

Loan Essay

I operate a small home-based printing business called **DZ Printing & Sticker Craft**, where I design and print custom stickers, thank-you tags, wedding labels, and small packaging cards for online sellers. My sales come from Shopee, TikTok Shop, Instagram, and returning customers who place bulk orders for corporate events and weddings.

Over the past two years, my business has shown steady growth. My average monthly revenue is between **RM4,500 and RM6,000**, depending on festive seasons and event orders. Although the business is stable, I am reaching the limit of my current equipment. My existing printer can no longer handle bulk orders efficiently, and I often need to outsource lamination work, which reduces my profit margin.

I am applying for a **RM20,000 micro-business loan** to purchase a high-output colour printer, a heavy-duty laminator, and additional workspace furniture. These upgrades will allow me to increase production speed, reduce outsourcing costs, and accept larger corporate orders. With better equipment, I project my monthly revenue to increase to **RM7,000–RM8,500** within the next 6–9 months.

This loan will significantly improve my business capacity and help me serve more clients at a competitive rate. I am confident in my ability to repay the loan through consistent sales and my side income as a part-time dispatch assistant, which provides additional financial stability.