

bossboleh
ONLINE COMPANY SECRETARY

钱

去哪儿？



JEFFREY

Funding
Societies
数字融资负责人



ANGIE

Boss Boleh
创业小姐姐
COO, Co-founder



Angie

Boss Boleh
创业小姐姐
(COO, Co-founder)

作为Boss Boleh团队的首席运营官和运营负责人，Angie也是一名特许会计师和企业家，在大马十大公共会计&咨询公司之一有超过10年的经验。为不同行业的客户提供服务，如电子商务、餐饮、零售、科技创业、电子钱包、物流、非政府组织、制造业等。

此外，她精通于数字化转型领域，为中小型企业提供服务，辅导企业将其业务从线下转型到线上的咨询。Angie 带领Boss Boleh 成功在2年内协助超过3,000名海内外企业家在马来西亚设立公司。她擅长以简单易懂的方式进行分享，即使是创业小白们也能轻松Get到！

HRDC 认证培训师 HRDC Certificated Trainer

大马特许会计师 Chartered Accountant C.A(M)

马来西亚会计师协会的成员 Member of Malaysian Institute of Accountants

特许公认会计师协会的资深成员 Fellow member of Association of Chartered Certified Accountants (ACCA)

SSM执业证书持有者，持证公司秘书 SSM Practicing Certificate Holder, Licensed Company Secretary

什么是云端公司秘书?

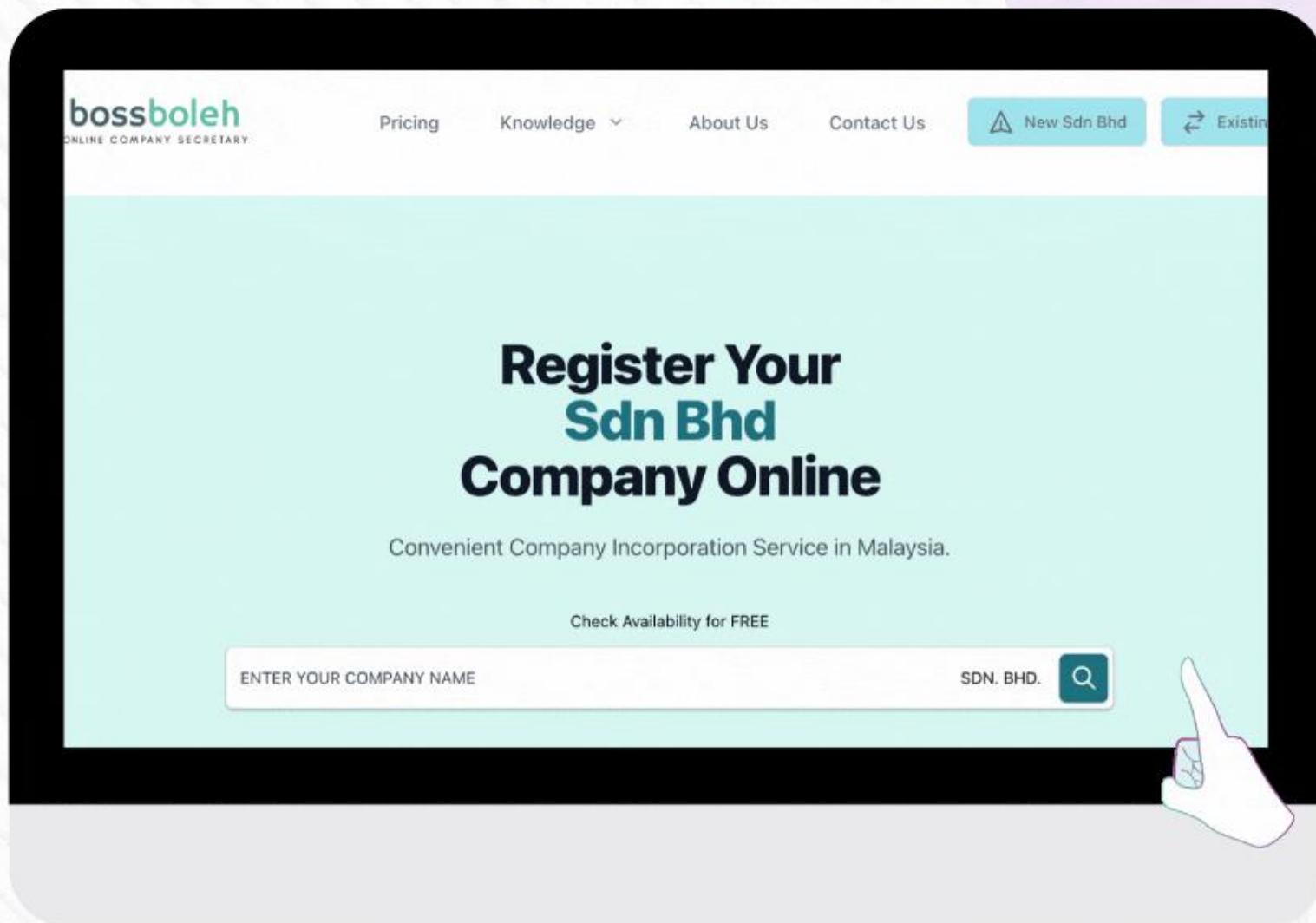
Boss Boleh 使用**云端技术**与**一站式**便捷的操作方式，让企业家们可以轻松地注册成为有限公司!

