



KEY TO FINANCIAL SOLUTIONS

Name: **Abdul Syadin**
Date of Analysis: **29 December 2021**

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IZZAYUSOF
CONSULTANCY SDN BHD
Key to financial solutions

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Personal Data Protection Policy

At MYFINB (M) SDN. BHD. (MFB), or its subsidiary, we are committed to protecting your privacy in accordance with the Personal Data Protection Act 2010 of Malaysia ("PDPA"). This Policy explains:

- the type of personal data we collect and how we collect it
- how we use your personal data
- the parties that we disclose the personal data to; and

Personal Data We May Collect from You

We may collect the following personal data about you:

- personal information to establish your identity and background such as your full name, passport or identity card number, nationality and religion
- contact information such as billing address, premises address for electricity supply, telephone number, mobile phone number, fax number and email address
- sensitive information such as your racial or ethnic origin, political opinions, religion or other beliefs, health, criminal background or trade union membership. We do not generally collect sensitive information unless it is necessary due to exceptional circumstances to serve you better and meet your particular needs

For general web browsing although no personal data is revealed to us, certain technical and statistical information is available to us via our internet service provider such as cookies, your IP address, the time, date and duration of your visit. If you provide us with any personal data relating to a third party (e.g. information of your spouse, children, parents, and/or employees), by submitting such personal data to us, you represent to us that you have obtained the consent of the third party to provide us with their personal data for the purposes as listed below.

Use of Personal Data Collected

You agree that we may use your personal data where permitted by applicable law and for the following purposes:

- to verify your identity
- to protect or enforce our rights to recover any debt owing to us
- to compile information for analysis and in reports for relevant regulatory authorities
- to transfer or assign our rights, interests and obligations under any of your agreements with us
- to update, consolidate and improve the accuracy of our records
- to administer competitions, contests, offers, or promotions
- to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual
- to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us
- to assess financial and insurance risks
- to conduct surveys, questionnaire, and provide you with information from us or which we feel may interest you, where you have consented to be contacted for such purposes
- to engage in business transactions in respect of services to be offered and provided to you
- to comply with any legal or regulatory obligations under the applicable laws, regulations, guidelines or industry codes that applies to us
- for internal management of the services being provided to you
- to maintain records required for security, claims or other legal purposes
- to provide training for our staff
- to conduct marketing and information technology activities (for example, market research)
- to persons who have been identified as being you or your authorised representative(s) pursuant, for the purpose of the relevant transaction or enquiry
- to third parties with whom we have contracted to provide services to us (such as analysis on our behalf) for any of the purposes described above. Where we disclose your personal data to third parties we shall ensure that such data is used only to provide services to us
- for any other purposes that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

With Whom We Share Your Personal Data

As a part of providing you with our services and the management or operation of the same, we may be required or need to disclose information about you to the following third parties:

- federal or state government
- law enforcement agencies
- government agencies
- our regulator
- companies or organisations that act as our agents, contractors, service providers or professional consultant
- companies or organisations that assist us in processing and/or otherwise fulfilling transactions and providing you with services that you have requested
- our business associates and other parties for purposes that are related to the purpose of collecting and using your personal data
- other parties in respect of whom you have given your express or implied consent
- Any credit reporting agencies or in the event of default, any debt collection agencies subject to the permitted law applicable to us.

Transfer of Your Personal Data Outside Malaysia

Any personal data, which you volunteer to us, will be treated with the highest standards of security strictly in accordance with the PDPA 2010. It may be necessary for us to transfer your personal data outside Malaysia if any of our service providers or business partners are involved in providing part of a services are located in countries outside Malaysia. You consent to us transferring your personal data outside Malaysia in these instances. We shall take reasonable steps to ensure that any such service providers or business partners are contractually bound not to use your personal data for any reason other than to provide the services they are contracted by us to provide and to adequately safeguard your personal data.

Your Consent

By submitting your personal data, you consent to the use of that personal data as set out in this Policy. If we change our Policy, we will publish the amended version on this page. But you can email or write to us to ask for a copy. Continued use of the service will signify that you agree to any such changes.

