



FACTSHEET GUIDELINE FOR INVESTOR

WHAT IS A FACTSHEET?

FACTSHEET is a single page long document that contains relevant information and data about a company, start-up, organization, or the product and service they provide. The goal is to provide key points about a business in a clear, concise, and easy-to-understand way for investors. Issuer's factsheet consists of 3 main components: basic information, Issuer's details, and performance aspects.

Click on the individual box to view in more detail:

BASIC
INFORMATION

ISSUER'S
DETAILS

PERFORMANCE
ASPECTS

capsphere Note ID : 211112N8G69-1

Amount:	Tenure (mths) :	Simple Rate:	Effective Rate:	Service Fee:	Industry:	Years in Operation:	Annual Turnover (RM'000):	PD:	Current Rating :	Previous Rating :
103,721	12	8.0%	14.5%	1.5%	Service	2	1,999	6.0%	B	B

Security: Personal Guarantees, Debenture

Company Overview

Background of Issuer
Company was established in 2019 and has been operating as an interior design firm providing design and fittings for its clients. The company has completed numerous residential and commercial projects and has received awards for their creative designs. Recently the company has also been commissioned to undertake showhouses for reputable developers. Revenue is diversified across a range of customers from individual home owners to corporates. The company has also secured projects from listed developers recently.

Shareholding
The business is run and managed by the three directors who are actively involved in the business operation. The directors have vast experience in the property and design industry.

General Comments

Purpose
Working capital

Behaviour
No existing bank loans for the business and the loans for the business owners have good repayment track record.

Red Flags (incl. sanctions / PEP / summons)
Based on our research there were no red flags found.

Liabilities
No existing borrowings noted.

Credit Limit
Additional RM413,814 limit approved. This is the 1st tranche and subsequent tranches will be subject to credit approval. The repayment for the previous notes have been prompt.

Financials Overview		Investment Note Information			
Profit and Loss FYE (RM'000)		Month	Monthly Repayment (RM)	Service Fee (RM)	Total (RM)
		1	9,334.79	140.02	9,194.76
		2	9,334.79	140.02	9,194.76
		3	9,334.79	140.02	9,194.76
		4	9,334.79	140.02	9,194.76
		5	9,334.79	140.02	9,194.76
		6	9,334.79	140.02	9,194.76
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		11	9,334.79	140.02	9,194.76
		12	9,334.79	140.02	9,194.76

*Repayment expected to start in January 2022 and may vary depending on fulfillment of disbursement conditions

