

for Business



for Lifestyle

work the dream

Planet
TRADE

www.eplanettrade.com

for YOU



Right Price - Trade Component Negotiable

July 2004

E Planet Trade Membership



Will bring cash Ringgit into your business as well as trade Ringgit

***“Right Price”...
Trade Component Negotiable!***

**In the old days
before cash, cheques and
credit cards,
and way before BANKS...**



**Barter was the
ONLY
method of doing business**

Disadvantages: Value and Timing

E Planet Trade has

Taken the best aspects of the old style of trading from our ancestors, together with the best aspects of trading as it is today,



- - - *to create our philosophy of* - - -

“Right Price”...

Trade Component Negotiable!

Low Membership Fees

Low Transaction Fees

(on spend-down only)

CIVILITY

How E Planet Trade Works

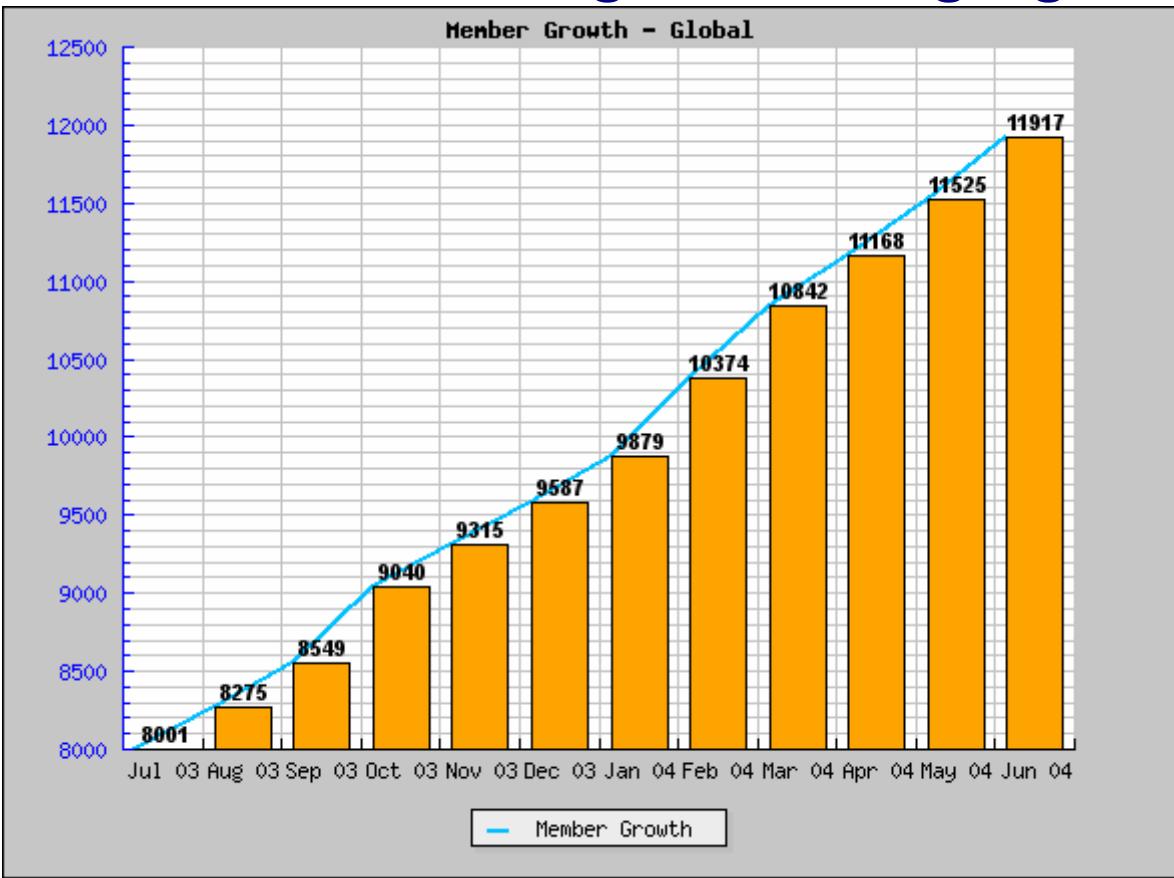
E Planet Trade is ***an innovative and progressive Trade Exchange***. A membership and ***community based*** organisation, E Planet Trade offers real and practical solutions to small business through alternative marketing strategies that can ***help to increase turnover and profits***, and provide an improved lifestyle while ***easing cash flow restrictions***.

E Planet Trade administers and develops a co-operative of businesses that trade amongst themselves. The use of a common currency, as a portion of every sale between members, facilitates this process. This currency is known as E Planet Trade Ringgits.

What does E Planet Trade do?

E Planet Trade ***facilitates the exchange of goods and services*** amongst its members. Members with the E Planet Trade advantage, gain the opportunity to increase market share, conserve cash, improve profit levels, promote member goods and services, improve lifestyle, purchase property and receive special assistance packages or special trade facilities.

We must be doing something right!



DO YOU EVER OFFER A DISCOUNT?

**DO YOU KNOW THAT YOU ARE LITERALLY
THROWING YOUR MONEY AWAY?**



WHY?

**THE E PLANET TRADE SYSTEM IS
DESIGNED TO PAY YOU THE
DIFFERENCE**

**THE BIGGER YOUR DISCOUNT,
THE SMALLER YOUR PROFIT.**

DO YOU SPEND MONEY ON ADVERTISING TO DISPENSE WITH UNWANTED STOCK?



WHY?

AS AN E PLANET TRADE MEMBER WE
ARE HAPPY TO OFFER YOU:

FREE PRESENCE ON OUR WEBSITE TO
PROMOTE YOUR GOODS AND SERVICES

FREE USE OF OUR PREMISES TO DISPLAY
YOUR GOODS FOR SALE

FREE INCLUSION IN OUR NEWSLETTER TO
PROMOTE YOUR BUSINESS

FREE ACCESS TO OUR ENTIRE MEMBERSHIP TO
INCREASE YOUR CLIENT BASE

Not Discounting and **Saving Cash**
on your expenses are just two ways E
Planet Trade can conserve your cash



What we really want to do however,
is **increase your client base** and of
course **your cash flow**

LET ME SHOW YOU HOW!

