# Meeting Transcription

[00:04 - 00:09] Speaker A: Okay, anything else to to to show?

[00:10 - 00:13] Speaker B: Uh basically only these two this product for now.

[00:14 - 00:20] Speaker A: You you were asking just now Vincent about how how does the layout supposed to be organized, right?

[00:20 - 00:23] Speaker A: Is that is that what you say?

[00:23 - 00:23] Speaker B: Yeah.

[00:24 - 00:24] Speaker A: Ah yeah.

[00:24 - 00:47] Speaker B: Like for instance, uh do you think this layout itself is already good enough already or because right? Uh Yeah. Uh do you think we should use exactly this layout for let's say lah we don't talk about PDF because PDF you cannot have tabs mark. But let's say for the uh for the what's that thing called? For the dashboard for the custom dashboard. Do you think this layout is good enough already?

[00:48 - 00:52] Speaker A: For now lah. For now it's good enough lah. Hmm.

[00:52 - 00:55] Speaker A: Uh but uh it can be better lah. a bit more visual lah.

[00:56 - 00:57] Speaker B: More visual lah. just more visual.

[00:57 - 01:02] Speaker A: But but what but let's say if you click on the financial analysis uh panel what? Hm hm hm.

[01:03 - 01:08] Speaker A: This part is this something that uh is been agreed with Hisham this one what would it be view or how?

[01:08 - 01:16] Speaker B: Yes man. Honestly I tell you lah. Uh first of all Hisham also uh Hisham also said what this is uh I wouldn't say it's there but it's quite on the way there really.

[01:17 - 01:27] Speaker B: Uh and if you want my honest opinion right bro could they could they they don't could they more idea they they they rely on us to give them ideas.

[01:28 - 01:28] Speaker A: Wow.

[01:29 - 01:32] Speaker A: You should pay you should pay more lah. Yeah. Yeah.

[01:33 - 01:42] Speaker A: You are not not only data science you know. You're like uh you're like uh business yeah yeah like business consultant yourself you know. Yeah.

[01:42 - 01:50] Speaker A: So okay. Uh if you if you ask my point of view let's say if I business owner lah. If I want to go into this financial analysis.

[01:50 - 02:02] Speaker A: First of all, uh I think uh the financial analytic of this company say 993619 lah. First of all, we need to show what is the current

[02:02 - 02:16] Speaker A: uh uh what we call uh you may not want to show the trend and comparative analysis first. Show them uh in a nutshell this company financial status whether healthy or not healthy. Okay.

[02:16 - 02:21] Speaker A: So it looks like a dashboard lah. It looks like a dashboard lah which is also a dashboard in the way itself.

[02:21 - 02:30] Speaker A: So if you start put putting comparative and this kind of thing, I think that will be a little bit jump into the detail.

[02:30 - 02:42] Speaker A: First of all, at the top, you will see let's say you let's say for example I think I put uh this years for last 10 years and then uh start from where and then key in value company.

[02:42 - 02:51] Speaker A: Once you click submit, this should actually shown the overview of this company 993619. What is actually the financial status for the past 10 years in in a nutshell.

[02:52 - 02:59] Speaker A: Then we only start talk about trend and comparative analysis. And then you can talk about uh you can have lot of tabs and all this kind of thing.

[03:00 - 03:06] Speaker A: And then you can see the financial statement, maybe you can allow to download the file, all these things lah.

[03:06 - 03:08] Speaker B: Hm. You get what I mean? Yeah.

[03:08 - 03:09] Speaker A: Okay. I suppose.

[03:10 - 03:11] Speaker A: Like it's a financial financial dashboard lah.

[03:11 - 03:29] Speaker A: You know like your income for the past 10 years. And then uh month by month to year ratio or whatever and then income, uh revenue and then uh tax and all those kind of things lah. all these like sure you can show in pie chart, bar chart up to them.

[03:29 - 03:32] Speaker A: Up to up to up to you lah. I think that will be the first thing

[03:33 - 03:37] Speaker A: that most company want to see. They want to see in the nutshell first this company.

[03:37 - 03:44] Speaker A: Oh this company Yang you know how much is paying the tax you know all those kind of things.

[03:44 - 03:47] Speaker A: That is actually the first thing you have to show first.

[03:48 - 03:50] Speaker A: Uh before they download as a report.

