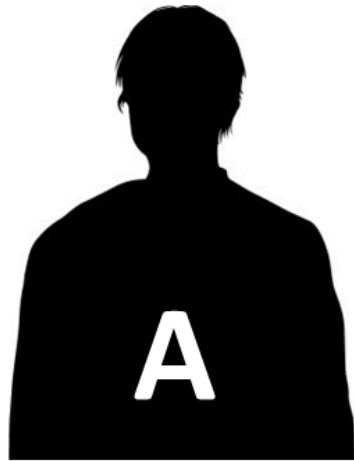
When two or more partners have joint and several liability for a debt, a creditor may sue any one of the partners. If a creditor recovers money from one partner, that partner may pursue the other partners for their respective share of obligation. In other words, it becomes the responsibility of the partner who was initially sued to recover from the other partners for their contribution. For example, if three business partners enter into a contract for which there is joint and several liability -- and the contract is subsequently breached -- **one of them may be sued and may end up paying all damages. It is then that partner's responsibility to pursue the other partners for their share of the liability.**



What if things were to happen to the Key Person?
如有不幸发生在首要人物怎么办？

Business Partners / Shareholders

生意伙伴 / 股东



What if things were to happen to the Key Person? 如有不幸发生在首要人物怎么办?

- Outstanding debt?
- Personal Guarantees
- Revise of Bank Facility?
- Sales Affected?
- Account Receivable affected?
- Continue repayment?
- Cash flow issue?
- etc....

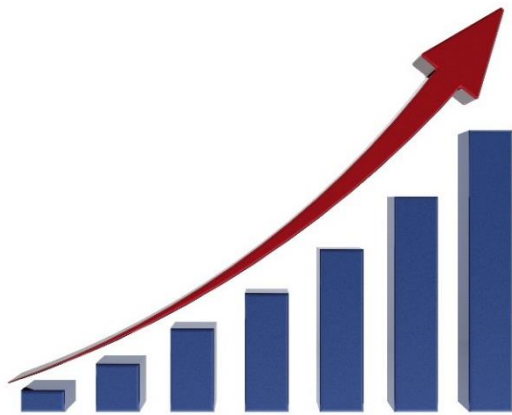
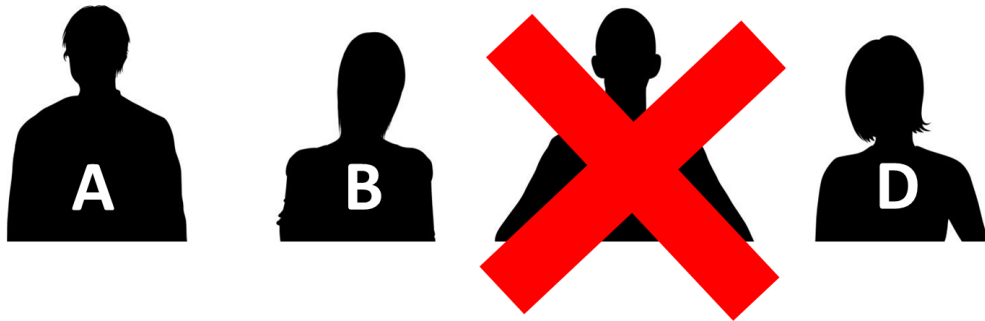
Total Risk Exposure