只需通过**Boss Boleh**网站，就能：

- ✓ 线上注册公司
- ✓ 即时搜索可用的公司名字
- ✓ 委任公司秘书服务
- ✓ 使用加密数签名进行文件签字
- ✓ 随时进行云端储存或读取**SSM**资料
(只需登入账号)



线上查询公司名字



线上注册 SDN BHD?

(还在等待公司秘书的回复?)



- 即时线上要求所需的服务
- 透明化收费
- 只需5分钟即可完成线上询问




线上开通银行账户

无需预约，无需去银行

Which bank would you like to use for your business ?

Preferred Bank

- ☐ OCBC Bank
- ☐ Alliance Bank
- ☐ Hong Leong Bank
- ☐ CIMB Bank
- ☐ RHB Bank
- ☐ UOB Malaysia Bank



- ☐ Affin Bank
- ☐ Agrobank
- ☐ AmBank
- ☐ Bank Islam Malaysia
- ☐ Bank Muamalat Malaysia Berhad
- ☐ Bank Rakyat
- ☐ Bank Simpanan Nasional (BSN)
- ☐ CitiBank Malaysia
- ☐ HSBC Bank Malaysia
- ☐ Maybank
- ☐ Public Bank Berhad
- ☐ RHB Bank
- ☐ Standard Chartered Bank Malaysia

Please fill up the following form (powered by Bank Forms)

***T&C apply**

© Boss Boleh Sdn. Bhd. 202001021337 (1377657-V). All Rights Reserved

云端库存

随时随地的下载你的SSM文件



- 所有重要的公司文件都会安全地储存在我们云端储存库里。

NEW QUALIFYING CRITERIA FOR AUDIT EXEMPTION

2024/2025

OVERVIEW

267(1) of the Companies Act 2016 - A private company shall appoint an auditor for each financial year of the company.

267(2) of the Companies Act 2016 - Notwithstanding subsection (1), the Registrar shall have the power to exempt any private company from the requirement stated in that subsection according to the conditions as determined by the Registrar.

Practive Directive 3/2017 sets out the qualifying criteria for private companies from having to appoint an auditor in a financial year.

OBJECTIVES

Response to the 'Report on the Observance of Standards and Codes in Malaysia

- Auditing and Accounting' (ROSC) was released by the World Bank in 2012.
- High demand for statutory audits and the limited number of approved auditors available in Malaysia (As of 31 December 2023 - 666,767 active companies: 1,919 approved auditors)



To reduce the financial burden faced by micro and small companies, as well as the cost of preparing audited accounts.

