

## Cash Flow and income projection

Comment:

- The existing and new WC with total of USD500K will be supporte their shortfall working capital in 2018, i.e. USD489.97K before financing.

- Noted, the borrower has injected their own capital of USD1M for last 2 Years, 2017 and 2018 for housing project. (part finance on purt case land and house construction)

- After financing, DSR stands 3.24x and shall be improved based on the income projection of next 5 years