Existing Company Debt : **RM? Million**

Personal Guarantees: **RM ? Million**

Business Owners

生意伙伴 / 股东

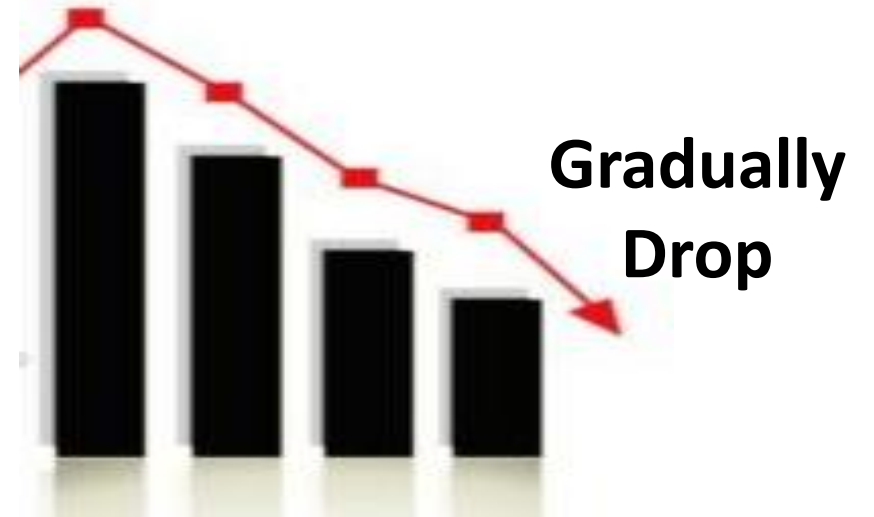


This slide is strictly for internal circulation only

1



2



3



Is this what you want?



Business
生意

\$
财富

Personal & Family
个人与家庭

Shareholders 股东

Directors 董事

Key Management
主要管理层

Employees 员工



Area of concern... 关切的问题

- What happen to **MY FAMILY?**
- What happen to **MY BUSINESS?**
- What happen to **MY DEBTS?**
- What happen to **MY WEALTH?**

家庭?
生意?
债务?
财富?



**My
Business**



What if ?



*Always prepare for
the **Raining Day***

If NO Proper Planning...

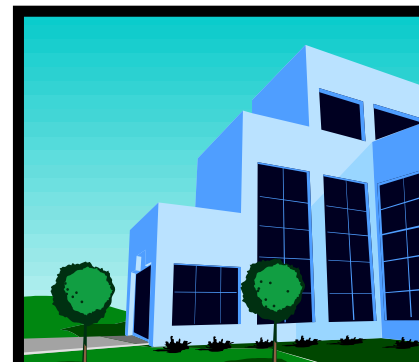
融资风险 如果没做好规划 ...

Personal Assets

Business Assets



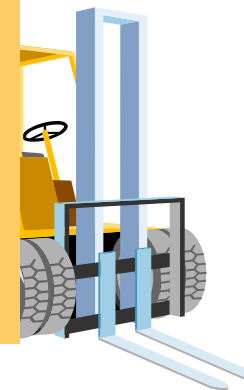
Sold



您辛苦赚来的财富将用来偿还...