In line with the government's policy to help companies in Malaysia reduce the overall cost of doing business.

CURRENT CRITERIA

Companies must have either been dormant since the time of incorporation, or dormant during the immediate past and current financial year

Companies must fulfill the following requirements for the current Statement of Financial Position as well as in the immediate past two financial years:-



Revenue = NIL



Assets = Do not exceed RM300,000

Dormant companies

Zero Revenue Companies

Threshold Qualified Companies

Companies must fulfill the following requirements for the current Statement of Financial Position as well as in the immediate past two financial years:-



Annual revenue not exceeding RM100,000



Total assets of RM300,000 or less



Has not more than five (5) employees

NEW QUALIFYING CRITERIA

A private company qualifies for audit exemption if it fulfils any two (2) of the following criteria:

1

The **annual income** of the company during the current financial year and in the immediate past two (2) financial years does not exceed **RM3,000,000**;

2

The **total assets** of the company in the current statement of financial position and in the immediate past two (2) financial years does not exceed **RM3,000,000**; or

3

The **number of employees** at the end of the current financial year and in the immediate past two (2) financial years does not exceed **thirty (30)**.

IMPLEMENTATION

Year	2025 (Phase 1)	2026 (Phase 2)	2027 (Phase 3)
Financial Period	Commencing from 1st January until 31 December 2025	Commencing from 1st January until 31 December 2026	Commencing from 1st January 2027
Financial Statement Submission Year	Beginning from 1st January 2026	Beginning From 1st January 2027	Beginning from 1 January 2028
Thresholds:			
• Turnover	RM1,000,000	RM2,000,000	RM3,000,000
• Assets	RM1,000,000	RM2,000,000	RM3,000,000
• No. of Employee	10	20	30

OTHER CONDITIONS

- Companies that are **dormant since the time of incorporation**, or dormant during the immediate past and current financial year will also be **EXEMPTED** from audit requirements.
- The exemption under this Practice Directive will not be applicable to:
 - ✗ An exempt private company which has opted to lodge a certificate relating to its status as an exempt private company to the Registrar according to section 260 of the CA 2016;
 - ✗ A private company that is a subsidiary of a public company; and
 - ✗ A foreign company.
- Where a company ceases to be qualified for audit exemption, it shall thereupon cease to be exempted but the company shall remain exempted to account for the financial years in which it qualifies.

*The other conditions remain the same as those outlined in the existing practice directive.

IMPLICATION

- An estimated 42% of active companies are expected to immediately benefit from this first-phase
- Several factors need to be considered that might cause lower number of eligible companies, i.e.:

Employee Thresholds



Number of eligible companies under this proposal does not take into consideration the number of employees employed by companies

Financial Institutions Requirements



Companies with existing commitments to those institutions or plans to secure funding facilities may need to continue auditing financial statements to fulfil their obligations. Based on statistics as of October 2024 on charges registered with SSM, 34% of active companies are having unsatisfied charges and may continue to audit their financial statements.

Other Legal Obligations



Certain legal obligations such as contracts or grant might stipulate the need for audited accounts, making the company opt to continue with audit

Regulatory Requirements



Certain agencies such as government or other relevant authorities might have regulatory requirements that mandate submission of audited financial statement regardless of company or financial status

RESPONSIBILITIES

1. COMPANIES AND DIRECTORS

- Maintain Proper Accounts
Ensure that financial statements are prepared by MFRS or MPERS
- Transparency and Reliability
Ensure that financial statements provide a true and fair view of the company's financial position and performance

2. COMPANY SECRETARIES

- Advising on eligibility for audit exemption
- Proper documentation
- Ensuring Compliance with Filing Requirements
- Maintaining Corporate Governance