Is this one of the reasons that your business has a tight cash flow?

Your Business

M	T	W	T	F	S	S
Rm	Rm	Rm	Rm	Rm	Rm	
	Rm		Rm	Rm	Rm	
Rm	Rm	Rm	Rm		Rm	
Rm		Rm	Rm	Rm	Rm	
Rm	Rm	Rm		Rm	Rm	
Rm	Rm	Rm	Rm	Rm	Rm	
Rm	Rm	Rm	Rm	Rm	Rm	

Business Expenses

e.g. to pay inventory costs of Rm 600 requires Rm 600 in cash

With a 50% profit margin, it requires 24 transactions @ Rm50 to be taken from existing business already done, and this reduces the cash flow!

Basic raw costs of job Rm 25

$24 \times \text{Rm } 25 = \text{Rm } 600$ in costs

Rm 25 Gross profit / sale ($24 \times \text{Rm } 25$) = Rm 600 for inventory items

Business cash flow reduced by Rm 1,200

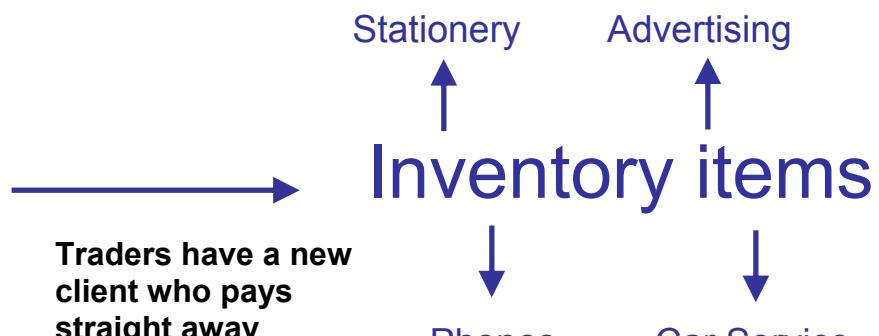
These same basic rules apply to every type of business

Now let's do it again with the power of E Planet Trade

TRADING STORY

Your business uses advance
of 600 Trade Ringgits and
pays expenses

Your Business



Facilitating the exchange
of goods and services
amongst its members

How do you repay?

New Business generated for you from the E Planet Trade Membership creates the new bookings and fills the vacant spaces in between your current clients.

M	T	W	T	F	S	S
Rm	Rm	Rm	Rm	Rm	T	
T	Rm	T	Rm	Rm	Rm	
Rm	Rm	Rm	Rm	T	Rm	
Rm	T	Rm	Rm	Rm	Rm	
Rm	Rm	Rm	T	Rm	Rm	
Rm	Rm	Rm	Rm	Rm	Rm	
Rm	Rm	Rm	Rm	Rm	Rm	

24 bookings @ Rm 25
profit in trade = Rm 600



This repays the
Rm 600 advance

Six extra bookings per week over and above existing customers,
generates Rm 600 of additional profit over four weeks.

That's a difference of Rm 1,800 from the previous example.

This example shows how E Planet Trade improves turnover
and conserves cash

E Planet Trade Benefits

- ✓ Increase Market Share
- ✓ Conserve Cash
- ✓ Advertising Subsidy
- ✓ Promote Goods & Services
- ✓ Expand Profitability
- ✓ Reduce Excess Inventory
- ✓ Improve Lifestyle
- ✓ Investment Opportunities
- ✓ Financial Support



E PLANET TRADE

=

**EXTRA
BUSINESS**





E PLANET TRADE
=
EXTRA CASH

The answers you want are at your fingertips!



The screenshot shows the homepage of the E Planet Trade website. At the top, the company logo is displayed next to a stylized orange and white graphic. Below the logo, a banner features the slogan "Trading alternatives for business for lifestyle for you". The main heading "Welcome to E Planet Trade" is centered above a call-to-action: "Please select the E Planet Trade licensed country nearest to you." To the right of this text is a vertical list of countries with their respective flags and language codes. On the left side of the page, there are three small images with labels: "business" (a factory), "lifestyle" (a sailboat on water), and "you" (two people standing together). The background of the page has a warm, sunset-like color gradient.

-  Australia (en)
-  Belgium (de)
-  Hungary (hu)
-  Malaysia (en)
-  Netherlands (nl)
-  New Zealand (en)
-  Singapore (en)
-  United Kingdom (en)
-  Viet-Nam (vn)

sales_presentation.ppt - Microsoft Word

E Planet Trade - Home - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back Forward Stop Refresh Home Address http://www.eplanettrade.com/home.htm?lang=en

Malaysia members' login

Home Membership Directory About E Planet Trade Licensed Areas Classifieds Contact Us

About E Planet Trade

E Planet Trade is a community and membership-based barter exchange.

Enter Network Password

Please type your user name and password.

Site: secure.ebanctrade.com

Resin: E Banc Trade - Members

User Name:

Password:

Save this password in your password list.

OK Cancel

The website is a virtual space available to members who deserve our commendation. You are invited to nominate someone who deserves to be rewarded for their volunteer... > More Information

World Aid:
E Planet Trade believes success can be measured in part by how much you give freely. We are committed to supporting humanitarian organizations and issues both abroad... > More Information

travel with Trade!

Business Opportunities

FREE Maliboo

Membership GROWTH

VIRTUAL MALL

Opening page https://secure.ebanctrade.com/members/index.php...

E Banc Trade - Members - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Address https://secure.ebanctrade.com/members/members.htm

Google Search Web Search Site News Page Info Up Highlight

USER: Test Account

Home : Customer Service : Help : Login as Different User : Logout back to E Banc Site New Messages: 0 View Msg's / Send Msg

Members

- Summary
- Search
- Directories
- New Members
- New Cheque Book
- Downloads

Transactions

- Buy

Statements

- Current
- Past

Fee Payment

- Fee Payment

E Rewards

- Signup
- Current
- Past

Classifieds

- Add
- Edit

Account Summary

Total Funds Available:	\$-1,267,585.36
Facility:	\$0.00
Real Estate Facility:	\$0.00
Nett Position:	\$-1,267,585.36
Cash Fees:	\$5,704.21

Account Details

Company Name:	Test Account
Account Holder:	Jo Blo
Contact Name:	Jo Blo
Directory Message:	Demo Test Account. Please dont hesitate to contact E-Banc Trade if you have any queries.

