

## Loan Essay

I operate a home-based bakery specializing in custom cakes, cupcakes, and pastry boxes for birthdays, office functions, and weekend events. I sell mainly through Instagram, Facebook Marketplace, and WhatsApp group orders. Over the past year and a half, demand for my cakes has been growing steadily, especially during festive seasons and school holidays. My sales currently average between RM6,000 and RM8,000 per month depending on the volume of event bookings.

I am applying for a **loan of RM30,000** with a **24-month repayment period**. This tenure allows me to maintain a healthy cash buffer while keeping the monthly instalment manageable during slower months. The purpose of the loan is to upgrade my baking equipment, including purchasing a larger commercial oven, heavy-duty mixer, stainless-steel worktable, and proper chiller for cake storage. I also plan to allocate part of the funds to renovate a small section of my home kitchen to meet increasing hygiene and production requirements.

The new equipment will allow me to deliver more orders per day and diversify my offerings to include dessert tables and mini catering packages. With these improvements, I expect monthly revenue to increase to RM10,000–RM12,000 within the next six months. This growth will put me in a strong position to comfortably repay the loan over the 24-month period while continuing to expand my brand presence in the local community.