Our Contact Details

MFB or its subsidiaries is committed to protecting your personal data. If you have questions or comments about MFB's administration of personal data relating to electricity supply, please contact us at project@myfinb.com

A. PERSONAL / FAMILY DETAILS (I)

Name : Abdul Syadin	Email : abdul123@gmail.com
DoB: 01/03/1957	Mobile No. : 012 3456 789
Gender :Male	Address : No 1, Jalan Impian, S3, Shah Alam
Occupation : Entrepreneur	

Family Size : 5 (4 + Abdul)

Number of Special Needs Children (if have):

0

Please circle the special needs child if your family has.

#1 Yourself / Specify relationship : Spouse	
Name : Fatimah	Employer / School : N/S
DoB : 09/09/1957	No. of years working / to finish studying : N/A
Occupation : Housewife	Net Income : 0
	Monthly Expense: RM3,000

#2 Specify relationship : Son	
Name : Ahmad	Employer / School : UPM
DoB : 2/12/1997	No. of years working / to finish studying : 1Y
Occupation : Student	Net Income : 0
	Monthly Expense: 300

#3 Specify relationship : Daughter	
Name : Siti	Employer / School : UKM
DoB : 2/5/1999	No. of years working / to finish studying : 3Y
Occupation : Student	Net Income : 0
	Monthly Expense: 300

#4 Specify relationship Spouse 2:	
Name : Suzaini	Employer / School : ABC S/B
DoB : 5/5/1990	No. of years working / to finish studying : 5Y
Occupation : Office Assistant	Net Income : 2800
	Monthly Expense : 2600

B. FINANCIALS

B1. CORE INCOME (MONTHLY)

Please specify the types of income and amount for each member of the family.

S/N	Types of Core Income	Member # 1	Member #	Member #	Member #
1.	Salary & Allowance	12,000	N.A	N.A	N.A
2.	Commission, Fee, Bonus	3,000	N.A	N.A	N.A
3.	Benefits in Kind	500	N.A	N.A	N.A
4.	Other Core Income	N.A	N.A	N.A	N.A

B2. SUPPLEMENTARY INCOME (MONTHLY)

Please specify the types of expense sand amount for each member of the family.

S/N	Types of Supplementary Income	Member # 1	Member #	Member #	Member #
1.	Rental Income	50	N.A	N.A	N.A
2.	Dividend Income	350	N.A	N.A	N.A
3.	Other Income	N.A	N.A	N.A	N.A

B3. EXPENSES (MONTHLY)

Please specify the types of expense sand amount for each member of the family.

S/N	Types of Expense	Member # 1	Member #	Member #	Member #
1.0	Commitment Expenses	4,749	N.A	N.A	N.A
1.1	Accommodation	1,222	N.A	N.A	N.A
1.2	Domestic / Household	1,235	N.A	N.A	N.A
1.3	Education	680	N.A	N.A	N.A
1.4	Food	715	N.A	N.A	N.A
1.5	Transportation	897	N.A	N.A	N.A
2.0	Protection Expenses	510	N.A	N.A	N.A
2.1	Medical	130	N.A	N.A	N.A
2.2	Insurance	380	N.A	N.A	N.A
3.0	Investment	1,040	N.A	N.A	N.A
4.0	Other / Wastage	390	N.A	N.A	N.A
5.0	Loans	1,900	N.A	N.A	N.A
5.1	Car	500	N.A	N.A	N.A
5.2	Property	200	N.A	N.A	N.A
5.3	Personal Loan	1,200	N.A	N.A	N.A
5.4	Credit Card Payments	0	N.A	N.A	N.A
6.0	Pewarisan/Distribution/Wills	0	N.A	N.A	N.A

B. FINANCIALS

B4. ASSETS

Please specify the types of assets and amount.