Other

Last Login:	Tuesday 24th June, 2003 2:09pm
Gold Card:	No
All Trades:	No
E Rewards:	No
Referrals:	0

E-Banc Trade - Members - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <http://eplans/eplan/trade/Members.htm>

Print

Members		Account No: 10568 Contact Name: Jo Blo Month/Year: 10/2003					Test Account: 2 Production Avenue Warana, QLD, 4575	
Date	Account	C	Buy	Sell	Trade Bal	Cash Fees	Cash Owing	
	Opening Balance:				-271.00			
07/10/03	Wadley Constructors	C	89.00	0.00	-360.00	4.40	4.40	
07/10/03	Re Kargo	C	50.00	0.00	-410.00	2.48	6.88	
07/10/03	Glasshouse Country Enterprises	C	0.00	400.00	-10.00		6.88	
07/10/03	Baba Ghanoush	C	90.00	0.00	-100.00	4.45	11.33	
07/10/03	Christian Siebert Jewellery Maker	C	25.00	0.00	-125.00	4.23	12.56	
07/10/03	Eumundi Health Foods	C	0.00	80.00	-45.00		12.56	
10/10/03	Spuds at the plaza	C	50.00	0.00	5.00	2.48	15.04	
10/10/03	E-Banc Trading Post	C	0.00	100.00	5.00		15.04	
11/10/03	Scoozz Cafe / Bar	C	0.00	50.00	55.00		15.04	
12/10/03	Re Kargo	C	83.00	0.00	-28.00	4.10	19.14	
12/10/03	Jacks Spick & Span	C	0.00	580.00	522.00		19.14	
14/10/03	E-Banc Trading Post	C	78.00	0.00	444.00	3.86	23.00	
15/10/03	Azzurros Resturante Italiano	C	97.00	0.00	347.00	4.80	27.80	
15/10/03	Rainforest Dreaming B & B	C	190.00	0.00	157.00	9.40	37.20	
16/10/03	Jacks Spick & Span	C	0.00	320.00	477.00		37.20	
16/10/03	E-Banc Trading Post	C	0.00	1000.00	1,477.00		37.20	
	Totals:	752.00	2500.00	1,477.00			37.20	
	Total Funds Available					\$1,477.00		
	Facility:					\$5,000.00		
	Real Estate Facility:					\$0.00		
	Nett Positions					\$6,477.00		

https://secure.eplanettrade.com/members/index.php?old_usr=stest

Local Intranet

If you are trading with our competitors, you could be paying as much as 15% in transaction fees when buying and selling goods and services. The above account with our competitors could cost you as much as Rm 250 in transaction fees, monthly administration fee and debt reserve fund contribution. (That doesn't include any late or penalty fees)

With E Planet Trade, you would benefit by around Rm 210 per month. With an account on average using the above example, you would be saving over Rm 2,500 per year in fees alone.

Cheques



E PLANET TRADE MEMBER CHEQUE
ABN 59 091 483 493

Date _____
Payee _____
Details _____
Pay _____ Seller Name _____
The sum of _____ E-Banc Trade Dollar amount in words _____
Buyer Name _____
Buyer Account Number _____ NOT
REFUNDABLE
FOR CASH
AUTHORISATION NUMBER
Required for trade amounts of \$200 and over. You must submit an ITT form for transactions of \$5,000 and over.

X Buyer Signature
All cheques are subject to Clearing Rules of E-Banc Trade.
Please post cheques within 14 days to:
PO Box 151, Buddina QLD 4675

1800 675 092

Amounts up to Rm 200 are guaranteed by E Planet Trade. Authorisation is not

Phone this number for authorisation of amounts over Rm 200 and over

Please note that original cheques must be received at E Planet Trade Head Office within 14 days of purchase to prevent transactions being reversed.

Any transactions of Rm 3000 and over must be authorised 24 hours prior to the transaction taking place by completing an ITT form and paying cash fees in advance.



Scripts

E PLANET TRADE TRADING RECORD							
DATE	SELLER'S SIGNATURE	AMOUNT	BALANCE	DATE	SELLER'S SIGNATURE	AMOUNT	BALANCE

What does it cost?

ONLY Rm 498.00 for lifetime membership

NO annual renewals

NO monthly accounting charges

NO fees when you receive trade ringgits

NO fees on any cash component

ONLY 4.5% when you spend your trade ringgits on goods and services

ONLY 5% when you spend on property/
contractual purchases

What are the benefits?

- ✓ ***ADDITIONAL BUSINESS***
- ✓ ***CONSERVES CASH***
- ✓ ***COST EFFECTIVE***
- ✓ ***PROMOTES YOUR BUSINESS***
- ✓ ***FLEXIBILITY OF TRADE COMPONENT***
- ✓ ***IMPROVEMENT IN LIFESTYLE***
- ✓ ***OPPORTUNITY TO BUY AND SELL REAL ESTATE***

As promised I have shown you how to increase your cash flow, client base and improve profit, do you agree?



Now let me show you some other reasons why your business should be a part of the E Planet Trade membership base.

We will promote, market, and advertise your business to our ever expanding membership base locally nationally and internationally through our hard copy mail-outs, newsletters, and directories...



and also online 24 hours per day through the live membership directory on our interactive website.





E Planet Trade

Trading alternatives for Business... for Lifestyle... for You...

Benefits at a Glance

- ✓ Members Directory of goods and services available online
- ✓ Internet presence and Virtual Reality Shopping Mall
- ✓ Trade ringgit assistance for property purchase
- ✓ An established market for your goods and services
- ✓ Online Internet transactions and up to date account information
- ✓ Retail space for display and sale of goods and services
- ✓ Free trade nights and promotional events
- ✓ Property Division within our membership base offering professional advice in the establishment of property portfolios
- ✓ No authorisations required for transactions below Rm200
- ✓ Immediate online authorisation for up to Rm3000 where there are sufficient funds in the purchaser's account
- ✓ The percentage of trade component for each transaction is at the members discretion
- ✓ One off membership fee Rm 498.00
- ✓ Transaction fee 4.5% charged on purchases, only when you spend trade ringgits.
- ✓ Promotion in our regular Newsletters and online Bulletins.
- ✓ Subsidised Advertising when the E Planet Trade logo is displayed
- ✓ Online Classifieds site for sale and purchase of goods

E Planet Trade – Right Price, Trade Component Negotiable

April 2004



Advertising Subsidy

E Planet Trade is happy to assist members with their advertising costs when they comply with the following subsidy guidelines.

