


Smart P&L User Guide

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Chapter 1 Preface

1.1 Writing Intention

This document according to the software requirements specification and the completed program, aims at adequately introducing the function and operating environment of this software, and providing the user a useful guiding book. We would like to offer clear assistance to the offstage managers and maintainers, and help to make an operation instruction to the users.

1.2 Project Overview

With the rapid development of China's economy, the number of small and medium-sized enterprises is also growing rapidly, and they are playing more and more important roles. While the small and medium-sized enterprises booming, the financing environments for these enterprises is getting bad. According to the data from Bank of China released in 2014, we found that by June 2013, the total number of small and medium-sized enterprises has reached 56.51 million, yet less than 10% of them could obtain credit support from the bank. China's SME are currently facing problems in difficult financing processes, limited financing channels and high financing costs.

Based on this development background, "Smart P&L" SME financing platform grasps the market development opportunities and access to SME financing market. We are committed to improving the present situation, reducing the financing costs, and to provide convenient and standardized services in credit audit and risk assessment for SME's financing.

The main features of "Smart P&L" are: (1) we establish a partnership network for enterprise users, so that the financing business between enterprises more convenient and standardized, and we could also the mutual understanding between enterprises to control the risk; (2) we creatively provide a normative reference model for the mutual assurance business between enterprises, so that the mutual guarantee between enterprises is efficient and convenient; (3) we could provide more information for the lending and credit auditing of financial institutions based on the historical record of the enterprises on the platform, to increase the credit rating information of the enterprises; (4) we provide

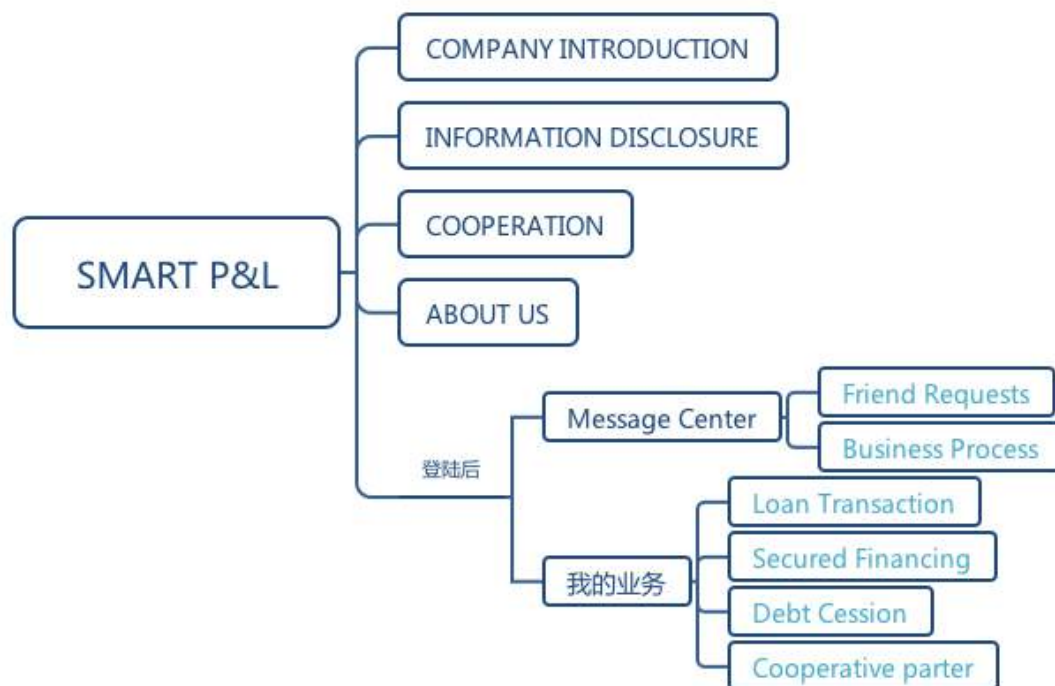


enterprises and financial institutions to buy and sell business creditor's rights business, to help enterprises quickly get cash flow.

The platform builds a business partners' network basing on the registered users. Through the network, small and medium enterprises could complete the financing business (inter-enterprise loans, inter-firm guarantees, and corporate loans) through their respective cooperative network to related business.

Chapter 2 System Introduction

2.1 System Function



2.2 Statement

Smart P&L is a financing platform facing small and medium-sized enterprises and financial institutions. Basing on the network of business partners, the platform includes secured financing, debt cession and loan transaction. We promised that,

1. we won't install any plug-in or force users to install any plug-in on their computers;



- 2. the software will not cause damage to user's computer;
- 3. the software will not have malicious code to tamper with the user information.

Chapter 3 System Operation on Computer

3.1 Sign In & Sign Up

3.1.1 Sign In

On the website, some of the main functions can only be seen and used after signing in. For the reason that different kinds of users will get different functions, we set two sign-in buttons for financial institutions and enterprise users.