3. AUDITORS

- Provide guidance and professional advice to clients
- Voluntary Audit Services
- Focus on Advisory Roles



Audited Report

STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2019

	Note	2019 RM	2018 RM
Revenue	16	58,889,574	84,417,357
Cost of sales		<u>(53,830,972)</u>	<u>(77,102,946)</u>
Gross profit		5,058,602	7,314,411
Other operating income		714,273	539,112
Administration expenses		(690,267)	(1,445,858)
Staff costs	17	<u>(1,178,172)</u>	<u>(1,156,783)</u>
Profit from operations		3,904,436	5,250,882
Finance costs	18	<u>(458,182)</u>	<u>(184,778)</u>
Profit before tax	19	3,446,254	5,066,104
Income tax expense	20	<u>(830,662)</u>	<u>(1,720,439)</u>
Profit for the financial year		2,615,592	3,345,665
Other comprehensive income, net of tax		<u>-</u>	<u>-</u>
Total comprehensive income for the financial year		<u>2,615,592</u>	<u>3,345,665</u>

	Note	2019 RM	2018 RM
ASSETS			
NON-CURRENT ASSETS			
Property, plant and equipment	4	1,545,933	895,788
Investment properties	5	34,077,990	34,559,072
Investments	6	975,040	1,832,284
Capital work-in-progress	7	2,047,038	250,888
		<u>38,646,001</u>	<u>37,538,032</u>
CURRENT ASSETS			
Inventories	8	4,429,936	8,117,349
Trade receivables	9	32,478,666	29,254,550
Other receivables, deposits and prepayments	10	3,559,463	1,046,428
Cash and bank balances		<u>6,395,936</u>	<u>5,553,106</u>
		<u>46,864,001</u>	<u>43,971,433</u>
TOTAL ASSETS		<u>85,510,002</u>	<u>81,509,465</u>
EQUITY AND LIABILITIES			
CAPITAL AND RESERVES			
Share capital	11	430,000	430,000
Retained earnings	12	<u>38,978,133</u>	<u>34,674,549</u>
SHAREHOLDERS' EQUITY		<u>39,408,133</u>	<u>35,104,549</u>
NON-CURRENT LIABILITIES			
Deferred tax liabilities	13	42,971	17,876
Term loans	14	<u>11,931,268</u>	<u>14,027,653</u>
		<u>11,974,239</u>	<u>14,045,529</u>
CURRENT LIABILITIES			
Trade payables	15	19,413,076	22,793,568
Other payables, accruals and deposit received	16	710,565	614,254

Sdn Bhd 的费用

	第一年	第二年
SSM		
注册公司费用	RM 2,500	-
公司秘书费 (RM 100/月)	RM 1,200	RM 1,200
AR + BO	RM 550	RM 550
FS + MBRS	-	RM 750
AFS	-	RM 3,500
LHDN		
TAX	-	RM 2,500
	RM 4,250	RM 8,500

*以上价格是以RM100万收入/资产为参考，实际价格请咨询专业会计师。

Sdn Bhd 的费用

	第一年	第二年
SSM		
注册公司费用	RM 2,500	-
公司秘书费 (RM 100/月)	RM 1,200	RM 1,200
AR + BO	RM 550	RM 550
FS + MBRS	-	RM 750
AFS UFS	-	RM 3,500 RM1,000
LHDN		
TAX	-	RM 2,500
	RM 4,250	RM 8,500 RM6,000

*以上价格是以RM100万收入/资产为参考，实际价格请咨询专业会计师。

贷款前必须准备好

- ✓ 公司 SSM profile
- ✓ Director & Shareholder 资料
- ✓ 6 个月 Company Bank Statement
- ✓ Form C (For company)
- ✓ 3 年 Financial Audit Report
- ✓ 最新 Management Account