[03:51 - 03:51] Speaker B: Hmm.

[03:52 - 03:59] Speaker A: And then at the top of it ah, at the top of it ah, I do not know whether we can do something but this one maybe can.

[04:00 - 04:00] Speaker B: Okay.

[04:00 - 04:06] Speaker B: Uh Desmond, this this one right? This this key in value of company ID, select start year, select end year.

[04:06 - 04:14] Speaker B: This one won't be in the report in any way. We just put this here for us to keep changing the visualizations based on based on our desired company lah. Yeah.

[04:15 - 04:19] Speaker A: Ah can can can. it's not going to be in the report the print out report, it's okay.

[04:19 - 04:30] Speaker A: What what I'm saying is uh once you key in all these things, it's like a search lah. It's like this is uh she's like an option. Once you click submit it should you should populate the the overview of the dashboard of the financial

[04:31 - 04:37] Speaker A: status of this company for the past 10 years. And then only you can jump into trend and comparative analysis.

[04:37 - 04:40] Speaker A: Then then slowly slowly slowly.

[04:40 - 04:57] Speaker B: If you want if you want to know the financial status for the companies right? Would that are you would you refer more to the revenue or the cash flow or or because you see right we do have the trend uh there. But we have revenue trend, we have expenditure trend, we have profit trend and we even have cash flow trend other uh Kabin. Click on cash flow.

[04:58 - 05:01] Speaker B: Uh we have some kind of cash flow trend also lah.

[05:01 - 05:04] Speaker B: So uh you mean that we should show this in the first page?

[05:05 - 05:08] Speaker A: Well we shouldn't we shouldn't we shouldn't show the trend first.

[05:08 - 05:10] Speaker A: We should show as today. Oh as today.

[05:10 - 05:11] Speaker B: Oh this today. Oh okay okay.

[05:12 - 05:13] Speaker A: Uh as today.

[05:13 - 05:19] Speaker B: So like for instance what you see there 2023 net cash flow, that one we should put it loud and open like like big big like that ah.

[05:19 - 05:31] Speaker A: Mm. Like for example, if this company you select since 2015, then you probably want to report 2015 cash flow. Mm hm hm. Or 2017 cash flow, something like that.

[05:32 - 05:35] Speaker A: Then only you can put the trend and comparative analysis based on year.

[05:35 - 05:39] Speaker A: Because this is actually more more more more more benefit. Right?

[05:39 - 05:41] Speaker B: Hm hm hm.

[05:41 - 05:49] Speaker A: Or maybe maybe maybe maybe you shouldn't shouldn't shouldn't uh key in the option of the last 10 years. You should take away the option of the last 10 years.

[05:50 - 05:59] Speaker A: Okay, you just click select year end and then the financial analytic of company you can actually uh for the for the trend basis you can actually put the last 10 years.

[06:00 - 06:02] Speaker A: last 10 years you can put a graph there.

[06:02 - 06:09] Speaker A: So, so then you don't have to actually uh quickly select maybe because you can tell everything from the graph really.

[06:10 - 06:10] Speaker B: Right?

[06:14 - 06:17] Speaker A: Because eventually all this information will be generated in the report lah. Hm.

[06:17 - 06:22] Speaker A: Right? So the person will just will look at that as a trend maybe.

[06:22 - 06:28] Speaker A: All all they have to know is this company uh this ABC company or maybe like for example I want to purchase this company I never heard of this.

[06:28 - 06:39] Speaker A: Uh like uh you don't know uh like for example uh let's say let's say this company called mining land. Uh maybe you heard of it lah. My name is very big in China.

[06:39 - 06:42] Speaker A: It's one of the rival of.

[06:42 - 06:48] Speaker A: And let's say they set up company in in Malaysia. You know a lot of Chinese based company wants to set up company in Malaysia.

[06:48 - 06:52] Speaker A: And then they put up capital say 1 million or 2 million. They set up this this kind of thing.

[06:52 - 06:58] Speaker A: So I never heard of this mining land. Not many people know about this so because it's a Chinese communist party control company also by the way.

[06:59 - 07:03] Speaker A: So if you set up company here, I want to know what what is this company for? What are they?

[07:04 - 07:08] Speaker A: So I want to know when they pump in money, how much they pump in the money say few million. Understand.

[07:08 - 07:14] Speaker A: Then they got this potential or this thing. you can start detail.