3.1.2 Sign Up

If the user doesn't have an account yet, please click on *sign up*, or *doesn't have an account?* **Sign up** to enter the interface. The process of signing up includes three steps. First, write down the email and set down the password.



Second, write down the information of the enterprise, which will help the business friends to know each other.



Third, write down the contact of the linkman of the enterprise and upload files to ensure the authenticity of the information above.



The registration form is titled "注册" (Registration) and is divided into two main sections: "1 企业联系人信息" (Enterprise Contact Information) and "2 上传资质验证资料" (Upload Qualification Verification Materials). The first section includes input fields for "姓名" (Name), "职务" (Position), "手机号" (Mobile Number), "电子邮箱" (Email), "QQ号码" (QQ Number), and "公司电话" (Company Phone). The second section includes input fields for "法人单位执照" (Legal Entity License), "银行开户许可证" (Bank Opening License), and "第三方征信认证" (Third-party Credit Authentication). A "3" is visible in the top right corner of the form, indicating a third step. A "提交" (Submit) button is located at the bottom right of the form.

After signing up, the homepage will skip and jump to the after-signing-up homepage. Message Center and My Business are added on the website. Users can also set their account and log out.



3.2 Introduction of Smart P&L

3.2.1 Company Introduction

On the homepage, there is introduction of our customers, function and features.



3.2.2 Information Disclosure

On the website of Information Disclosure, we show the news about smart P&L, quarterly analysis report and publicity of unreliable enterprises.



3.2.3 About Us

Platform introduction, business friend and successful cases will be showed here.



3.2.4 Cooperation

On Cooperation, will introduce the process of contacting smart P&L platform.



3.3 My Business

3.3.1 Cooperative partner

1. Friend Management

Users can see the friend lists here. Click on any name of the list, a business card will show. Search a name in the searching frame. If the company has been the user's friend, it can be seen in the list. If there not, the business card can be searched out and seen. The user can choose to launch an application.





2. Moments

The recommending matching result of will be automatically announced to the moments of the users. If the business friend see the moment, he can choose to contact the announcer. If the information is faked, please click on report.



3. Industrial News

Financial news will be announced here for the users to know more about the market conditions.





3.3.2 Loan Transaction

1. Loan Business

The first icon of the left navigator means loan business. Enterprises can announce information of offering loan here.

After filling in the blank, choose to submit directly or make an assessment. Click on assessment, on the right of the interface, can see the recommending loan commitment and the risk factor. If the result is a lot different from the information being written down, the user can amend the information on the left side and reassess or submit.



合作伙伴

借贷业务

债权交易

担保融资

A公司

请填写借款信息，获得借款匹配企业推荐结果

市

项目借款

元

借款主体

华为科技公司

注册地址

广东省广州市白云区

所属行业

农、林、牧、渔业

借款原因

(请填写借款原因，不超过50字)

融资金额

万

—

万人民币

可承担最高利息

%/年

※不得超过央行基准利率的4倍

预计还款时间

月内

还款来源

☐ 销售回款
 ☐ 其他来源

可提供风控

☐ 抵押
 ☐ 担保
 ☐ 信用
 ☐ 其他

抵押物类型

☐ 固定资产
 ☐ 其他资产

抵押物市值

万人民币

项目概述

(请对项目背景、项目简介、项目进展等，不超过50字)

请上传项目附件

+

企业营业执照/组织机构代码证/个体工商户营业执照/税务登记证

+

企业名下房产证明

+

近半年已签订的购销合同及提货单

+

近半年税务单

风险及额度评估

直接提交

风险及额度评估

企业建议最高贷款额度: 100,000元

单笔贷款金额风险系数: 1.2

企业半年贷款总风险系数: 0.2

建议利率: 5%

在左侧修改信息，重新评估

直接提交

After submitting the information, the interface will jump to the matching results. Users can launch application to the matching enterprises or check the application.



2. Loan Transaction

The operation process is the same with loan process, but don't need to assess. Users can get the matching result after submitting the form and launch or check the application.

3. Application details

Applications launched can be seen here. Users can also switchover to see the applications received. The state of the applications can also be shown in the list.



Click a name of a project to check the details.

If the application has been agreed, both sides can download the contract template on the platform, talk over with the business by phone call or email. Then one of them should launch an application of contract confirming on the platform — write down main information and submit to the other one to confirm it. After confirming, the state of the



application will be changed into *confirmed*. If the application is not confirmed in 60 days after being agreed, both enterprises will get 2 points deducted.

The screenshot shows a web interface with a top navigation bar containing links for '合作伙伴' (Partners), '信贷业务' (Credit Business), a logo, '债权交易' (Debt Trading), and '担保融资' (Guaranteed Financing). A user profile 'A公司' is in the top right. The main content area has a header '请在 35 天内确认' (Please confirm within 35 days) and a '合同确认' (Contract Confirmation) button. Below this is a date range '2017.06.05 to 2017.06.08' and a link '企业间借贷合同模板' (Enterprise Inter-lending Contract Template). A central white box contains the following details:

- 广州市华为科技项目借款200,000元
- 借款主体: 华为科技公司
- 注册地址: 广东省广州市a区
- 所属行业: 农林牧渔业
- 借款原因: 因资金周转不及, 需要借款
- 可承担最高利息: 5%年
- 预计还款时间: 6月内
- 还款来源: 销售回款
- 可提供风控: 抵押 担保
- 抵押物类型: 固定资产
- 抵押物市值: 10万人民币
- 项目概述: 广州市华为科技项目为...

