



Schema ID	:	CWD334610002
Closing Funding Period	:	6 Nov 2021
Schema Start Date	:	30 Sep 2021
First Repayment Date	:	15 Nov 2021

Schema Factsheet

Schema Overview

Amount	IDR 1,300,000,000	Type	Loan Financing
Tenor (month)	2	Loan Purpose	To Finance Invoices from CSTS
Interest Return (IRR)	18.1%		Join Operation with Ammount
Frequency	Bullet		IDR 1,750,441,450,- (Exclude VAT)
Type of Protection	Working Order/Invoice		
Tier	C	Lender Return	

Lender Fee	0
Loan Net Return % (eff p.a.)	18.00%
Loan Net Return % (IRR)	18.1%
Monthly Returned Amount	IDR 0

Protection

Type of Protection	<ol style="list-style-type: none">1. Corporate Guarantee2. Notarized Fiduciary Transfer Ownership for Receivables not less 125% than loan Outstanding.3. Credit Insurance to covered max 80 % of loan amount4. One month Post Dated Cheque.5. Repayment via Virtual Account
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Company Details

Type of incorporation	Sole Proprietary
Year of incorporation	July 09 2015
Industry sector	Oil & Energy
City	Batam
Country	Indonesia
Number of directors	1
Number of shareholders	2
Number of employees	50

Business Overview	The Company was established 2018 engaged in steel fabrication and Manpower Supply. The Company provides services in Oil & Gas and Marine Services. The company started when the enthusiast in oil & gas and marine that have experiences for more than 20 years got together. Types of work processes carried out by The Company, is Construction Manpower Supply Services, Equipment Rental Services, and Supply of Cinsumable for Fabrication and GRE Works depending on requests from customers.
Company Litigation	None
Director Litigation	None
Main Suppliers	Top Suppliers: 1. Batam Fanindo, UD 2. World Wide Equipment South Asia 3. Aneka Bajatama Sukses, PT
Main Customers	Top 5 Customers: 1. CSTS Joint Operation (Chiyoda-Saipem-Tripatra-SAE Joint Operation) 2. PT. SAIPEM INDONESIA

Repayment Schedule (IDR)

Month	Principal	Interest	Instalment	Balance
1st	IDR 0	IDR 0	IDR 0	IDR 1,300,000,000
2nd	IDR 1,300,000,000	IDR 39,000,000	IDR 1,339,000,000	IDR 1,300,000,000
Total	IDR 1,300,000,000	IDR 39,000,000	IDR 1,339,000,000	

Last Financial Year Information

Average Monthly Revenue	2,147,111,962
Last Financial Year Revenue	10,735,559,810
Total Assets	30,145,195,862
Total Liabilities	22,293,145,952
Loans	1. Bank - IDR. 2.500.000.000,- 2. Fintech Loan - IDR 800.000.000,-
Credit Facility	None

Profit & Loss

	2020-12-31	2021-05-30
Revenue	IDR 52,580,768,712	IDR 10,735,559,810
Cost of sales	IDR 21,143,466,758	IDR 2,854,773,554
Gross profit	IDR 31,437,301,954	IDR 7,880,786,256
EBIT	IDR 7,750,929,172	IDR 1,402,787,754
Income Taxes	IDR 0	IDR 0
Net Profit (Loss) for the year	IDR 7,674,890,923	IDR 1,216,313,484

Balance Sheet

	2020-12-31	2021-05-31
Fixed Asset	IDR 4,593,799,095	IDR 4,214,578,441
Current Asset	IDR 29,437,608,991	IDR 25,010,554,261
Total Asset	IDR 34,577,553,736	IDR 30,145,195,862
Fixed Liabilities	IDR 5,891,513,862	IDR 2,311,263,647
Current Liabilities	IDR 17,755,395,182	IDR 19,981,882,305
Total Liabilities	IDR 23,646,909,044	IDR 22,293,145,952
Equity	IDR 10,930,209,791	IDR 7,852,485,811
Total Liabilities and Equity	IDR 34,577,553,736	IDR 30,145,196,862

Financial Ratios

	2020-12-31	2021-05-31
Gross Margin	59.8%	73.4%
Net Margin	15%	11%
CURRENT RATIO	1.65	1.25
QUICK RATIO	1.62	1.23
LEVERAGE RATIO	0.68	0.73

Comment

Financial	<p>In general, the company's financial condition based on audited financial statements as of december 2020 and in-house financial statements as of May 2021, the company in 2021 experienced a decline in sales and revenues, this is because the highest sales only occurred in July and August 2021 so that all total sales that should have been obtained still not recorded.</p> <p>there is a decrease in current liabilities because trade payables have been paid so that there is also a decrease in the leverage ratio.</p>
Profitability	<p>The company's profit has decreased compared to 2020 due to the new highest sales appearing in July and August 2021</p>
Loan Purposes	<p>Working Capital to finance invoices from:</p> <p>1. CSTS Joint Operations (Chiyoda-Saipem-Tripatra-SAE Joint Operation)</p>

Risk Profile

Industry Risk	business competition with similar companies, but internally the company uses an approach method and connection links that have existed for a long time to get small to large projects, all of which can be maximized by management to get revenue for the company.
Business Risk	Business risk that depends on the company's ability to retain old clients and attract new clients with a strategy that competes with similar companies and the company's ability to see market prices
Key Person Risk	Key person experience from 1999 , he used to work for PT Saipem Indonesia that aligns with the business being run, and he has a good reputation.
Reputations	No negative news up to date

Key Person 1

Age	48
Address	West jakarta
Education	Bachelor
Expertise	Magister Business Administration
Prior Experience	Director
Title	President Director

Key Person 2

Age	27
Address	South Jakarta
Education	Bachelor
Expertise	Management Bisnis
Prior Experience	Finance Manager
Title	Finance Director

Submitted Documents

Company Registry	Available
Company Deed and Article of Association	Available
Company Latest Deed Amendment	Available
Company Directors' ID	Available
Company Directors' Tax Identification Card	Available
Tax Payment Declaration	Available
Business License	Available

Company Domicile Letter	Available
Company Tax Identification Card	Available
Commercial Agreements	Available
Bank Statement	Available
Financial Statement December 2020 and Inhouse May 2021	Available

Repayment Information

# of loans	1
# of on time payments	1
# of below 30 days delayed payments	0
# of over 30 days delayed payments	0

Borrower External Review

# of on time payments	0%
# of below 30 days delayed payments	0%
# of over 30 days delayed payments	0%

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