Types of Assets	Previous Year (RM)	% of Total Assets	Current Year (RM)	% of Total Assets	Remarks
1. Savings Account	20,000	2.77%	42,500	5.72%	Current cash can only sustain 4.9 months of expenses and loan payments. Recommendations = cover 6 months.
2. Property (Fully Paid)	N.A	N.A	N.A	N.A	N.A
3. Property (Under Financing)	700,000	97.11%	700,000	94.14%	Value provided is based on the market value* of the property.
3. Investments	800	0.11%	1,040	0.14%	N.A
a. Property (investment)	200	0.03%	260	0.03%	N.A
b. Amanah Saham Bumiputera (ASB)	0	0.00%	0	0.00%	N.A
c. Amanah Saham Bumiputera (ASB - Financing)	0	0.00%	0	0.00%	N.A
d. Amanah Saham Didik (ASD)	0	0.00%	0	0.00%	N.A
e. Amanah Saham Wawasan (ASW)	0	0.00%	0	0.00%	N.A
f. Tabung Haji (TH)	200	0.03%	260	0.03%	N.A
g. Koperasi	0	0.00%	0	0.00%	N.A
h. Amanah Hartanah Bumiputera (AHB)	0	0.00%	0	0.00%	N.A
i. Unit Trust	0	0.00%	0	0.00%	N.A
j. Private Retirement Scheme (PRS)	100	0.01%	130	0.02%	N.A
k. Sijil Simpanan Pendidikan Nasional (SSPN)	0	0.00%	0	0.00%	N.A
l. Gold	200	0.03%	260	0.03%	N.A
m. Gold with Pawn Shop	0	0.00%	0	0.00%	N.A
n. Shares	100	0.01%	130	0.02%	N.A
o. Real Estate Investment Trust (REIT)	0	0.00%	0	0.00%	N.A
p. Bitcoin	0	0.00%	0	0.00%	N.A
q. Others	0	0.00%	0	0.00%	N.A
4. Others	N.A	N.A	N.A	N.A	N.A

* Please refer to brickz.my to check your current property value.

B5. LIABILITIES

Please specify the types of liabilities and amount.

Types of Liabilities	Booked Valuation (RM)	Balance Loan Period	Market Valuation (RM)
1. Property loan 1	250,000	17 Years	820,000
2. Car loan	40,000	6 Years	N.A
3. Personal loan	10,000	4 Years	N.A
4. Others	N.A	N.A	N.A

B6. FINANCIAL RISK MANAGEMENT (DEBT CANCELLATION AND INCOME REPLACEMENT)

Types of Protection Plan	Coverage Amount (RM)*
1. Death coverage (Natural Death)	\$100,000
2. Accident coverage (upon accident)	\$500,000
3. Total permanent disability coverage	\$200,000
4. Critical illness coverage	\$100,000

* Should not exceed more than 10% of your net income. Please contact your advisor (admin@iyccb.com) for a review if required

* You can check your coverage through your current policies certificate/agreement, ie mortgage reducing term assurance (MRTA), mortgage reducing term takaful (MRTT), Life insurance, life takaful, mortgage level term assurance (MLTA), mortgage level term takaful (MLTT).

SUMMARY BREAKDOWN

CATEGORIES	Amount (RM)
Total Income	\$15,900
Total Expenses	\$8,589
Total Assets	\$950,000
Total Liabilities	\$300,000

Guidelines:

For death/accident coverage:

Step 1: Ensure all protection is enough to cancel all your current debts (total liabilities).

Step 2: Ensure your coverage is enough to prepare 10 years of your commitment as a preparation to your beneficiary.

For total permanent disability coverage:

Step 1: Ensure all protection is enough to cancel all your current debts (total liabilities).

Step 2: Ensure your coverage is enough to prepare 10 years of your commitment as a preparation to yourself

For critical illness:

Step 1: Ensure your coverage is enough to cover minimum 4 years of your monthly expenses.

A monthly surplus of RM6,911 was experienced with your current financial situation. 77.4% of your active income was contributed from your monthly Salary & Allowance, whereas for Commission, Fee, Bonus and Benefit in kind, the contribution was 19.4% and 3.2% respectively against total expenditure of RM6,649. 67.2% of your income was channeled to your Protection Expenses (5.9% of total expenses), Investment (12.1% of total expenses), Commitment Expenses (77.4% of total expenses), and Other / Wastage (4.5% of total expenses) during the period. Compared to the previous period, your monthly income level had grown by 29.2% from RM12,000 to RM15,500 while expenses had increased.