Disclaimer

As used in this Factsheet, except as may otherwise be provided herein, all capitalized terms which are defined in the Investor Agreement shall have the same meaning herein as therein, all of such terms and their definitions being incorporated herein by reference. The Investor acknowledges that Capsphere's principal role is to perform introductory functions on behalf of issuers and investors in order to bring together prospective issuers and investors, to provide a streamlined process for the issuance of Notes and to facilitate the payments and collection of sums due under or in connection with those Notes (including taking certain actions on behalf of investors upon an issuer's default or if an issuer becomes, or is likely to become, insolvent). Save as set out in the Investor Agreement and the Issuer's Agreement, Capsphere will not perform any management functions on the investor's behalf. Capsphere shall not be a party to any Investment Note. Capsphere does not in any manner warrant that a Subscription Offer can or will be accepted by an issuer, or that any issuer will perform the terms of the Investment Note in accordance with the terms thereof. The Investor understands and acknowledges that Capsphere and the Platform is registered and regulated by the SC, and the funds placed by the investor(s) and the issuer in the Capsphere Account are monies of the investor(s) and the issuer respectively, to be applied for purposes directed by the investor(s) and the issuer in accordance with the Investor Agreement, the Issuer Agreement and the Investment Notes (including the Standard Terms and Conditions to the Investment Note). The Investor understands that such monies placed in the Capsphere Account are not, and shall not be, deposits as defined under the FSA. The information, content and material available on the Platform is for informational purposes only and should not be regarded as any offer, solicitation, invitation, advice or recommendation by Capsphere to the investor to invest in or make any Subscription Offer for any issue Request or Notes. The information, content and material contained in the Platform in regard to any issue Request or the issuer are provided by the issuer and/or obtained from third party credit bureaus. Capsphere is not responsible for any such information, content and material (including the correctness or accuracy thereof) and in making any investment, Subscription Offer or decision, the investor shall make its own assessment and judgment and obtain appropriate specific professional advice in connection therewith. Nothing contained in the Platform constitutes or should be construed to constitute investment, legal, tax or other advice. In particular, calculations that the Platform may provide in relation to the likely rate of return on Notes successfully issued through the Platform are for guidance purposes only and shall not be regarded as guaranteed. Capsphere will use reasonable efforts in the enforcement of legal rights on behalf of the investor, at the sole cost and expense of the investor and which enforcement by Capsphere on behalf of the investor is hereby expressly authorised by the investor, in the event that the issuers do not repay their Notes. The investor acknowledges the risk in subscribing for Notes over the Platform, and that Capsphere does not guarantee that all Notes will be fully repaid by the issuer and all unpaid amounts can be fully recovered by Capsphere on behalf of the investor. The investor acknowledges and agrees that Capsphere shall not be liable in the event that any issuer fails to repay or fully repay its Notes and Capsphere is unable to recover or fully recover such unpaid amounts. The information as described are based on information provided by the issuer and credit information obtained from third party credit bureaus. Capsphere does not add the information provided by the issuer or the third party credit bureaus. Capsphere makes no representation or warranty as to the accuracy, reliability or validity of the data and information displayed on the Platform in relation to the issuers and the issue Requests, and as to the whether such information is updated or error free. The information as described are intended to be informative only and the investor shall form its own opinion regarding the creditworthiness of an issuer and undertake its own research, analysis, assessment of each issuer for each Note and, where appropriate, seek its own independent financial advice. Capsphere accepts no responsibility and disclaims all liabilities whatsoever for any information about an issuer or issue Request made available to the investor through the Platform or in respect of the information as described. Capsphere may, from time to time, but accepts no obligation to, require the issuers to update or amend their information and/or update the information as described.

Risk Statement

The investor acknowledges that the use of the Platform and Services, the issue of Subscription Offers and the issue and entry into of Investment Notes involve risks, including without limitation, the risk that investors will not be repaid in full the Principal Subscription Amount together with any interest payable under the Investment Notes and the risk of the Platform discontinuing the Services. Any payment on a Note pursuant to the Note and the repayment schedule therein by Capsphere to the investor is subject to and wholly dependent upon receipt of such payment by Capsphere from the issuer on the corresponding Note in which the investor has invested. The risk of investing means that the investor may lose all or most of their investment. The Notes may not be guaranteed or insured by any governmental agency or instrumentality or any third party.



HOW TO READ A FACTSHEET?

BASIC INFORMATION

capsphere										Note ID : 211112N8G69-1	
Amount:	Tenure (mths):	Simple Rate:	Effective Rate:	Service Fee:	Industry:	Years in Operation:	Annual Turnover (RM'000):	PD:	Current Rating:	Previous Rating:	
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The factsheet provides all the general information on the note – its financing amount, tenure, simple rate/profit rate, service fee, current rating, and security. Investors need to understand the information provided before making an informed investment decision. An example of basic information in a factsheet is shown below:

	Explanation
Amount	Total amount of financing requested by the Issuer. e.g., Note XYZ Amount RM 103, 721 is the value of the note.
Tenure (months)	Duration of the investment note. e.g., Tenure: 12 months Investors will get monthly payment of <i>principal and return</i> for 12 months based on the Issuer's payment method.
Simple rate / Profit rate	Profit rate of investment note per annum (in one year). e.g., Note XYZ Profit rate: 8 % p.a. Tenure: 12 months Investment amount (by investor): RM 10, 000 Profit: $\frac{RM\ 10,000 \times 8\%}{12} = RM\ 66.67\ monthly$ * Returns illustrated are before service chargers. ** Returns illustrated are before/without principal payment.
Service fee	Capsphere takes a 1% to 2% service fee from the payment of Investment Note when they are paid by the Issuer (the exact charge will depend on the size and tenure of the Investment Note). e.g., Note XYZ Service fee: 1.5% *Monthly payment received: RM 66.67 Service fee: $1.5\% \times RM\ 66.67 = RM\ 1$ Investor service fees are deducted from Issuer payments, hence there are no requirements for Investors to actively make any payments for such fees. *Monthly payment received includes principal, profit, and late fee (if any).
Current rating	Refer to credit rating chart.
Security	Asset used as collateral by issuers in securing the note.