个人税



Bossku Enterprise

贷款 : 难
款额 : 少

公司税



Bossku Holding Sdn Bhd

贷款 : 容易
款额 : 多



MADANI-i

昌明大马

2022-23



- 周转资金
- 资本支出
- 翻修工程

所有微型企业 (Sole Proprietorship / Partnership / Limited Liability Partnership / Private Limited), 并对所有类型的企业部门开放。

- 本土经营权
- 个体户, 包括专业人士 (会计师、医生、律师)
- 已向马来西亚公司委员会 (CCM) /地方当局 (LA) /专业团体/机构 (仅适用于专业人士) 注册的企业。
- 企业已运营至少6个月



BSN

bossboleh
ONLINE COMPANY SECRETARY

RM50K

**5
years**

4%



总资金



借款期限



利息

**最低: RM5K
最高: RM50K**

1 至 5年

SMEs 4%



中小型企业贷款 Micro SME

2020年12月31日



- 营业资金
- 资本开销
- 项目融资

所有领域的中小型企业

- 于 21 至 60 岁的马来西亚公民并经营中小微企业
- 已经SSM注册
- 营业少过3年也可以考虑

RM50K



总资金

RM50K

**5
years**



借款期限

**最长
5年**

4%



利息

SMEs 4%

Eligibility

Open to both Maybank and non-Maybank customers who are Sole Proprietors, Partnerships or Private Limited companies (Sdn. Bhd.) with:

- Below RM25million annual sales turnover
- Below RM5 million outstanding loan/financing with Maybank
- Malaysian-owned registered company
- More than 1 year in operation



Purpose of Financing

Working capital

Financing Facility

- Term loan or Commodity Murabahah Term Financing-i (CMTF-i)
- Financing amount: RM10,000 to RM1,500,000 (up to RM250,000 for online application)
- Financing tenure: up to 7 years (up to 5 years for online application)
- No collateral required

Prefer to walk into the branch?

If you are looking for a higher financing sum from RM250,000 to RM1,500,000, kindly walk into the nearest branch and we'll be glad to assist you.

POPULAR!



Alliance Digital SME Express Financing

For businesses at least 1 year in operations and RM50,000 in annual sales.

- ✓ Collateral free financing of RM20,000 up to RM500,000 **(new)**
- ✓ Up to 7 years to repay, no lock-in period
- ✓ Fixed rate **as low as 5.90% p.a.***
- ✓ Simplified process and fast access to funds within days*
- ✓ Apply with only 1 document

*Terms and conditions apply

APPLY NOW

LEARN MORE

[CONTINUE APPLICATION](#)



Alliance Digital SME Cash Flow Financing

For businesses at least 3 years in operations and RM500,000 in annual sales

- ✓ Collateral free financing up to RM1,000,000
- ✓ Up to 7 years to repay
- ✓ Affordable rate as low as BLR + 2.00% p.a.*

*Terms and conditions apply

APPLY NOW

LEARN MORE

[CONTINUE APPLICATION](#)

Does your business qualify?

- ✔ Business registered in Malaysia
- ✔ Annual business sales revenue of at least RM50,000
- ✔ For Sole-Proprietorship, Partnership and Private Limited Companies (Sdn Bhd)
- ✔ In business for at least 1 year

Requirements

✔ Company Owner/Director/Shareholder to apply	✔ Latest 6 months company bank statements*
✔ 100% Malaysian owned company	✔ All company shareholders/directors are required to be loan guarantors

*Other supporting documents may be required, subject to the Bank's discretion.