If your monthly core income decline by 10.0% and in order to support your existing monthly expenses and still maintain the same savings and lifestyle, you will need to secure other business income of RM1,550. If you are unable to obtain additional monthly income, you will need to consider reducing your monthly expenses by at least 10.0% from RM8,589 to RM7,730.

If your monthly gross income increase by 10.0%, and other factors remained constant, your monthly obligations will be at 50.4% from 55.4%.

Currently, you are likely to own at least an additional property based on your present financial condition. You earn RM15,500 as your core income per month, along with supplementary income of RM400. Your loan eligibility amount is estimated to be RM1,354,600, with the assumption of the possibility that you can purchase an additional property considering only your core income with adjusting effects by DSR.

In terms of loan obligations, you have a total of RM1,900 per month, and forms around 12.3% of your total income (excluding supplementary income). You are currently servicing 3 types of loans, ranking from the largest proportion from Property loan (7.7% of total gross income) while the smallest exposure is Personal loan (1.3% of total gross income).

Based on the limited information, your estimated current networth is RM650,000, with total assets amounted to RM950,000, compared with total liabilities of RM300,000.

After adjusting your current net salary income level of RM12,390, with a DSR factor of 70.0%. The estimated loan financing amount that can potentially be granted will be between RM1,354,600 and RM1,382,600. However, your actual affordability for financing based on your current cashflow is only at RM968,200. If you apply for a loan above this amount, you will potentially face challenges in fulfilling your debt obligations.

You have a total outstanding existing loan of RM300,000. It is recommended to get an assessment of your existing loan obligations and to apply for a new loan quantum based on the latest valuation of your existing property. The bank can potentially grant a loan amount of between RM693,000 to RM820,000. The full amount will be covered by takaful and out of the loan amount, RM31,500 is used to cover the insurance premium from takaful.

Can get property (ies)?

YES

Estim. loan quantum* (RM'000)

968

Current salary adequate to meet new monthly obligations?

YES

Extra income to support loan application?

YES

At present, there is a possibility that you can own at least an additional property based on your present financial condition. You currently earn RM15,500 as your core income per month, along with supplementary income of RM400.

Assuming the possibility that you can purchase an additional property, by taking only your core income, and adjusting for DSR effects, your loan eligibility amount is estimated to be RM1,354,600.

With the potential new loan obligations, your total monthly expenses are expected to increase by RM1,667 which is a 87.7% change of your current monthly obligations (holding all factors constant).

The effects of taking an extra financing facility to purchase additional property would result in a net adjusted monthly income of RM5,106, excluding any other side income. With side income, there is an additional buffer of RM400 but may not be a regular source to support.

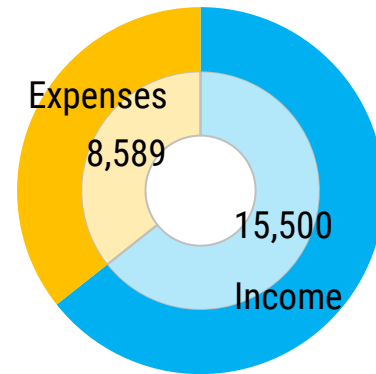
* Estimated loan quantum based on the actual affordability, depending on current cashflow.

^ Figures stated are estimates only based on general assumptions. Subject to bank approval and actual official submission of documents.

Is There a Surplus?



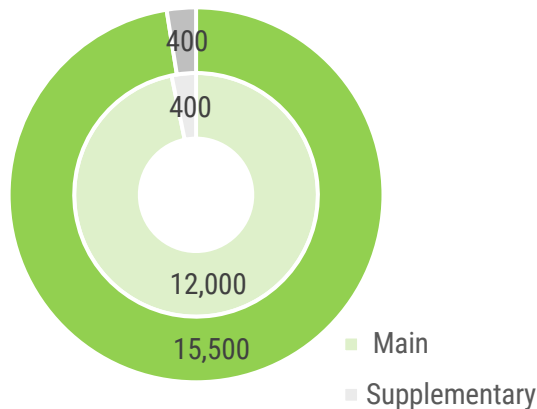
Monthly Income vs Monthly Expenses (RM)



You are currently experiencing a monthly surplus of RM4,201. 77.4% of your active income was contributed from your monthly Salary & Allowance, whereas for Commission, Fee, Bonus and Benefit in kind, the contribution was 19.4% and 3.2% respectively against total expenditure of RM8,589.