Your wealth has gone to settle:-

债务 LIABILITIES



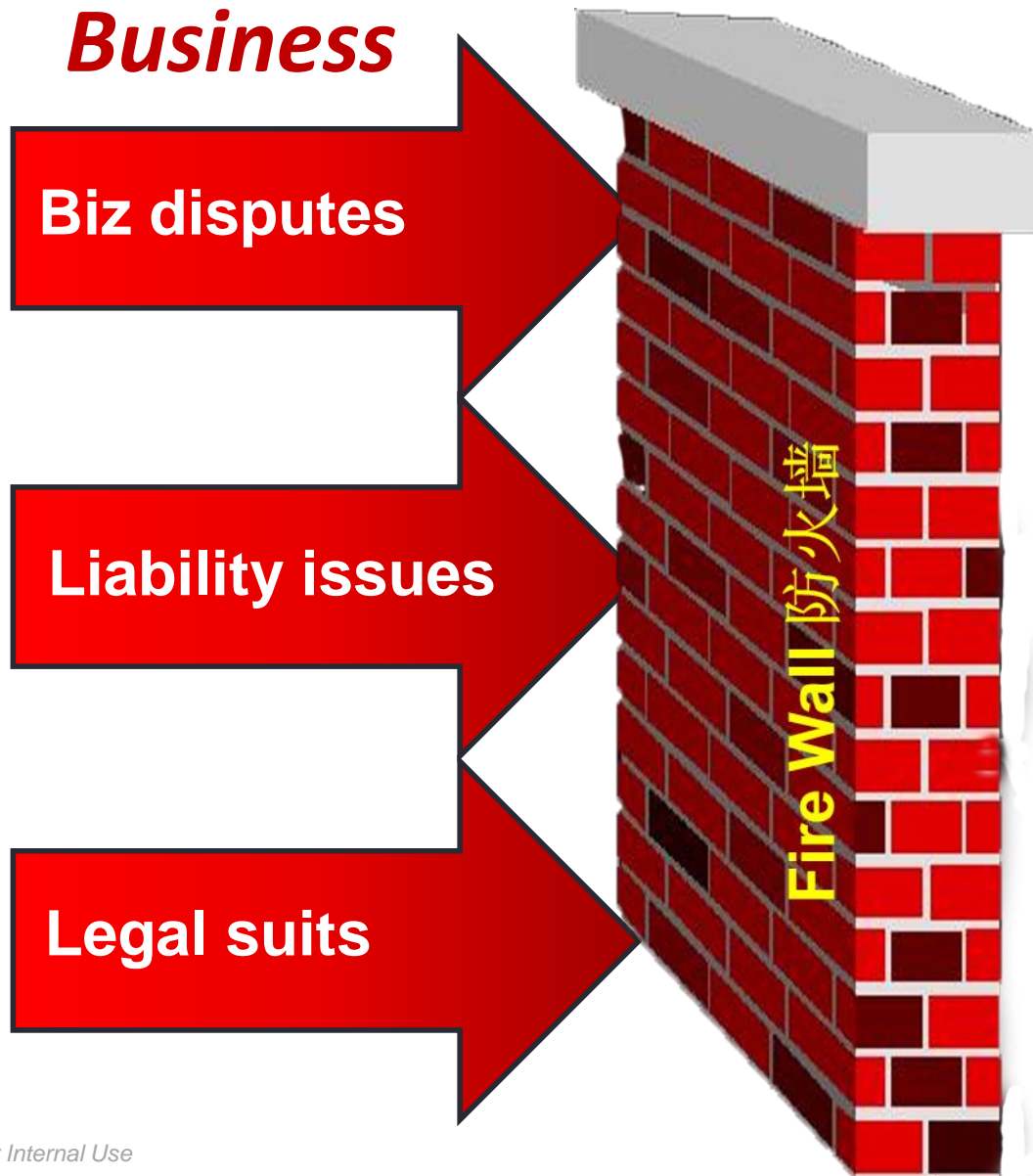
We are busy with ...



000,000,000,000

Without the “ONE” in front,
the ZERO behind means
NOTHING !

Managing Business Risk



Personal
Personal & Family
Wealth



FD, Properties,
Investment, etc

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SOLUTION FOR BUSINESS OWNER

BUSINESS

商业的纠纷
Business disputes

债务的牵连
Liability issues

法律的诉讼 Legal
suits

Fire Wall 防火墙

PERSONAL

个人与家族财富
Personal &
Family Wealth

定期，产业，
投资等
FD, Properties,
Investment, etc

我们所留下来的是 **财富**或者是**债务**?

Am I leaving a **Wealth** or **Debt**?



How shall we plan?

我们应该如何**规划**？



BAPA – Business Asset Protection Account

Option	1	2	3
Debt Cancellation	✓		
Company Cash Flow			
Financial Security			
Secure of Business Value			

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Debt Cancellation		✓	
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债务 Debt

公司 Company

- Total Outstanding **Loan**
- Total Business **Financing**
- Bank **Overdraft** Facility
- **Creditors** (Supplier) Outstanding
- **Soft** Loan
- others

Total Amount ?

Still need to **pay back** upon death of the Businessman?

- Facility could be **revised** by Bank
- Thus, to **top up** the difference, **HOW?**
- To let the survival Business partners to **continue paying** the sum? And be the **remaining Guarantor**?
- OR to **remove the Debt** by proper planning?