#1 SME digital financing platform in Malaysia & SE Asia

Feb 2025

Confidential



Jeffrey

Funding Societies

数字融资负责人

((Head of Digital Financing))

Jeffrey Chung，一位马来西亚金融科技领域的资深专家，自2017年起在Funding Societies担任数字融资负责人（副总监级），专注于为中小企业提供创新的微融资解决方案。他带领团队处理了超过50,000个融资申请，构建了超过RM 1亿的产品组合，总放贷金额近RM 3亿，为中小企业的业务发展提供了坚实的资金支持。

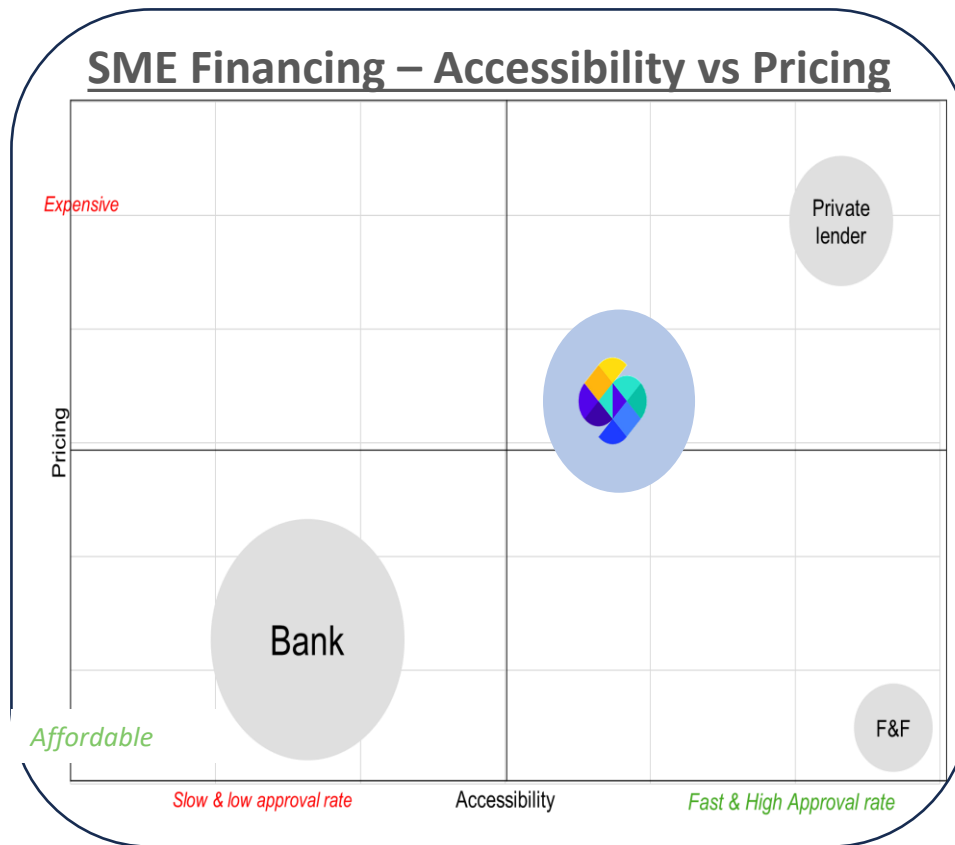
Jeffrey精通数字化转型，主导了产品路线图的规划与实施，优化申请流程，整合eKYC服务与征信数据，推动“即时审批”功能落地，使小微企业在15分钟内完成融资审批。他还与Foodpanda等知名平台建立战略合作，通过精准数字营销和联盟计划，高效获取高质量融资线索，助力中小企业快速获得资金。

此外，Jeffrey实施了跨部门自动化策略，显著提升运营效率，并通过数据分析优化产品设计与销售流程，为中小企业提供个性化、无缝衔接的融资服务。他毕业于蒙纳士大学，主修银行、金融与经济，并荣获蒙纳士优秀入学奖学金。

专业背景：

- 蒙纳士大学银行、金融与经济学士
- 蒙纳士优秀入学奖学金获得者
- 金融科技与数字化转型领域专家

Filling the Gaps: Solutions for New and Growing Businesses



- ✓ **New to loan**, replacing personal credit card or (informal) moneylenders for young/ micro-SMEs
- ✓ **Top up to bank loan**, for service/ low collateral SMEs with good cashflow¹
- ✓ **Speed**, for SMEs to clinch time-sensitive opportunities/ face temporal cashflow shocks