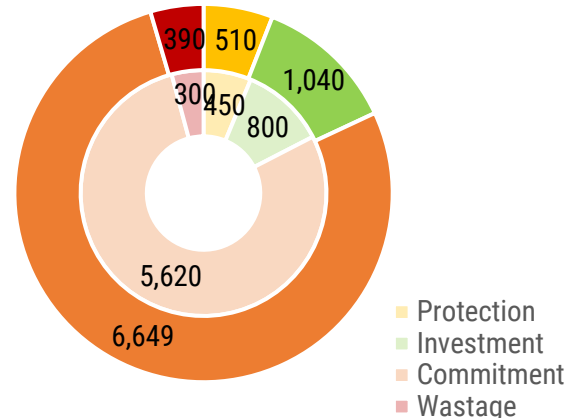
Monthly Income (RM)

(Current: Outer Circle vs Previous: Inner Circle)



Monthly Expenses (RM)

(Current: Outer Circle vs Previous: Inner Circle)

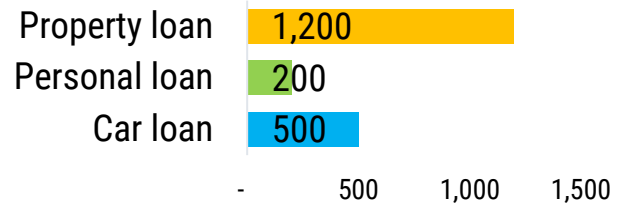


You spent 67.2% of your income on Commitment Expenses (77.4% of total expenses), Protection Expenses (5.9% of total expenses), Investment (12.1% of total expenses) and Other / Wastage (4.5% of total expenses) during the period. Compared to the previous period, your monthly income level had grown by 29.2% from RM12,000 to RM15,500 while expenses had increased.

Total Monthly Loans as a % of Total Monthly Gross Income



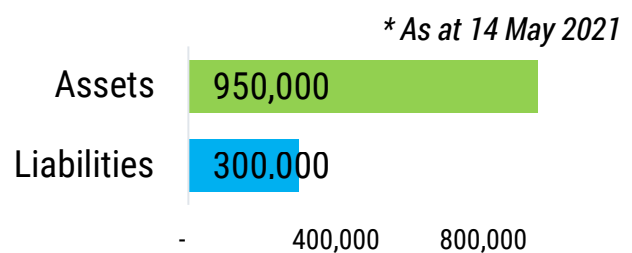
Types of Monthly Loans (RM)



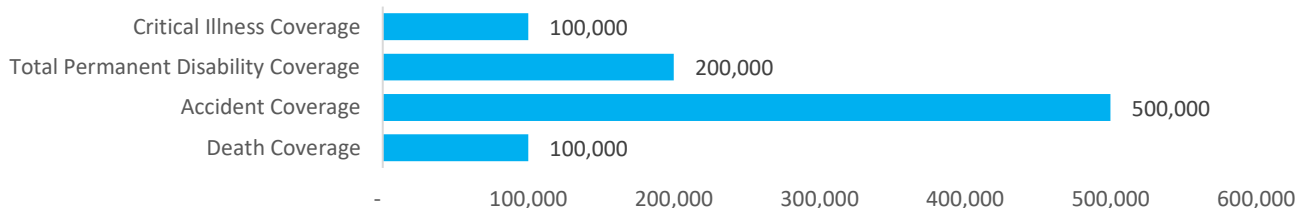
Estimated Net Worth (RM'000)



Total Liabilities vs Assets Value (RM)



Protection Plan Coverage (RM)



You have a total loan exposure of RM1,900 per month, and forms around 12.3% of your total income (excluding supplementary income). There has been no changes from the previous period in absolute terms.