2

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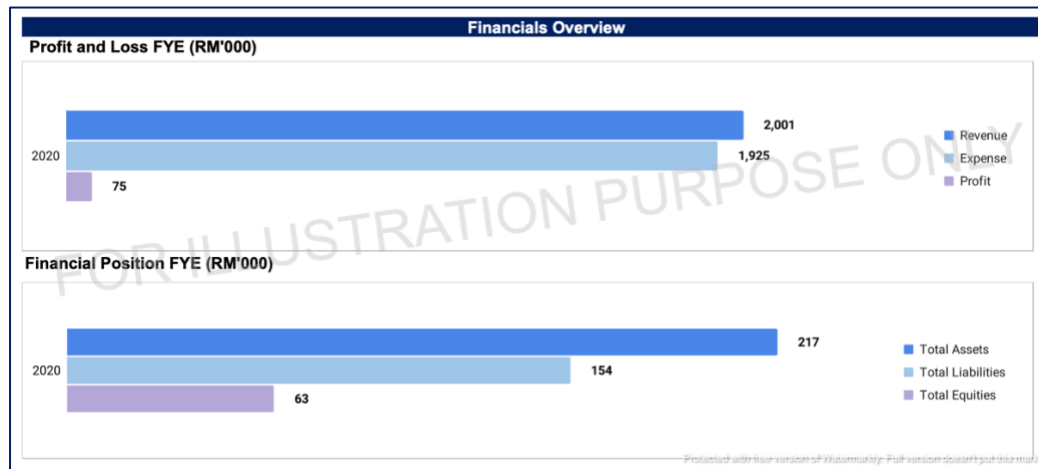


ISSUER'S DETAILS

Company Overview	
Background of Issuer	Company was established in 2019 and has been operating as an interior design firm providing design and fittings for its clients. The company has completed numerous residential and commercial projects and has received awards for their creative designs. Recently the company has also been commissioned to undertake showhouses for reputable developers. Revenue is diversified across a range of customers from individual home owners to corporates. The company has also secured projects from listed developers recently.
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General Comments	
Purpose	Working capital
Behaviour	No existing bank loans for the business and the loans for the business owners have good repayment track record.
Red Flags (incl. sanctions / PEP / summons)	Based on our research there were no red flags found.
Liabilities	No existing borrowings noted.
Credit Limit	Additional RM413,814 limit approved. This is the 1st tranche and subsequent tranches will be subject to credit approval. The repayment for the previous notes have been prompt.

Company provides the investors with basic background information about Issuer's company, so investors understand what Issuers do, who the management team is, and what customers their business serves. General comments are based on the research done by Capsphere about the Issuer's general behavior, red flags, liabilities, and credit limit.

PERFORMANCE ASPECTS



The financial overview illustrates how well a company generates revenues and manages its assets, liabilities, and the financial interests of its stake/stockholders. Included in the Factsheet is the Issuer's Profit & Loss (P&L) and Financial Position for 2 operating years.

The purpose of the P&L statement is to show an Issuer's revenues and expenditures over a specified period of time, while the Financial Position (balance sheet) provides a snapshot of the Issuer's assets. Investors may use the balance sheet to understand the financial strength of the company, comparing the amount and quality of its assets against its liabilities.

3

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Investment Note Information			
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**Repayment expected to start in January 2022 and may vary depending on fulfilment of disbursement conditions*

Investment note information is a simple table showing the Issuer’s note payment. Investors can calculate the monthly payment from the Issuer for the note subscribed as shown below:

e.g., Note XYZ

Amount: RM 103,721

Interest rate: 8 % p.a.

Tenure: 12 months

Formula:

$$\frac{\text{Amount} \times (1 + \text{Simple Rate @ Profit Rate})}{12} + \text{Service Fees} = \text{RM } xx \text{ monthly}$$

Monthly payment:

$$\frac{\text{RM } 103,721 \times 1.08}{12} + \text{RM } 140.02 = \text{RM } 9,194.76 \text{ monthly}$$

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