You have a CHOICE!

现金流 Cashflow

公司 Company

- How much is your company **fixed cost** per month?
- How much funds allocation is needed for monthly **business transaction**?
- How much **standby funds** needed per month?
- How much **cost to replace** the deceased's position?
- others

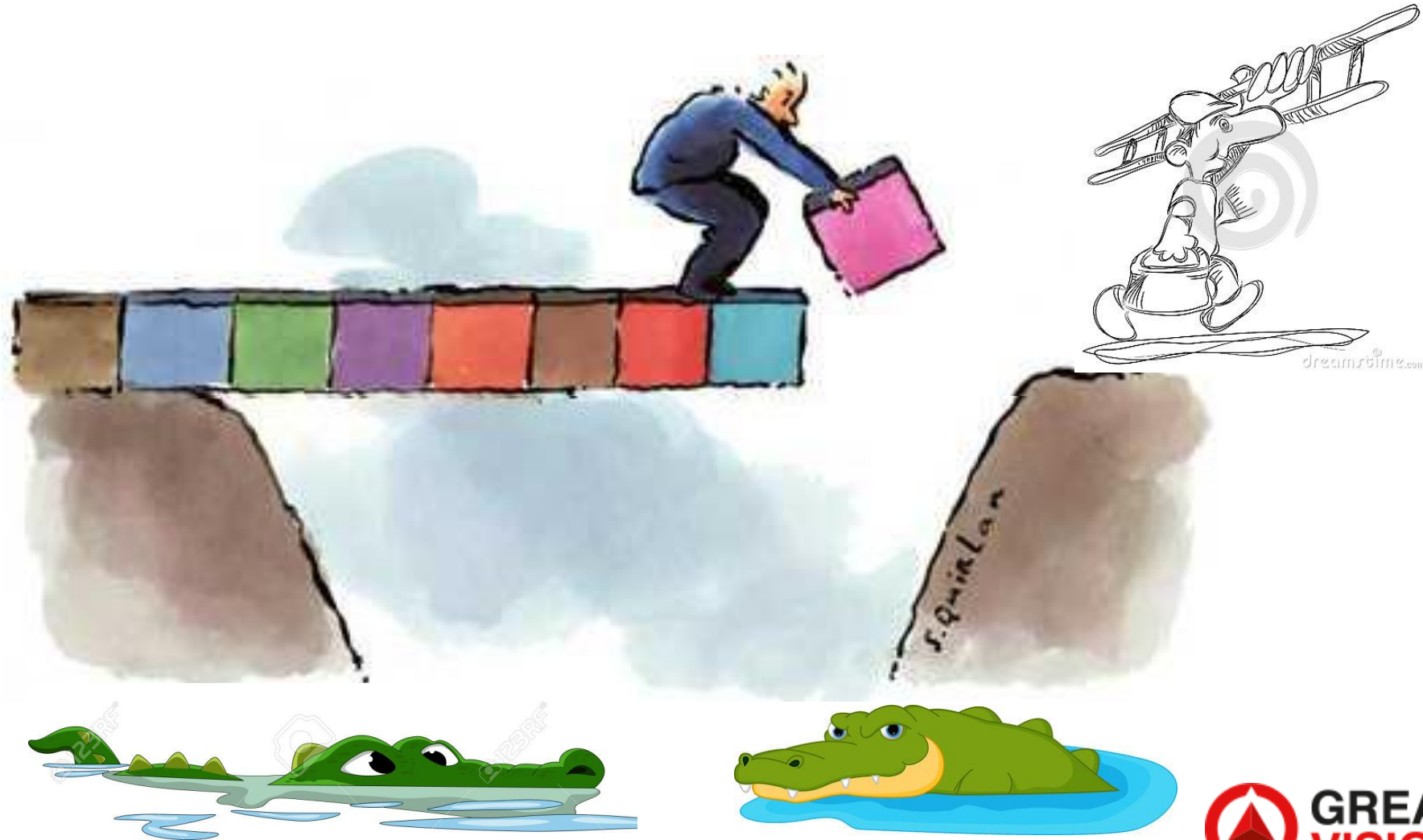
} **Total Amount ?**

What's your **SOLUTION**?