[07:14 - 07:21] Speaker A: Then you say oh, this company is just started. Then you do you cannot you cannot you cannot you cannot select based on 10 years because it just started in Malaysia.

[07:21 - 07:26] Speaker A: Right? You can only see that flat. You see the the information is still blank. Simple as that.

[07:28 - 07:28] Speaker B: Hmm.

[07:30 - 07:34] Speaker C: Yeah, because this company doesn't like submit all already this year.

[07:35 - 07:38] Speaker C: So it appears until 2023.

[07:38 - 07:49] Speaker A: Can also, can also. I mean if it's not ready, uh it's also wise to populate there because you want to want to want to show when is the last company operate in terms of financially.

[07:50 - 07:54] Speaker A: Because if they close down, it means like after 2022, 2023 then no more ready lah.

[07:54 - 07:59] Speaker A: That's fine because 2023 not operating not operating then how to declare the income. Correct or not?

[08:00 - 08:03] Speaker A: So that that's how it is.

[08:03 - 08:06] Speaker A: So at the end of this report after all the analytic here there

[08:06 - 08:12] Speaker A: analytic here and there I do not know whether you can provide a summary of this.

[08:13 - 08:14] Speaker B: Uh summary.

[08:15 - 08:21] Speaker B: But then they will require generative a bit of more generative punya AI lah.

[08:21 - 08:28] Speaker B: We can hard code but then there's so many combinations to hard code lah. So this one uh tu lah.

[08:29 - 08:29] Speaker B: Hmm.

[08:30 - 08:39] Speaker A: It's like you are doing doing an internal query to to this based on this data, this company at you know, at least summarize the info. Let's say for example you go for you go to do a scanning in sister.

[08:43 - 08:49] Speaker A: you looking all the data in the whatever MRI scan, all those kind of thing. you review all those bunch of technical things about you.

[08:49 - 08:54] Speaker A: then they want what to know what's the outcome. Whether you got cancer or no cancer.

[08:55 - 08:58] Speaker A: And then whether it's malignant or whether it's it's not malignant all these kind of things.

[08:59 - 09:02] Speaker A: So non detected or whatever here and there. It's like a normal normal summary lah.

[09:04 - 09:10] Speaker A: You know, at least at least from from the point of when this company got got risk or not.

[09:10 - 09:14] Speaker A: Because I because you can't do risk risk analysis here.

[09:14 - 09:19] Speaker A: Because risk analysis is based on what you have the data after the after reporting.

[09:20 - 09:28] Speaker A: So this one a bit difficult lah. but can be done future in future also. I saw some some company want to do this risk analysis.

[09:28 - 09:36] Speaker A: For example like uh insurance and bank they want to look at all this data they want to predict what this this company risk.

[09:36 - 09:43] Speaker A: If this risk are too high, let's say company or suddenly like you know like Nvidia the stock keep on going up.

[09:43 - 09:49] Speaker A: then you know this is something fishy lah. How can a company keep on going up and up and up and then there's never flow and fluctuate.

[09:50 - 09:52] Speaker A: So so there's actually a risk there. a risk there.

[09:53 - 10:06] Speaker A: But in terms of this report, I think my input is uh at least you can give a summary of what you've analyzed based on this company, then I think it's good enough for the business owner to download.

[10:06 - 10:08] Speaker A: Then first stop ready.

[10:08 - 10:12] Speaker A: Unless they want to do something else lah. Then could be phase two, phase three, phase four.

[10:13 - 10:25] 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 uh liquidity ratio and this ratio and that ratio.

[10:25 - 10:40] Speaker B: Then we put if if we detect that this company the punya debt ratio is the highest 5%, then we will auto generate one saying that this company is in the upper 5 percentile of uh all companies for this ratio.

[10:41 - 10:42] Speaker B: Something like that. Do you think that will be good?

[10:43 - 10:44] Speaker A: Can can be done that way.

[10:44 - 10:49] Speaker A: But you have to be very careful if you are going to be hard coded that portion.

[10:50 - 10:55] Speaker A: Because in the end of the day uh because what you're saying correct, I'm coming I know what you're coming for.

[10:55 - 11:03] Speaker A: You're actually trying to uh flag it or put it as an alert that this company that need to be watched lah in the way itself.

[11:03 - 11:05] Speaker A: Should we do that? I do not know.