All advertisements must have the standard logo and URL www.eplanettrade.com, with the words, **Welcome Here**, displayed. Our corporate colours are: PMS 021 Orange; PMS 280 Blue. Contact subsidy@eplanettrade.com for logo artwork, or go to www.eplanettrade.com/corp_image.htm.

An outline of the advertisement, or final copy, is required to confirm the subsidy amount prior to printing or airing. As paid advertising only will be subsidised, **a copy of the advertiser's paid account must be submitted**.

The subsidy will be paid in trade ringgits.

- **Printed ads**, Leaflets, Flyers, Brochures, Magazines, Newspapers, Signage, Business Cards, etc., attract a 20 - 35% subsidy.
- 20% for mono or black and white small size.
- Up to 35% may be paid if the E Planet Trade logo is displayed in corporate colours and is a reasonable size.

The subsidy is negotiable for full-page advertisements and large display signage.

Web Pages:

The E Planet Trade Logo linked to www.eplanettrade.com: up to Rm250 trade subsidy for splash page and/or home page. Details of the benefits to E Planet Trade members must be displayed on the website. There is an additional Rm50 trade per page for subsequent pages that display the official E Planet Trade logo. Members currently displaying the logo can apply for a subsidy payment in arrears.

Television and Cinema Ads:

Attract a minimum of 20% and up to a maximum of 40% if the "E Planet Trade logo, URL" and the words "Welcome Here" are on screen for the full duration of the televised advertisement as a full width banner. Logo, URL and 'Welcome Here' must be displayed and easily recognisable. Size and position is at your discretion, however, the maximum subsidy will only be paid if the preferred banner below is used.

Radio Ads:

Attract a subsidy of 20% to 30% estimated on an individual basis.

All subsidies are decided on an individual basis. The member requesting the subsidy must provide a **copy of the advertiser's paid account** verifying the advertising amount, and a tax invoice to receive the subsidy.

Please contact Head Office, subsidy@eplanettrade.com or Ph: 7781 0233 to discuss your E Planet Trade advertising subsidy.





E Planet Trade Ringgit



By utilising your trade ringgit in a property purchase you can effectively reduce your mortgage, gain instant equity, and cash convert your E Planet Trade Ringgit.

Planet TRADE

Malaysia

members' login

[Home](#) [Membership Directory](#) [About E Planet Trade](#) [Licensed Areas](#) [Classifieds](#) [Contact Us](#)

[Email this page to a friend](#)

About E Planet Trade

E Planet Trade is a community and membership based barter exchange company formed to assist small business survival and growth. We facilitate the exchange of goods and services on a part trade dollar, part cash basis, promoting strong business relationships and loyalty.

[More Information](#)

E Foundation

The E Foundation, is a newly created Not for Profit entity (born from the benevolent activities of E Banc Trade) that will offer assistance to charities and community and sporting organisations by way of trade dollar funding and logistical support from experienced administrators and community workers.

[More Information](#)

Sponsorships

E Planet Trade provides Trade Credit Sponsorship support to community based programs, organisations, charities, clubs, sports people and other non profit community groups.

[More Information](#)

My E Heart

My E Heart is an E Planet Trade initiative to reward the unsung heroes within our communities. You are invited to nominate someone who deserves to be rewarded for the volunteer ...

[More Information](#)

World Aids

E Planet Trade believes success can be measured in part by how much you give freely. We are committed to supporting humanitarian organisations and issues, both abroad...

[More Information](#)

[Adopt a Business] [Disaster Relief] [Heart Reach]

E Planet Trade Directory

You can search the directory by category or area to find a listing of all Member businesses, products or services. The online directory provides the most up to date information on current membership.

[More Information](#)

Real Estate

E Planet Trade, in association with New Century Property, offers a range of services that can assist you to reach your financial goals. By trading through E Planet Trade, you can take advantage of the trade component of the property purchase price to leverage your way into property investment.

[More Information](#)

Classifieds

Buy and sell items over the internet for FREE with our online classifieds. This service is also available FREE to the general public.

[More Information](#)

[Home](#) | [Membership Directory](#) | [About E Planet Trade](#) | [Licensed Areas](#) | [Real Estate](#) | [Classifieds](#) | [Contact Us](#) | [Disclaimer](#) | [Privacy Policy](#) | [Copyright Information](#)

Customer Support



Introducing The E Planet Trade Click through Mall

The E Planet Trade 3D Click - Through Mall (pictured below) is an online directory of businesses that trade through E Planet Trade at a minimum of 50% trade.

The E Planet Trade 3D Click – Through Mall uses the latest flash technologies incorporated with a simple easy to use interface to provide E Planet Traders with a stylish way of finding members to trade with. Because of the technologies used the E Planet Trade 3D Mall is a relatively small download (about 30 kb per room) making it accessible to all.

A screenshot of the E Planet Trade 3D Click - Through Mall interface. The main view shows a 3D mall environment with various business storefronts. A callout box highlights a specific business card for Konica. The business card displays the following information:

Webpage:	www.konicasunshinecoast.com.au
PH:	07 5482 0777
FAX:	07 5482 0077
Printer Friendly Version	

The business card also features a small image of a Konica printer and a link to their website.

If you struggle with computers there is even a tutorial to get you started.

The E Planet Trade 3D Click – Through Mall has a simple yet versatile popup menu that displays information about the businesses displayed on the mall. From here you can access more information; phone, fax and address details, link to websites and email businesses about products. You can even print this information for later reference!



Visit the mall at:
www.eplanettrade.com
(Just look for the Virtual Mall button!)