3.3.3 Trading of Creditor's Rights

1. Sailing of creditor's rights

It's a same process with loan transaction. Users will get the matching result after submitting the information and can choose to send buying application or check it.

The screenshot shows a web interface for selling creditor's rights. The top navigation bar is identical to the previous screenshot. The main content area has a header '请填写债权出售信息, 获得债权匹配企业推荐结果' (Please fill in the debt selling information to get the recommended matching enterprises). The form includes the following fields:

- 企业关于对于 [] 企业应收账款 [] 元的债权出售
- 融资主体: 华为科技公司
- 注册地址: 广东省广州市a区
- 所属行业: 农、林、牧、渔业
- 债务主体名称: []
- 债权金额: [] 元人民币
- 债权期限: 自2017-09-10 至 2018-09-10
- 持有债权的来历: []
- 对应债务方的情况: []
- 债权定价: [] 元人民币

Below the form, there is a section '请上传项目附件' (Please upload project attachments) with two upload buttons:

- 企业营业执照/组织机构代码证/个体工商户营业执照/税务登记证
- 债权相关合同以及证据证明

A '提交信息' (Submit Information) button is at the bottom.



2. Transaction of creditor's rights

Users can see all creditor's rights selling on the platform, no matter mutual friends or not. Screening conditions includes names of creditor's rights, enterprises, type, time, price and sum. User can choose to contact the sellers or buy directly.



债权人名称	融资企业	债权类型	债权期限	债权金额	出售价格	
债权人名称	华为科技公司	债权类型	2018.04.01	500000	500000	购买
债权人名称	国威新天地网络公司	债权类型	2020.04.02	600000	500000	购买
债权人名称	町町公司	债权类型	2019.07.01	700000	500000	购买

3. Application details

It's the same with the part of loan transaction, showing by lists.

3.3.4 Secured Financing

1. Searching for assurance

It's a same process with loan transaction. Users will get the matching result after submitting the information and can choose to send buying application or check it.





请填写寻求担保信息，获得担保匹配企业推荐结果

市 项目贷款 元担保申请

担保申请主体 华为科技公司

注册地址 广东省广州市a区

所属行业 农、林、牧、渔业

注册资本 1000,000元

担保贷款项目简述

(请填写项目简述，不超过100字)

担保费用 万 万人民币

申请担保的贷款额度

申请担保的贷款利率

申请担保的贷款期限 至

寻求担保方式 ☐ 单企业担保 ☐ 多企业担保 ☐ 均可

企业目前贷款情况

还款资金来源

还款计划

还款计划

请上传项目附件

企业营业执照/组织机构代码证/个体工商户营业执照/税务登记证

企业名下资产证明

企业贷款卡和贷款卡回执单

近半年已签订的购销合同及提货单

近半年税务单

近半年税务单

近三年的财务报表

经合法机构审核出具的审计表

贷款额度预估

直接提交

贷款额度评估

企业建议最高贷款额度: 100,000元
单笔贷款金额风险系数: 1.2

注:

- 当单笔贷款风险系数 >1.5 时
该笔贷款担保会被注册为高风险担保
- 当单笔贷款风险系数 $\leq 1.0 > 0.8$ 时
该笔贷款担保会被注册为中风险担保
- 当单笔贷款风险系数 < 0.5 时
该笔贷款担保会被注册为低风险担保

在左侧修改信息，重新评估

直接提交



2. I will assure

It's a same process with loan transaction. Users will get the matching result after submitting the information and can choose to send buying application or check it.

3. Application details

It's the same with the part of loan transaction, showing by lists.

3.4 Message Center

3.4.1 Friend Requests

User can see the friend requests here and agree or reject it. Also, users can see if their requests are agreed or rejected.



3.4.2 Business Process

Notification of business can be found here, including the information of agreed applications or confirmed contracts.



智产智融 我的业务 · 首页 · 信息披露 · 关于我们 · 与我合作 A公司 消息中心

好友申请 业务进程

担保申请
您的担保申请已经通过，现在您为华为科技公司做担保

担保公司:
被担保公司:
担保金额:
担保期限:

查看详情
与他联系

借贷申请
您的借贷申请已经通过，现在您与华为科技公司达成借贷交易意向。

贷款公司:
借款公司:
贷款金额:
贷款期限:

查看详情
与他联系

债券交易申请
您的债券交易申请已经通过，现在您与华为科技公司达成债券交易意向。

购买方:
出售方:
交易金额:
买卖时间:

查看详情
与他联系