Where does the money comes from?

居安思危、未雨绸缪

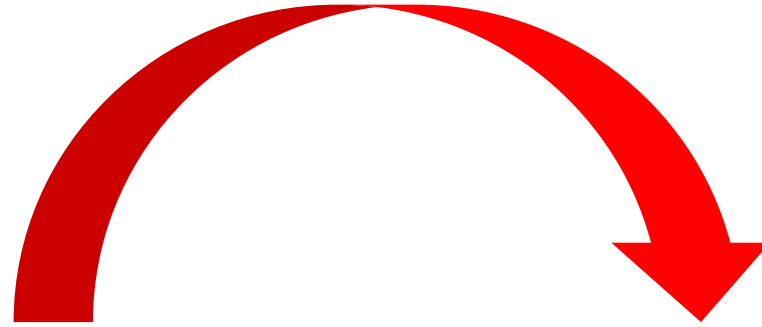
Plan for the raining days....





健康就是财富
Health is Asset

巩固自己的财务
Strengthen your financial status



善用财富
Wealth Maximization



抵押给保险公司
As a collateral to Insurer



换取足够的保额
exchange for a Sum Assured



Business Asset Protection Account (BAPA)

Type A

Immediate CASH for Debt Cancellation

During Life time.....

Setting aside a **SMALL Token** annually amounting to **RM4,560** to **hedge** for a **LARGE CASH Back-Up** for Debt Cancellation

After Life time.....

RM 1,000,000.00

- **Waive all future contribution** upon diagnosis of Critical Illness on the key person (the guarantor).
- Lump sum of RM1,000,000 will be payable to solve your outstanding debt as **Debt Cancellation Solution** upon Death or Disabled of the key person (the guarantor).
- Financial **Peace of Mind** for the key person in handling of debt.



Business Asset Protection Account (BAPA)

Immediate CASH for Debt Cancellation

During Life time.....

Setting aside a **SMALL Token** annually (for **10** Years) amounting to **RM18,420** to **hedge** for a **LARGE CASH Back-Up** for Debt Cancellation

After Life time.....

RM 1,000,000.00

- **Waive all future contribution** upon diagnosis of Critical Illness on the insured.
- Lump sum of RM1,000,000 will be payable to solve the outstanding debt as **Debt Cancellation Solution** upon Death or Disabled of the key person (the guarantor).
- Upon death & disability due to **Accident**, RM2,000,000 will be payable to solve the problem. **Additional** another RM1,000,000 will be payable if accident happen in public location.
- After 10 years of contribution, up to 80%-90% of the total contribution will be **accumulated** in the account.
- Financial **Peace of Mind for the key person** in handling of debt.

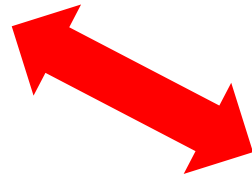


什么是贵? What does it mean by Expensive?

价值 **1百万** 的商品
An item worth 1Mil

因为**没规划**所以
Because of NO Planning

1块对1块
A dollar to a dollar!



用 **2百万** 来买, 贵吗?
Use 2Mil to buy it. Expensive?

贵! Expensive!

用 **1百万** 来买, 贵吗?
Use 1Mil to buy it. Expensive?

公平 FAIR

用 **500千** 来买, 贵吗?
Use 500K to buy it. Expensive?

感觉还好 Looks Good

用 **80千** 来买, 贵吗?
Use 80K to buy it. Expensive?

便宜呀! Cheap!

用 **12千** 就买到, 如何?
Use 12K to buy it. How?

真的吗? Really?

THANK
YOU