[11:06 - 11:14] Speaker A: You know, uh from from from uh vendor perspective from us, I think it's it's good because we are adding value adding adding value.

[11:14 - 11:23] Speaker A: But from uh business owner perspective, for the client perspective, maybe they will say, oh maybe you just summarize the report lah. Then let the business owner decide whether should I be worry or not to be worry.

[11:26 - 11:29] Speaker A: I do not know. That could be also correct.

[11:29 - 11:32] Speaker A: So there's different perspective here.

[11:33 - 11:35] Speaker B: Yeah you get what I mean? Yeah yeah.

[11:37 - 11:42] Speaker A: Or else you just start you just summarize it and then that's good enough.

[11:42 - 11:50] Speaker A: Whether you want to flag it or not, uh maybe we can think about that subsequently because not to add on too many features.

[11:50 - 11:57] Speaker A: It's like you want to do like what what EPF want to do lah. Like for example like you want to do watch list that thing.

[11:57 - 12:00] Speaker A: It can be also generate the report also.

[12:00 - 12:02] Speaker B: Then would that Understand.

[12:02 - 12:07] Speaker B: Understand. But then in that case, um uh how to say?

[12:07 - 12:10] Speaker B: But then in that case right, because these are I consider analysis lah.

[12:10 - 12:16] Speaker B: So if that's the case, then we either don't put analysis at all because they'll be quite risky.

[12:16 - 12:24] Speaker B: Or we put analysis those very basic one. Like for instance from the graph we see that it's increasing. From the what we see that it's increasing, something like that.

[12:25 - 12:30] Speaker B: Uh what do you think? That means if if if we really want to put analysis then we put something simple like that.

[12:31 - 12:36] Speaker A: I think if you scroll down after try comparative financial ratio analysis

[12:37 - 12:38] Speaker A: Uh

[12:39 - 12:43] Speaker A: Okay. scroll down some more. Uh financial statement.

[12:44 - 12:45] Speaker A: Oh

[12:47 - 12:47] Speaker A: hmm

[12:49 - 12:57] Speaker A: I think if you don't show so don't show analysis. If you don't show analysis also

[12:58 - 13:00] Speaker A: um

[13:01 - 13:03] Speaker A: I think we still need to show them.

[13:04 - 13:07] Speaker A: Basic one lah. Uh

[13:08 - 13:10] Speaker A: Then you scroll up a little bit higher and see.

[13:11 - 13:12] Speaker A: You scroll up a bit higher. Okay.

[13:13 - 13:13] Speaker A: Um

[13:15 - 13:16] Speaker A: Uh

[13:17 - 13:23] Speaker A: Maybe like uh financial ratio analysis part. You see there's a net profit margin, gross profit margin, all these things.

[13:23 - 13:28] Speaker A: This could be a bit detail could be more detail.

[13:29 - 13:32] Speaker A: We can consider to opt it or hide it.

[13:32 - 13:40] Speaker A: This could be another option because I think unless uh somebody wanted to uh use this report for some other thing.

[13:41 - 13:49] Speaker A: But I would be very concerned if the liability part ratio is not being uh feature inside the report.

[13:50 - 13:57] Speaker A: Because PK mind, I think the business owner want to see this company got how much liability as today. Mm.

[13:57 - 14:02] Speaker A: That also translate whether you know whether how much debt they have. You know?

[14:02 - 14:05] Speaker A: This could be this could be good enough.

[14:05 - 14:14] Speaker A: Maybe maybe just adding the liability part in general perspective then uh should be should be should be okay lah.

[14:15 - 14:15] Speaker B: Hmm.

[14:18 - 14:18] Speaker A: Hmm.

[14:34 - 14:36] Speaker A: Yeah, I think that's all. Hm.

[14:37 - 14:39] Speaker A: Nothing nothing else really.

[14:40 - 14:46] Speaker A: The only thing that uh if you want to generate this as a report, uh then summary is very important.

[14:46 - 14:50] Speaker A: In conclusion or summary, you have to provide the summary based on what you've shown here.

[14:52 - 14:52] Speaker B: Hm hm.

[14:54 - 14:57] Speaker A: They will be value added. Then people will buy definitely.

[14:57 - 14:59] Speaker A: People will buy this report. Yeah I want to buy.

[15:00 - 15:02] Speaker A: You know I want to find out this company.