E Planet Trade Fees

Joining Fee Rm 498.00
Cash (inc GST)

Purchase Fee 4.5%

Cash of trade
component on
purchases only

Goods and
Services

5%

Property and
Contractual

All Transaction fees are fully tax deductible
(Membership application fee is deemed to be a one-off capital
expense, and as such may not tax deductible)

- **Drivers Licence**
- **Company Registration**
- **Email Address**
- **Chq/Savings Account Numbers**



Do you know someone who would be interested in this amazing trade opportunity?

- ☛ Benefit from networking and shopper loyalty associated with E Planet Trade
- ☛ Draw **extra** business from exposure to an expanding Malaysian and international membership
- ☛ Paying far less trade transaction fees – 4.5% cash and only on the purchase of goods and services, not when a member buys from you
- ☛ Lifetime membership payment of Rm 498
- ☛ **Nil interest** Business and Real Estate Trade ringgit Facilities

Your Referrals could earn you money. Complete the section below and forward to the

attention of: Fax no:

Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Business	Contact Name	Ph
Referred by	Business Name	Date

Head Office
SMI SME Tradelink Sdn Bhd
5th Floor, Bangunan PanGlobal
1A Jalan Tandang
46050 Petaling Jaya Malaysia

Office Contacts
email hqmsia@eplanettrade.com
tel 7781 0233
fax 7783 7233

A Message from our Founder / Executive Manager

E Planet Trade provides trading alternatives for business and lifestyle, through a community and membership based organisation, using E Planet Trade Ringgits as the medium of exchange. Through the promotion and support offered to member businesses, E Planet Trade fosters commercial growth, within the community, and provides an avenue of support for community organisations, charities, and sporting sponsorships.



Neil East
Intl Executive Manager

Mission Statement

Our mission is to facilitate the exchange of goods and services between businesses in an environment conducive to fair and equitable trading, to create a feeling of wellbeing over and above the member's expectation.

Guiding Principles

- ◆ Our prosperity parallels that of our community, locally, nationally and internationally.
- ◆ Every policy decision is based upon the wellbeing of our members
- ◆ We endeavour to create a feeling of wellbeing over and above the expectation of licensees, staff and members
- ◆ We embrace all cultures; we judge none
- ◆ Risk making a wrong decision quickly rather than no decision at all
- ◆ Licensees are most important to continued growth, as are staff and members
- ◆ Staff ideas are valued as we continually strive to improve the business formula
- ◆ Dare to be different - think and work faster, smarter and with less.
- ◆ One thing that can be promised is change – it inspires innovation
- ◆ Communication engenders trust and loyalty – ring back
- ◆ If you become emotional in a decision, pass it on to someone else

Double Sided Directory Cover

Double Sided Directory Cover

MONTHLY INVENTORY ANALYSIS – BUSINESS

Advertising

Billboard	<input type="checkbox"/>
Internet	<input type="checkbox"/>
Letter Drops	<input type="checkbox"/>
Magazine	<input type="checkbox"/>
Newspaper	<input type="checkbox"/>
Presentations/Displays	<input type="checkbox"/>
Promotional Items	<input type="checkbox"/>
Radio	<input type="checkbox"/>
Sign Writing	<input type="checkbox"/>
Sponsorships	<input type="checkbox"/>
Television	<input type="checkbox"/>
Yellow Pages	<input type="checkbox"/>
Expense Estimate Rm	

Printing Services

Business Cards	<input type="checkbox"/>
Printed Forms	<input type="checkbox"/>
Stationery	<input type="checkbox"/>
Expense Estimate Rm	

Consultants

Financial	<input type="checkbox"/>
Graphic Design	<input type="checkbox"/>
Information Technology	<input type="checkbox"/>
Multimedia	<input type="checkbox"/>
Market Research	<input type="checkbox"/>
Public Relations	<input type="checkbox"/>
Staff Training	<input type="checkbox"/>
Telecommunications	<input type="checkbox"/>
Expense Estimate Rm	

Professional Services

Accountants	<input type="checkbox"/>
Decorators	<input type="checkbox"/>
Solicitors	<input type="checkbox"/>
Expense Estimate Rm	

Office Administration

Computing Equipment	<input type="checkbox"/>
Courier Services	<input type="checkbox"/>
Equipment Supplies	<input type="checkbox"/>
Fitting & Furnishings	<input type="checkbox"/>
Insurance	<input type="checkbox"/>
Photocopying Supplies	<input type="checkbox"/>
Postage	<input type="checkbox"/>
Secretarial Services	<input type="checkbox"/>
Stationery/Office Supplies	<input type="checkbox"/>
Computing Software	<input type="checkbox"/>
Expense Estimate Rm	

Conference/Travel

Accommodation	<input type="checkbox"/>
Fees	<input type="checkbox"/>
Flights	<input type="checkbox"/>
Sustenance	<input type="checkbox"/>
Expense Estimate Rm	

Vehicle

Accessories	<input type="checkbox"/>
Detailing	<input type="checkbox"/>
Fuel	<input type="checkbox"/>
Servicing	<input type="checkbox"/>
Smash Repairs	<input type="checkbox"/>
Tyres	<input type="checkbox"/>
Expense Estimate Rm	

Contract Services

Airconditioning/Heating	<input type="checkbox"/>
Catering	<input type="checkbox"/>
Cleaning	<input type="checkbox"/>
Computing Maintenance	<input type="checkbox"/>
Electrical	<input type="checkbox"/>
Equipment Hire	<input type="checkbox"/>
Haulage	<input type="checkbox"/>
Landscaping	<input type="checkbox"/>
Light Fittings	<input type="checkbox"/>
Painting/Decorating	<input type="checkbox"/>
Pest Services	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>
Refrigeration	<input type="checkbox"/>
Security	<input type="checkbox"/>
Shop Fitters	<input type="checkbox"/>
Waste Disposal	<input type="checkbox"/>
Expense Estimate Rm	

Communications

Internet	<input type="checkbox"/>
Mobile Phones	<input type="checkbox"/>
Office Telephones	<input type="checkbox"/>
Expense Estimate Rm	

Miscellaneous

Donations	<input type="checkbox"/>
Community Services	<input type="checkbox"/>
.....	<input type="checkbox"/>
Expense Estimate Rm	