You have 3 types of loans at present that you are serving, with the largest one being Property loan (7.7% of total gross income) while the smallest exposure is Personal loan (1.3% of total gross income).

Based on the limited information, your estimated current networth is RM650,000, with total assets amounted to RM950,000, compared with total liabilities of RM300,000.

With a liability of RM300,000, you will need to cover a shortfall of RM200,000 for Death Coverage, RM100,000 for Total Permanent Disability Coverage and RM200,000 for Critical Illness Coverage. In terms of Accident Coverage, you have adequate coverage to support your liabilities.

It is recommended that your cash on hand should be able to cover up to 6 months of your expenses as contingency funds. In your situation, with a cash on hand of RM42,500, you seems to be marginably able to cover them to up to 6 months.

DEBT CAPACITY CALCULATOR

S/N		Current Year (RM)
1.0	Net Salary Income	12,390
1.1	Debt Servicing Ratio (DSR) [^] Category: Bandar	70.0%
1.2	Net Salary Before Loan	8,673
1.3	Less: Current Loan	1,900
1.3.1	Car Loan	500
1.3.2	Other Personal Loan	200
1.3.3	Property Loan	1,200
1.4	Net Salary After Loan	6,773
1.5	Bank Factor	200
1.6	Estimated Eligibility for Property Financing (Part 1)	1,354,600
2.1	Rental Income	50
2.2	Dividend Income	350
2.3	Total	400
2.4	Rental & Dividend as Income Allowed Rate 50.0%	200
2.5	Net Monthly rental & dividend income DSR @ 70.0%	140
2.6	Loan Factor	200
2.7	Estimated Eligibility for Property Financing (Part 2)	28,000
2.8	Estimated Total Eligibility for Property Financing (Part 1 + 2)	1,382,600
2.9	Actual Affordability for Financing (Based on current cashflow)	968,200

* Source: CCRIS

[^] Net disposal income (NDI): Urban (Bandar) - RM1,500, Rural - RM1,000

Based on current net salary income level of RM12,390, this will be subjected to a DSR factor of 70.0% that gives you a DSR-adjusted income of RM8,673. With this adjusted income, you will need to meet your loan obligations comprising of Car Loan, Other Personal Loan and Property Loan, that make up a total of RM1,900 per month. The net salary after deducting such loans is at RM6,773.

A bank leverage factor of 200 is then applied against the net salary after loan to give you an estimated eligible property loan amount of RM1,354,600.

If we take into account your supplementary income sources such as Rental Income, Dividend income and Other income, which totals up to RM400; the eligible property loan amount increases by 2.1%, and the new estimated loan amount will be RM1,382,600.

Despite having the possibility of obtaining that loan amount from the bank, it is recommended for you to plan your actions based on Item 2.9 - Actual Affordability for Financing based on the current cashflow. As such, the amount will be at RM968,200.

* Figures stated are estimates only based on general assumptions. Subject to bank approval and actual official submission of documents.

S/N		Current Year (RM)	% of Total
1.0	Outstanding Loans	300,000	100.0%
1.1	Existing Property Loan	250,000	83.3%
1.2	Car loan	40,000	13.3%
1.3	Personal loan	10,000	3.3%

S/N		% Coverage	Current Year (RM)
2.0	Debt Consolidate & Settlement via Re-financing		
2.1	Existing Property Valuation		700,000
2.2	Bank Loan Limit	90%	630,000
2.3	Legal & Valuation Fee & Stamp Duty	5%	31,500
2.4	Mortgage Reducing Term Takaful (MRTT)	5%	31,500
3.0	Available Financing Amount		693,000

S/N		Booked Value (RM)	Market Value (RM)
4.0	Property 1		
4.1	Existing Property Value	700,000	820,000
4.2	Potential New Loan Amount	630,000	738,000
4.3	Existing Loan Amount Outstanding	250,000	
5.0	Net Balance After Repayment	380,000	488,000

You have a total outstanding existing loan of RM300,000. These are broken down into Existing Property Loan (RM250,000), Car loan (RM40,000) and Personal loan (RM10,000).