[15:02 - 15:11] Speaker A: You know in summary what what can this has to date what can uh they give me you know whether this company move to think about it or not, you know.

[15:11 - 15:13] Speaker A: Something like that.

[15:18 - 15:28] Speaker A: Of course you can do more lah you know this is we can charge more like monthly retaining fees they also can be possible but I don't know whether they are ready or not.

[15:28 - 15:29] Speaker B: Hm. Understand.

[15:29 - 15:37] Speaker A: I don't know whether they're ready or not. That is my concern also. If they're not ready uh you can say whatever they want. Maybe the bosses think they are ready.

[15:38 - 15:43] Speaker A: But the top below top medium below people maybe they are not ready.

[15:44 - 15:46] Speaker A: They talk only AI but not sure whether they are ready you know.

[15:47 - 15:47] Speaker B: Yeah.

[15:49 - 15:50] Speaker A: Probably not. scary.

[15:51 - 15:54] Speaker A: You know you also know that is actually your concern also.

[15:55 - 16:05] Speaker A: Because why is because that thing the the the the Prime Minister and the the the governmental top people wanted this to be pushed in because we are running very slow.

[16:05 - 16:16] Speaker A: 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 back up lah. that's the thing.

[16:17 - 16:21] Speaker A: But that is actually my my my my thought lah in the end of the day. right?

[16:21 - 16:26] Speaker A: It's it's the library ratio I think most most bosses want to see. Yeah.

[16:27 - 16:37] Speaker A: Then you can tell me all the revenue, all the all the thing, all the cash flow but you look at the depth you got cash flow but half of it pay for debt. Yeah.

[16:37 - 16:38] Speaker A: How? Oh then

[16:40 - 16:48] Speaker A: it's like that one. It's actually like the finance 101 lah for shopkeeper perspective and then you know whether this this is move to invest or not.

[16:49 - 16:51] Speaker A: Same goes to public listed company also.

[16:51 - 16:57] Speaker A: The public listed company be more detailed lah. be more info lah. Maybe they're investing in other asset lah.

[16:58 - 17:00] Speaker A: They they do all the what they call

[17:05 - 17:13] Speaker A: asset investment, you know maybe like cryptocurrency, maybe they also involve all these things especially banks and finance industry.

[17:13 - 17:14] Speaker B: Hm hm. Hm hm.

[17:18 - 17:18] Speaker A: Okay.

[17:22 - 17:25] Speaker B: Then uh okay, then uh uh do you think

[17:25 - 17:27] Speaker A: I think we love baby. I think that's good enough baby.

[17:27 - 17:34] Speaker A: Because you must you still need to put the overview of the current financial uh info of this this company.

[17:34 - 17:36] Speaker A: And then you can drill down only.

[17:36 - 17:40] Speaker A: And then at the end just do summary based on the analysis.

[17:40 - 17:44] Speaker A: And then uh you know and then you can put a caveat there lah.

[17:44 - 17:50] Speaker A: This is based on current analysis summary analysis based on the reported data. Hm hm hm.

[17:51 - 17:57] Speaker A: all this stuff lah. I mean you can't blame the you can't blame any any automated summary you know here and there. Yeah.

[17:57 - 18:03] Speaker A: this can be done via like uh while if we don't need last language model also this kind of thing. Yeah.

[18:04 - 18:07] Speaker A: Of course last model can can be a bit more lah. Hm hm hm.

[18:07 - 18:17] Speaker B: Yeah. Uh okay can. And then of course more images lah right? company logo lah. if they can if they can. Yeah if they can.

[18:17 - 18:22] Speaker A: That one that one that one is given the one the one otherwise who want to buy the company report. Yeah.

[18:23 - 18:26] Speaker B: So how come so lame. Yeah.

[18:26 - 18:28] Speaker B: Okay can. Okay.

[18:28 - 18:30] Speaker A: thanks thanks a lot.

[18:30 - 18:31] Speaker B: Uh Cabin, anything you wish to ask more?

[18:32 - 18:32] Speaker A: Okay.

[18:32 - 18:34] Speaker C: Hey thanks, thanks. Thanks.

[18:34 - 18:35] Speaker A: Okay.

[18:35 - 18:36] Speaker B: Bye. Okay. Bye.

[18:36 - 18:37] Speaker C: Bye.