Backed by marquee investors, with global / local recognition

Strong track record recognized by investors

RM20B

Total disbursement
regionally to-date

5M

of financing
disbursed to-date



Lending Fintech of the Year 2023
Fintech Frontiers Awards Msia



Tech for Good 2023
Brands for Good



Myth-Busting Session: “3 Costly Misconceptions SMEs Believe”

Misconception #1: *“My business must be profitable to qualify.”*

The Reality: Many micro loan programs **do not** require proven profitability as a qualification metric.

Misconception #1: “My business must be profitable to qualify.”

Key Focus Areas:

- **Consistent Revenue Growth:** Lenders prioritize steady, month-on-month revenue increases over current profitability.
- **Bank Transaction Records:** A robust record of bank transactions demonstrates cash flow stability and financial discipline.

Tips: Start to apply for facilities when the revenue is growing month on month.

Real World Examples:

- Alliance Bank Digital SME Startup Financing
- Funding Societies Micro Financing Program
- Bank Rakyat Micro Financing
- Bank Islam SME Start-up Financing

Myth-Busting Session: “3 Costly Misconceptions SMEs Believe”

Misconception #2: *“I need a loan consultant to secure a loan”*

The Reality: It depends. Many startup-friendly financing products allow SMEs to apply directly

Misconception #2: “I need a loan consultant to secure a loan”

When You Might Not Need a Loan Consultant:

1. **Straightforward Shareholding Structure:** If your company ownership is clear and uncomplicated, lenders can easily assess eligibility.
2. **Trackable, Auditable Business Records:** If your business revenue can be easily auditable based on documents(i.e. bank statements), lenders can understand your business performance easily.
3. **Standard Personal Credit History:** If you’ve maintained a reasonable credit record (e.g., recently obtained a personal facility), you likely won’t face major hurdles.

Tips: In some cases, **assigning a consultant to submit your application** can actually **lower your approval rate**.

Real World Examples:

- | | |
|---|---------------------------------|
| - Alliance Bank Digital SME Startup Financing | - Maybank SME Digital Financing |
| - Funding Societies Micro Financing | - BSN Micro-I |

Myth-Busting Session: “3 Costly Misconceptions SMEs Believe”

Misconception #3: *“All Business Loans Are Term Loans”*

The Reality: Not every financing need calls for a long-term loan. Different needs require different financing tools.

Misconception #3: “All Business Loans Are Term Loans”

Example 1: Monthly Agency Fee

Your business contracts a digital marketing agency that charges a monthly fee

Common Mistake: Relying on a personal credit card/long-term loan (e.g. 5 years)

Example 2: Festival Stock Expansion

You're gearing up for a busy festival season and need extra inventory.

Common Mistake: Opting for a long-term term loan (e.g., 5 years)

Recommendations:

1. Revolving Credit Facilities or Overdrafts:

These options allow you to borrow only what you need, when you need it, and repay as your cash flow permits.

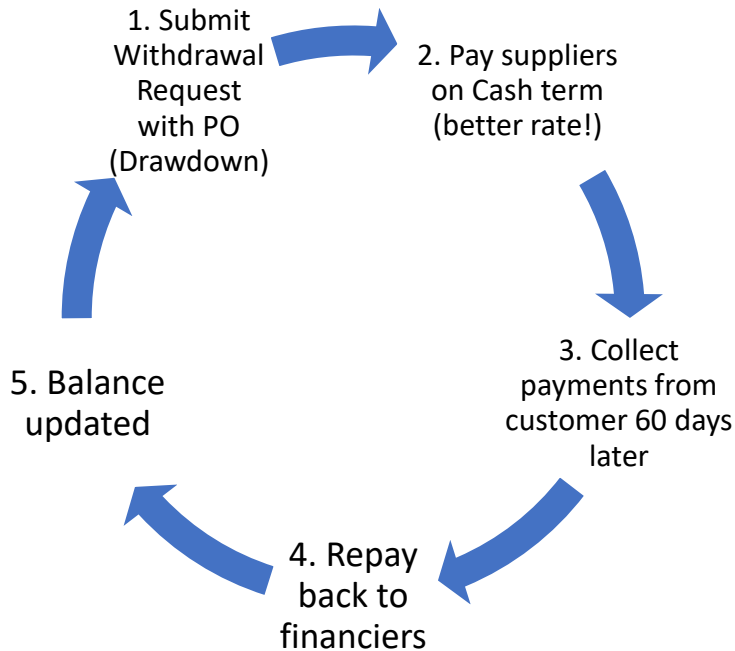
2. Short-Term Working Capital Loans (< 1 year):