MONTHLY EXPENSE ANALYSIS - PERSONAL

Home

Appliances/Repairs	<input type="checkbox"/>
Cleaning Products	<input type="checkbox"/>
Cleaning	<input type="checkbox"/>
Decorator Items	<input type="checkbox"/>
Electrical Goods	<input type="checkbox"/>
Electrical Repairs	<input type="checkbox"/>
Fittings	<input type="checkbox"/>
Florist	<input type="checkbox"/>
Furniture	<input type="checkbox"/>
Gardening	<input type="checkbox"/>
Maintenance	<input type="checkbox"/>
Music/Equipment	<input type="checkbox"/>
Pest Services	<input type="checkbox"/>
Plumber	<input type="checkbox"/>
Pool Supplies/Maintenance	<input type="checkbox"/>
Soft Furnishings	<input type="checkbox"/>
White Goods	<input type="checkbox"/>
Expense Estimate Rm	

Medical

Dentist	<input type="checkbox"/>
Doctor	<input type="checkbox"/>
Natural Therapies	<input type="checkbox"/>
Pharmacy	<input type="checkbox"/>
Sports Medicine	<input type="checkbox"/>
Expense Estimate Rm	

Personal

Butchers	<input type="checkbox"/>
Clothing	<input type="checkbox"/>
Cosmetics	<input type="checkbox"/>
Dining Out	<input type="checkbox"/>
Dry Cleaning	<input type="checkbox"/>
Education	<input type="checkbox"/>
Gifts	<input type="checkbox"/>
Groceries	<input type="checkbox"/>
Gym/Equipment	<input type="checkbox"/>
Hair Dressing	<input type="checkbox"/>
Holidays	<input type="checkbox"/>
Jewellery	<input type="checkbox"/>
Expense Estimate Rm	

Miscellaneous

Driving Lessons	<input type="checkbox"/>
Financial Services	<input type="checkbox"/>
Hobbies	<input type="checkbox"/>
Party Hire/Catering	<input type="checkbox"/>
Pet Supplies	<input type="checkbox"/>
Veterinary Services	<input type="checkbox"/>
.....	<input type="checkbox"/>
.....	<input type="checkbox"/>
.....	<input type="checkbox"/>
Expense Estimate Rm	

ANALYSIS SUMMARY

Total Expenses – Business	Rm
Total Expenses – Personal	Rm
Total Monthly Expenses	Rm
Total Annual Expenses	Rm

You can assist E Planet Trade to better service your business by completing this Expense Analysis form. By seeking out new member businesses that can meet your requirements, E Planet Trade can assist you to conserve cash, sell your excess inventory and improve cash flow.

E Planet Trade – Trading alternatives for business and lifestyle

INSERT CURRENT E PLANET TRADER NEWSLETTER

FEES EXPLAINED

Goods and Services Purchase Fee: cash 4.5% on the goods and services.

Real Estate/Contractual Transaction Fee: cash 5% on the trade portion of property transaction.

Intention to Trade (ITT): All transactions of 3000 trade ringgits and above require the submission of an Intention to Trade (ITT) Agreement at least 24 hours prior to finalisation of the transaction.

Optional Stationery Fee: A cash fee of Rm 5.00 payable monthly, unless E Planet Trade receives notification that the member will obtain their statement of account and updated E Planet Trade Membership Directory via online facilities.

Authorisation Requirements

Amounts up to 200 E Planet Trade Ringgits DO NOT require an authorisation from head office. Multiple transactions between the same Seller and Buyer within a 48 hour period must be authorised if their sum total is 200 E Planet Trade Ringgits and above.

Transaction amounts of 200 E Planet Trade Ringgits and above must be authorised by Head Office. Contact 7770 7133 for this authorisation. Payment will not be guaranteed without an authorisation number. Cheques must be mailed to Head Office with the authorisation number written in the space provided before funds are cleared to the seller's account.

The Intention to Trade (ITT) form must be completed and lodged in advance where a single transaction is 3000 E Planet Trade ringgits and above. Multiple transactions between the same Seller and Buyer within a 72 hour period will require the completion of an ITT form if their sum total is 3000 E Planet Trade ringgits and above.

Authorisation for transactions of 3000 E Planet Trade ringgits and above is dependent upon the ITT being approved in advance by Head Office.

COMPANY PROFILE

E PLANET TRADE INTERNATIONAL MANAGEMENT

Founder and Executive Manager

Neil East

Neil has been involved in small business development and property investment for over 20 years. He was instrumental in establishing the now thriving backpacker industry and has owned and managed hotels and motels in Australia and New Zealand. His involvement in several trade companies has provided the experience necessary to set up the innovative structure of E Planet Trade, and his dedication and drive have provided the impetus for E Planet Trade's outstanding growth.

Legal Adviser

Alan Taylor

Alan has practiced law for in excess of 20 years and for the last 9 years has operated his own firm on the Sunshine Coast, a firm that has 4 separate offices. Alan specialises in commercial law and his firm handles a wide range of legal matters including commercial and personal injury litigation. Alan holds a non-executive Directorship with Nexberg Pty Ltd, a company which manufactures and sells fibreglass iceboxes, and is Chairman of Lawries Marina based at Kawana.

Manager, Business Development

Darryl Frost

Darryl has been in business in New Zealand since the age of 20, moving to Queensland over 15 years ago. Darryl's technical expertise in the automotive alternative fuels industry saw him elected to the management committee for the Alternative Fuels Association of New Zealand, working with the N.Z. Government in the promotion of indigenous fuels. Since 1998, Darryl has concentrated on the sales and marketing field, with a major focus on online international and national direct selling, and loyalty group organisations. His expertise in this area has proved instrumental in the development of eplanettrade.com, the information technology arm of E Planet Trade and the Virtual Shopping Mall.

Manager, Corporate Relations

Pat Burns

Pat's background is in the building industry where he has operated a successful business for 12 years. He also runs an export company manufacturing and selling directly to some of the largest companies in the world. Pat's involvement with Trade over the past 3 years has become a growing passion, with the barter industry now his main vocation. His industry contacts and experience, coupled with an ability to interact with people from all walks of life, ensures his suitability to manage corporate relations and promote E Planet Trade's strong thrust into the property development and Real Estate market.

