Customer: Chhun Rotha and Cheang Lyna

Date: 11-07-2016

**1. Deviation**

- n/a

**2. Additional document to be obtained (with reason)**

- Please attach salary slip for the last 3 months.

Please refer to the attached file.

- Any pay roll account for Mr. Chhun Rotha?

He does not have payroll account due to the salary is used in cash basic.

- Please provide separate income statement of each business.

Please refer to the attached file for separate income.

- Please attach separate summary invoice each business, i.e. phone shop, cigarette, and money transfer.

Please refer to the attached file for separate income.

**3. Additional information**

- Please provide more detail information on the money transfer service business, i.e. service charge and how to payment to the company…etc.

Kindly refer to the CA on page 5 for further information of business.

- Any account maintain for money transfer business?

Based on Mdm. Lyna’s disclosure, she have to directly deposit with Metfone company to operate and manage cash flow of money transfer; however, she already deposited account with ACLEDA Bank i.e. USD2K for registration as instructed by the company. All deposits with the company are confirmed by SMS to the borrower’s phone number (No deposit slip).

- Please provide more information on the phone shop business, i.e. customer, stock account, A/R & A/P?

Kindly refer to the CA on page 5 for further information of business.

- Noted from purchase invoices borrower also sell food products, please comment into the CA what is the composition of sales from food and cigarettes.

Mdm. Lyna has engaged in selling food for kids almost one year. It is consist of candy and cake which are purchased from Rama Holding Group Co., Ltd as well. The target customers are located in provinces with the high season on New Year Festival and Pchom Ben Day. Since it is just started, so she has not yet invest with a huge sale as much as the cigarette business. That is why she does not include into the furnished income statement.

- Branch mention that 70% of the income is from cigarette business, however how to mitigate your industry risk under CA page 9.

Kindly refer to CA in page 9 for detail information.

- The additional working capital of USD50K will use for which business? Please structure working capital to max of 7 years only.

After negotiation, the applicants agree with 7-Year TL of USD50K. And Loan amount of USD50K is mainly used in Cigarette Business.