Based on the basic financial information provided, you potentially can refinance your existing property loans with a cheaper monthly repayment obligation over a longer duration.

It is suggested that you approach your existing and/or new banks for an assessment of your existing loan obligations and to apply for a new loan quantum based on the latest valuation of your existing property.

Making reference to the table above, your existing property booked valuation is at RM700,000 and at a market valuation of RM820,000, the bank can potentially grant a loan amount of up to between RM693,000 to RM801,000. The full amount will be covered by takaful and out of the loan amount, RM31,500 is used to cover the insurance premium from takaful.

With the net balance after repayment of your existing property loan, the amount of between RM380,000 and RM488,000 can be used to pay off the other outstanding loans and other investment opportunities to grow your personal wealth.

* Figures stated are estimates only based on general assumptions. Subject to bank approval and actual official submission of documents.

PROPERTY PLANNING

POTENTIAL ESTIMATED FINANCING
AMOUNT (RM)

ACTUAL AFFORDABILITY FINANCING
AMOUNT (RM)

1,382,600

968,200

PROPERTIES PRICE RANGE: RM200K

PROPERTIES PRICE RANGE: RM300K

4

3

PROPERTIES PRICE RANGE: RM400K

PROPERTIES PRICE RANGE: RM500K

2

1

PROPERTIES PRICE RANGE: RM600K

PROPERTIES PRICE RANGE: RM1,000K

1

0

* Figures stated are estimates only based on general assumptions. Subject to bank approval and actual official submission of documents.

Upgrade the report with more valuable insights.

ADD-ON OPTIONS



01 / Personality Insights

"Personality Insights" derives insights of an individual personality characteristics from social media, enterprise data, or other digital communications. Our analytical capability can automatically infer, from potentially noisy social media, portraits of individuals that reflect their attributes.

► Add on @
rm25 / person / report



02 / Property Planning Filters

"Property Planning" report informs you the potential estimated financing amount versus the actual affordability financial amount. It also estimates how many properties you are likely able to get based on varied pricing. The premium section "Choices" filters through large database of properties and indicates how many potential options of property available for you based on your preference.

► Add on @
rm15 / report



03 / Monthly Scenario Analysis

"Monthly Scenario Analysis" Report looks into different scenarios of the proportion of expenses over income. From the report whether it is low, reasonable, moderate or high. Each changes in income and expenses would have an impact on your resources and lifestyle. Hence, these scenarios helps you predict and plan accordingly to achieve your desired \financial status.

► Add on @
rm20 / report

04 / Economic Outlook

"Economic Outlook" Report reveal a macro picture of the Malaysia economy at the present time based on official data collected. The report also highlight its impact on each individual. This is an important factor to take into account when making an important financial decision.

► Add on @
rm5 / report



05 / Market Insights

"Market Insights" Report gives an overall sentiment and snapshot of the current property market in Malaysia. The insight is derived from unstructured data available on internet such as news, magazines and research. When considering an important financial decision, the analysis could be useful.

► Add on @
rm5 / report





// MYFINB GROUP

MyFinB is an award-winning tech company that specializes in artificial intelligence. The company developed its own natural language platform with predictive and prescriptive narrative capabilities - a niche area that differentiates itself from any others.

MyFinB helps people understand and communicate what is most important in their data. By transforming data into insightful, human-like language, the company's natural language technology enables people to be data-driven and make better decisions, focus talent on higher-value opportunities, and create differentiated products.

<https://myfinb.com>
/e/enquiry@myfinb.com



// IEZA YUSOF CONSULTANCY

Ieza Yusof Consultancy (IYC)'s mission is to develop a group of financially savvy individual and increase the community property ownership. In addition, IYC aims to develop more financial planner and entrepreneurs among the community and family.

IYC aspires to provide financial solution and tool to address high indebtedness and financial planning problems (housing loan, personal loan, credit card loan, etc.) and bankrupt occurrence among young members of the community. IYC further aspires to improve the community financial planning skill to cultivate early saving plan for emergency purposes, and one of the means to be out of poverty and family issue and divorce problem among people of the community.

<https://myfinb.com>
/e/admin@iycsb.com