EXECUTIVE ADVISORY COMMITTEE

An executive advisory committee has been selected from International Head Office staff, national, and international Licensees to liaise between International Head Office and members. Licensees and members are encouraged to make suggestions for new and improved services to the committee. Contact can be made through advisory@eplanettrade.com.

E PLANET TRADE SERVICES

Established membership base

Central Retail Display Showroom

Product Promotion

Advertising Subsidy

Online Classifieds

Special Services

Property Investment

24 Hour 1800 phone authorisations

Virtual Mall Web Presence

Promotional Events

E PLANET TRADE GUIDELINES

Fees and Charges

◆ Membership Fee

A one off fee of \$498.00 cash is payable on joining E Planet Trade and must accompany the Application for Membership. Payment can be made by cash, cheque or credit card.

◆ Goods and Services Purchase Fee

A cash fee equal to 4.5% of the E Planet Trade ringgit portion of any purchase transaction on goods and services is payable to the Exchange within 7 days of the completion of the transaction in whole or in part. For E Rewards members, this fee is paid by direct debit from the member's nominated bank account or by credit card. All transactions of 3000 trade ringgits and above require the submission of an Intention to Trade (ITT) Agreement (see below) at least 24 hours prior to finalisation of the transaction.

◆ Real Estate/Contractual Transaction Fee

A cash transaction fee equal to 5% of the E Planet Trade ringgit portion of any Real Estate or contractual transaction is payable to the Exchange. Such transactions must comply with E Planet Trade Operating Rules and require the submission of an Intention to Trade Agreement 24 hours prior to settlement.

◆ Stationery Fee

A cash fee of \$5.00 will be payable monthly unless E Planet Trade receives notification that the member will obtain their statement of account and updated E Planet Trade Membership Directory via online facilities. Provision is made for members to access this information free of charge via online computers available for member use in E Planet Trade offices.

◆ International Transaction Fee

An additional 1% cash fee is charged on the E Planet Trade ringgit component of all international transactions. This fee covers costs and charges associated with an international transaction and is paid by direct debit from the member's nominated bank account or credit card.

Authorisation Requirements

- ◆ Transaction amounts up to 200 E Planet Trade ringgits **DO NOT** require an authorisation from Head Office. Multiple transactions between the same Seller and Buyer within a 48 hour period must be authorised if their sum total is 200 E Planet Trade ringgits or above.
- ◆ Transaction amounts of 200 E Planet Trade ringgits or above must be authorised by Head Office. Contact 77707133 for this authorisation as payment will not be guaranteed without an authorisation number. Cheques must be mailed to Head Office with the authorisation number written in the space provided.
- ◆ The Intention to Trade (ITT) form must be completed and lodged in advance where a single transaction is 3000 E Planet Trade ringgits or above. Multiple transactions between the same Seller and Buyer within a 72 hour period will require the completion of an ITT form if their sum total is 3000 E Planet Trade ringgits or above.

Authorisation for transactions of 3000 E Planet Trade ringgits or above is dependent upon the ITT being approved in advance by Head Office.

How to Trade

- ◆ When contacting other members with the intention to trade, etiquette requires that you identify yourself as an E Planet Trade member and agree to the trade percentage prior to purchase. Once you negotiate your purchase with another E Planet Trade member you have the option to complete the transaction either online via the Internet, or via your E Planet Trade cheque book.
 - **Your online trade account** operates similarly to your online regular bank facility. Access your account by selecting Members' Login from the E Planet Trade homepage on the web at <http://www.eplanettrade.com>. Transactions below 3000 E Planet Trade ringgits can be completed immediately online. The Seller simply selects "Buy" under the "Transactions" heading, completes the requested information (both Buyer and Seller details), and notes the transaction authorisation number issued on the screen. This is your record that the transaction has taken place and guarantees transfer of the funds from the Buyer's account to the Seller's account. The Buyer is also given this number as a record of their transaction. Online members can view their statement of account and transaction history at any time from this Members' Login site. Computers are made available at E Planet Trade offices for members to access their account details and current membership directory. This service is free of charge.
 - **Your E Planet Trade cheque book** operates in a similar way to your regular bank cheque account.

As a Buyer, simply complete your cheque slip with the required information, and exchange it for the goods or services you have purchased. Ensure you have enough funds in your E Planet Trade account to cover this purchase. You will be required to pay to E Planet Trade an amount in cash equal to 4.5% of the E Planet Trade Ringgit component of the purchase of the goods or services within 7 days of the transaction.

As the Seller, you will need to have the transaction authorised when it is 200 E Planet Trade ringgits or above. Simply call 77707133 for an authorisation number which must be included on the Buyer's cheque slip. Confirm all the details have been completed correctly on the cheque slip before completion of the transaction. This cheque slip must be mailed or delivered to E Planet Trade's Head Office within 7 days of the transaction. The trade ringgit amount is then credited to your account.

E Planet Trade Pty Ltd
(Wholly owned by SMI SME Tradelink Sdn Bhd (E Planet Trade) (219523-W)
Memorandum of Membership Arrangements and Operating Rules and Regulations
which apply with effect from 23 June 2004

1. Preamble

The terms of this Memorandum constitute a Contract between SMI SME Tradelink Sdn Bhd (E Planet Trade), ("E Planet Trade") and any member ("the Member") who has applied for membership and whose membership application has been accepted. E Planet Trade has issued and will from time to time issue certain trade ringgit to be known as E Planet Trade Ringgit ("trade ringgit") and the Member agrees that this Memorandum will regulate and govern the terms of business between E Planet Trade and the Member and between the Member and any other Members of the E Planet Trade exchange relative to the trade ringgit.

1.1 Trade Ringgits

Trade ringgits are a medium of exchange between businesses and individuals who wish to exchange goods and/or services with other Members of that exchange. Trade ringgits are not redeemable in cash, in part or in whole; nor can they be sold or exchanged in part or in whole for cash.

1.2 E Planet Trade

E Planet Trade is the trade exchange ("the trade exchange") Manager or Administrator responsible for carrying out the functions set out in this document.

