# Meeting Transcription

[00:00 - 00:10] Speaker A: up and up and up and then this never flow and fluctuate. So so there's actually a risk there. There's a risk there. But in terms of this report,

[00:10 - 00:22] Speaker A: I think my input is at least you can give a summary of what you analyze the base of this company then I think is good enough for the business owner to download it. Then first stop meeting.

[00:22 - 00:25] Speaker A: Unless they want to do something else. Then could be phase two, phase three, phase four.

[00:25 - 00:52] Speaker B: Could it could it be that uh for instance, right, we we say let's say because right now uh below there, right, there will be some parts where they talk about uh company uh liquidity ratio and this ratio and that ratio. Then we put if if we detect that this company the debt ratio is the highest 5%, then we auto generate one saying that this company is in the upper 5% out of uh all companies for this ratio.

[00:52 - 00:55] Speaker B: Something like that. Do you think that?

[00:55 - 01:04] Speaker A: Can be can be done that way but you need to be very careful it will be hard code that portion. Mm.

[01:04 - 01:25] Speaker A: Because uh in the end every day, uh because what you are saying correct I'm coming I know what you're coming for. You're actually trying to flag it or put it as a alert that this company that need to be watch lah. I don't know itself. Should we do that, I do not know.

[01:25 - 01:34] Speaker A: You know, uh from from from vendor perspective from us, I think it's it's good because we're adding value. Yeah. But from uh business owner perspective for the client perspective,

[01:34 - 01:44] Speaker A: maybe they will say or maybe you just some summarize the report now then let the business owner decide. Mm. Whether should I be worry or not to be worried.

[01:44 - 01:45] Speaker A: Mm. I do not know. That could be also correct.

[01:45 - 01:49] Speaker A: Mm. So there's two different perspective here. Mm.

[01:51 - 01:53] Speaker A: You understand what I mean eh. Yeah. Yeah.

[01:54 - 02:01] Speaker A: Mm. Or else, you just start, you just summarize it and then that's good enough. Whether you want to flag it or not, uh maybe we can think about that subsequently lah. Because not to add on too many features so.

[02:01 - 02:05] Speaker A: Mm. It's like you want to do like what what EPF want to do lah.

[02:05 - 02:08] Speaker A: For example like you want to do watch list that thing that PNB also generate the report.

[02:08 - 02:09] Speaker A: Mm. This kind of thing.

[02:09 - 02:10] Speaker B: Understand. Understand.

[02:10 - 02:11] Speaker B: Then then.

[02:11 - 02:22] Speaker B: Understand. But then in that case um uh how to say? But then in that case, right, because these are I consider it analysis lah. So if that's the case, then we either don't put analysis at all because that would be quite risky.

[02:22 - 02:31] Speaker B: Or we put analysis those very basic one like for instance from the graph we see that is increasing. From the what we see that is increasing something like that. Uh what do you think just man?

[02:31 - 02:36] Speaker B: That means if if if you really want to put analysis that we just put something simple like that.

[02:36 - 02:57] Speaker A: I think if you scroll down what what what after trend comparative financial ratio analysis uh okay, scroll down some more uh uh financial statement or okay. I check it if you don't show show don't show analysis here. you can show analysis also um.

[02:57 - 03:02] Speaker A: I think you still need to show. Let's see one uh.

[03:02 - 03:04] Speaker A: Then you scroll up a little bit higher and see.

[03:04 - 03:06] Speaker A: You scroll a little bit higher, okay.

[03:06 - 03:16] Speaker A: Um uh maybe like uh financial issue analysis part now, you see there's a net profit margin, gross profit margin all these things here. This could be a bit detailed lah. Could be need detail.

[03:16 - 03:28] Speaker A: We can consider to opt it or hide it. This could be another option because I think unless uh somebody wanted to um use this report for some other thing.

[03:28 - 03:34] Speaker A: But I would be very concerned if the liability part ratio it's not being uh feature inside the report.

[03:34 - 03:40] Speaker A: Because pick in mind, I think the business owner want to see this company got how much liability has to date. Mm.

[03:40 - 03:44] Speaker A: That also translate whether, you know, whether how much debt they have. You know?

[03:44 - 03:46] Speaker A: Yeah. This could be, this could be good enough.