Choosing a financing option with a tenure that doesn't match your expense cycle—like using a long-term loan for seasonal or fluctuating retainer fees—can lead to unnecessary costs.

How does Revolving Credit Facilities work?

Example: Festival Stock Expansion

You're gearing up for a busy festival season and need extra inventory.



- ✓ **No More Fixed Payments Stressing Your Cash Flow**
Term loans demand monthly payments, stressing cash flow.
- ✓ **Use It Again and Again Without Reapplying**
Term loans are one-time, requiring new applications.
- ✓ **Pay Only for What You Use**
Term loans charge interest on the full amount.
- ✓ **Avoid Overpaying for Short-Term Needs:**
Term loans cost more for quick cash needs.

On-Demand Credit Solution for SMEs: Micro Credit Line

Product Features

- ✓ Credit Limit: Up to RM100,000
- ✓ Facility Period: 12 months
- ✓ Credit Tenure: 30 days, rollover if needed
- ✓ Fees & Charges:
 - Facility fee: 1% of facility amount (one-time)
 - Processing fee: 1% of withdrawal amount (per draw).
 - Interest rate: 1.3%–1.5% every 30 days (only on used amount).

Requirements

Registration status

- SSM registered
- > 30% Malaysian ownership

Business record

- Minimum 6 months in operation
- Minimum annual revenue of RM 60K

CCRIS record

- At least one credit repayment record (e.g., credit card, etc.)
- Additional guarantor is acceptable

Legal status

- No bankruptcy status in the past 12 months
- No involvement in ongoing legal cases as a plaintiff

Documents required

- NRIC of all company directors
- 6 month bank statements



Bonus: How do financiers assess your business?

Repayment capability

Can your business generate consistent revenue?

Are sales and revenue increasing over time?

Does your cash flow support timely repayments?

Willingness to repay

Do you have a credible repayment track record?

Does your credit history show responsible borrowing?

Are you already over-leveraged?

Bonus: How can I increase chances of approval for my business?

1. Plan ahead



Why it matters? Timing plays a crucial role in loan approvals.



Don't wait until the last minute – apply when your business is stable and growing.



Demonstrate financial health – financiers prefer businesses with consistent revenue.

2. Build a Strong Business Track Record



Why it matters? Lenders assess financial discipline and stability.



Consolidate all business transactions into a single bank account to show clear cash flow.



Encourage cashless payments (QR Pay, Bank Transfer, etc.) to create an auditable history.



Separate personal and business finances to avoid confusion in financial assessments.

3. Strengthen Your Credit Record



Why it matters? Good credit history boosts your credibility.



For fresh graduates – Ensure PTPTN/student loans are paid on time.



For those with existing loans – Maintain on-time payments (e.g., car loan, personal loans).



If you lack credit history, consider adding a financially strong guarantor.



funding societies | **modalku**

Stronger SMEs, Stronger Societies

bossboleh
ONLINE COMPANY SECRETARY

钱

去哪儿？



JEFFREY

Funding
Societies
数字融资负责人



ANGIE

Boss Boleh
创业小姐姐
COO, Co-founder