2. What E Planet Trade Will Do

2.1 E Planet Trade will be responsible for the following:-

- a. The organisation, maintenance, record-keeping and administration of the trade exchange.
- b. Assisting Members to trade amongst themselves using the trade ringgits.
- c. Producing and maintaining from time to time a trade directory of services offered by Members.
- d. Issuing monthly (or such other period as E Planet Trade shall consider appropriate from time to time) statements of account activity to Members.

2.2 E Planet Trade may also at its discretion offer further additional services as follows:-

- a. The sale of products or services of Members on such terms as it shall from time to time agree with each Member.
- b. The appointment of Licensees, Agents or Sub-Agents to expand the trade exchange on such terms as E Planet Trade shall consider appropriate.
- c. The resolution of disputes amongst Members involving the use of trade ringgits.

3. What the Member Will Do

Each Member must:-

- a. Sell its normal goods and/or services for trade ringgits at the normal prevailing prices and on the same priority given cash customers but the Member may in its discretion exclude items at special prices and may at its discretion charge part cash in respect of goods and/or services.
- b. Pay the membership fees and other charges set out in this Agreement.
- c. Pay all taxes duties and charges on each transaction including (but without limiting the foregoing) all goods and services tax, company tax, income tax and stamp duties.
- d. Make its customers aware of the membership of the trade exchange.
- e. Comply in all respects with the terms of this Memorandum.
- f. Identify themselves to the seller as an E Planet Trade member prior to negotiating a transaction.
- g. Conform to the Trade Guidelines issued by E Planet Trade from time to time.

4. Transactions

E Planet Trade will from time to time issue transaction instructions to Members as to the requirements to complete a valid transaction. These instructions will vary depending on the nature and amount involved in the transaction. They will also vary as E Planet Trade embraces the benefits of new technology and Internet access. The member will abide by and adhere to such instructions and requirements as are current at the time of each transaction.

5. Fees and Charges

The Member agrees to pay E Planet Trade the following fees and charges (in Malaysian ringgits) in connection with the services provided by E Planet Trade and the administration of the trade exchange.

- a. Subject to the terms of sub-paragraph (b) hereof a transaction fee for each transaction calculated at the rate of 4.5% (or such other percentage as E Planet Trade shall determine from time to time) of the number of trade ringgits. The transaction fee is payable by the purchaser (or user of the trade ringgits) of goods or services in each case and is payable at the time of the use of the trade ringgits.

- b. A transaction fee equal to 5% (or such other percentage as E Planet Trade shall determine from time to time) plus GST of the E Planet Trade ringgit portion of any Real Estate or contractual transaction (that is a transaction which involves the use of in excess of 3,000 trade ringgits) is payable.
- c. A stationery fee of Rm 5.00, payable monthly, unless E Planet Trade receives notification from Member that they will obtain statements of account and updated E Planet Trade Membership Directory via online facilities.
- d. An international transaction (that is a transaction across international borders or one using more than one currency) fee of an additional 1% is charged on the E Planet Trade ringgit component of all international transactions. This fee covers costs and charges associated with an international transaction and is paid by direct debit from the member's nominated bank account or credit card.
- e. A membership fee of the sum of Rm 498.00 payable on joining.

6. Continuing Membership

Ownership of the E Planet Trade membership account resides with the member. The following conditions apply.

- a. The Member will continue to be a Member of the trade exchange until the Member gives notice of termination to E Planet Trade or E Planet Trade gives notice of termination to the Member.
- b. The Member may not suspend trading within the Trade Exchange without the written permission from E Planet Trade where the Member owes any outstanding fees or charges or other sums due to E Planet Trade.
- c. E Planet Trade may give notice to the Member in the event that any fees and charges outstanding are unpaid for a period of 7 days or if the Member in any other material way fails to adhere to the terms of the Memorandum.
- d. E Planet Trade may terminate a membership in the event of the Member becoming insolvent going into liquidation or administration or being declared bankrupt or becoming involved in any quasi bankruptcy arrangement with its creditors, or in the event of the Member breaching the terms of these Rules and Regulations or of any other agreements or arrangements entered into between the member and E Planet Trade.
- e. E Planet Trade may terminate a membership in the event of E Planet Trade becoming aware of, or believing, the Member is using the membership for unlawful purposes or to the detriment of E Planet Trade and/or its other Members. This decision will be at the sole discretion of E Planet Trade.
- f. Reinstatement of former members is at the discretion of E Planet Trade.
- g. Termination of membership will not affect the liability of a member or former member for any outstanding fees or charges or any other sums due to E Planet Trade.

7. General

- 7.1** E Planet Trade may vary the terms of this Memorandum and these Rules and Regulations from time to time provided that E Planet Trade shall give notice to Members accordingly. Such notice shall be deemed to be given when such changes are posted on E Planet Trade's Internet site. The information posted on this site will be considered to be the true and accurate representation of the Rules and Regulations governing the E Planet Trade Exchange. All such variations will be binding on the Members except in so far as they are patently inconsistent with the basic terms of the trade arrangement and these Rules and Regulations:
- 7.2** All contractual arrangements between Members are the responsibility of the contracting parties and E Planet Trade shall have no responsibility in relation thereto:
- 7.3** E Planet Trade may in its discretion arbitrate and determine disputes in relation to the passing of trade ringgits and the decision of E Planet Trade in relation to those matters will be final and binding on the Members:
- 7.4** Members will abide by the terms of all applicable legislation and legal requirements in relation to the operation of their businesses and transactions involving trade ringgits.
- 7.5** E Planet Trade may from time to time designate more than one type of trade ringgit account and may place reasonable requirements and restrictions on the operation of each type of account provided the member has been informed of this prior to the relevant account being established.
- 7.6** E Planet Trade may collect information about the member from time to time and may retain and store that information in manual or computerised records. Such information may consist of the information provided on the membership application form and any other information which E Planet Trade considers relevant about the member and such information may be updated from time to time. Such information may be published by E Planet Trade (electronically or in any document) but only such information as is relevant to the business of the member may be published. E Planet Trade may also disclose such information to related parties and their advisers. Members may access details of all information held by making written request to E Planet Trade.

The Law of the Malaysia will apply to the terms of this Memorandum and to the arrangements between the parties and the Courts of Malaysia will have jurisdiction in relation to any disputes that may arise from the terms of this Memorandum.

Last updated: 23 June 2004