[03:46 - 03:50] Speaker A: Maybe maybe just adding the liability part in general perspective.

[03:50 - 03:54] Speaker A: Then should be, should be, should be okay. Mm.

[03:57 - 04:01] Speaker A: Mm. Yeah, I think that's all. Mm.

[04:01 - 04:03] Speaker A: Nothing nothing else really.

[04:03 - 04:10] Speaker A: The only thing that uh if you want to generate this as a report uh then summary is very important now. Mm. In conclusion or summary, you have to provide a summary based on what you have showed here. Mm. Mm.

[04:15 - 04:21] Speaker A: Mm. That will be valuable. Then people will buy. Definitely. People buy this report. See, I will buy, you know, I want to find out this company.

[04:21 - 04:27] Speaker A: You know, in summary what what can this as to date, what can uh they give me? You know, where this company move to think about it or not, you know?

[04:27 - 04:30] Speaker A: Something like that. Of course you can do more lah.

[04:30 - 04:42] Speaker A: You know, this is we can charge more like monthly retaining fees. They also can be possible, but I don't know whether they're ready or not. Mm hm hm hm. Understand. I don't know whether they're ready or not, right? It's my concern also. If they're not ready, uh we can say whatever they want.

[04:42 - 04:54] Speaker A: Maybe the bosses think they are ready, but the top top middle or the top below people, maybe they're not ready. They talk AI but I'm not sure whether they're ready or not, you know? Yeah. Probably not.

[04:54 - 05:10] Speaker A: You know, you also know man, given that is actually of concern also. Because why? Because I think the is the the the prime minister and the the the the government top people wanted this to be push in because we are running very slow. You know, our economy is not so well to do like Singapore and all these things. So that's why I think all the governmental people need to be buck up lah. that's the thing lah.

[05:10 - 05:21] Speaker A: But that is actually my my my my point lah. In the underlying point. Mm. Right? Is it's it's the liability which sure I think most most bosses want to see. Yeah. Then you can let you tell me all the revenue, all the all the thing, all the cash flow, but you we look at the that I you you you got cash flow but half of it pay for that. Yeah. How?

[05:21 - 05:24] Speaker A: Oh, then it's like that one is actually like a finance one01 lah.

[05:24 - 05:31] Speaker A: for shopkeeper perspective lah and then you know whether this this is move to invest or not. Same goes to public listed company also.

[05:31 - 05:34] Speaker A: For public list the company a bit more detail lah. Mm hm.

[05:34 - 05:48] Speaker A: A bit more info lah. Maybe they're investing in all the asset lah. They they do all the what they call? That uh investment, you know, like maybe like cryptocurrency, maybe they also on these things. Especially banks and finance industry. Mm. Mm. Mm.

[05:53 - 05:55] Speaker A: Okay. Mm.

[05:55 - 06:07] Speaker B: Then uh okay then uh uh do you already? I think that's good enough already because you must you just need to put a overview of the current financial uh info of this this company and then you can drill down and drill down in it and then in the end just do a summary uh based on the analysis and then uh you know.

[06:07 - 06:18] Speaker B: And then you can put a carriage there lah. This is based on current analysis summary analysis based on the reported data. Mm. Mm. Mm. Good enough lah. I mean you can't blame the you can't blame any any automated summary, you know, again, then. Yeah. I mean, this can be done via like uh via you don't need a large language model so. I that thing. Yeah. Yeah. Yeah. Of course, large language model can can be a bit more lah. Mm. Mm.

[06:18 - 06:20] Speaker B: Yeah uh okay can and then of course more images, right?

[06:20 - 06:21] Speaker B: And company logo lah.

[06:21 - 06:25] Speaker B: Uh if you can lah, if you can lah. Yeah, if you can lah. Uh yeah, if you can lah.

[06:25 - 06:28] Speaker A: Yeah yeah the one one even the one one otherwise you want to buy the company. Yeah report. Yeah.

[06:28 - 06:33] Speaker A: So so name. Yeah. Okay, can can can. Uh thanks. Thanks a lot that's man. Uh Ka anything you wish to ask more?

[06:33 - 06:35] Speaker C: Okay. Hey, thanks. Thanks Gavin. Thanks Lisa. Mm. Okay. All right.