



# CORPORATE PARTNERS

MALAYSIA'S LEADING FINTECH COMPANY THAT  
SPECIALIZES IN DEBTOR MANAGEMENT

# WELCOME TO OUR

In 2004, Corporate Partners Consultancy was born out of a passion to support Malaysia's companies with debt collection challenges. Growing into a financial technology (Fintech) company, we now offer professional debtor management with an online platform - Corporate Partners Debtor Management (CPDM) to help our customers to manage debtors effectively and thus improve cash flow.

Our solution goes beyond service subscriptions. We take great pride in having a team of qualified and experienced consultants to assist our customers in every single step - from customer background checks, business document reviews, debt collection and recovery, trainings, recovery processes, to financial services. All these are to ensure peace of mind for our customers with a one-stop solution.

## Our Vision

Be Malaysia's leader in paving the way for the development of digital **Debtor Management Solutions**.

## Our Mission

To build a digitized and innovative online platform to help Malaysia's businesses to achieve effective debtor management





# INTERNATIONAL STANDARDS

The only and the first Debtor Management Solution provider in Malaysia certified with ISO 9001:2015 Certification

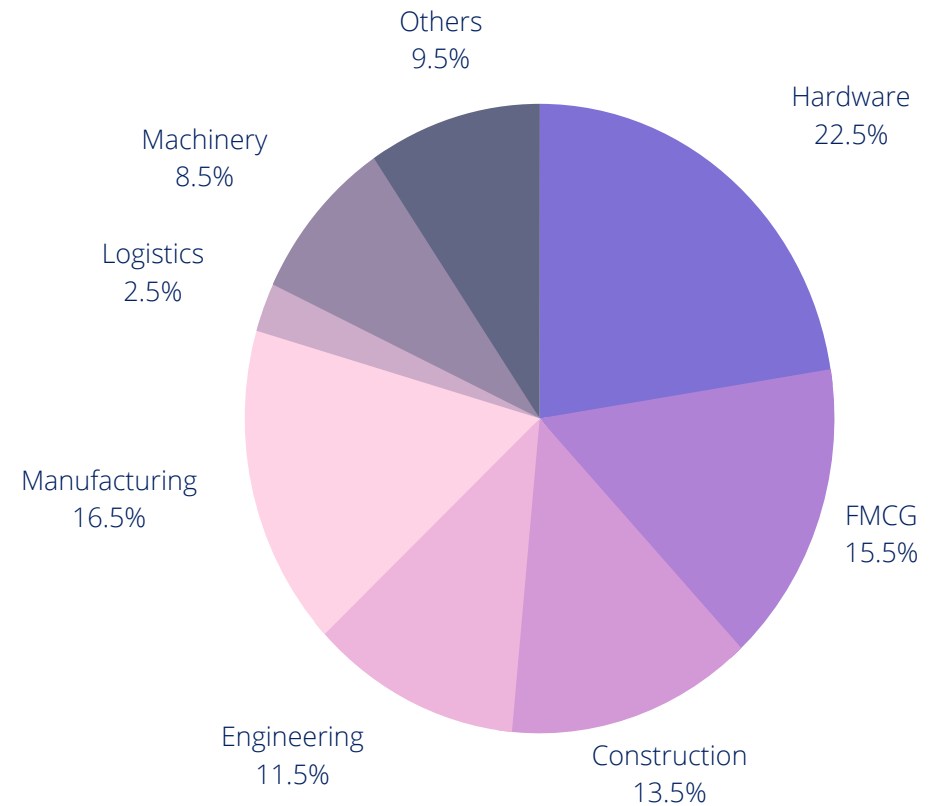
We comply with international quality standards to ensure we deliver high-quality services to you.

# KEY FIGURES

Over 10,000 ++  
debtor case analysis

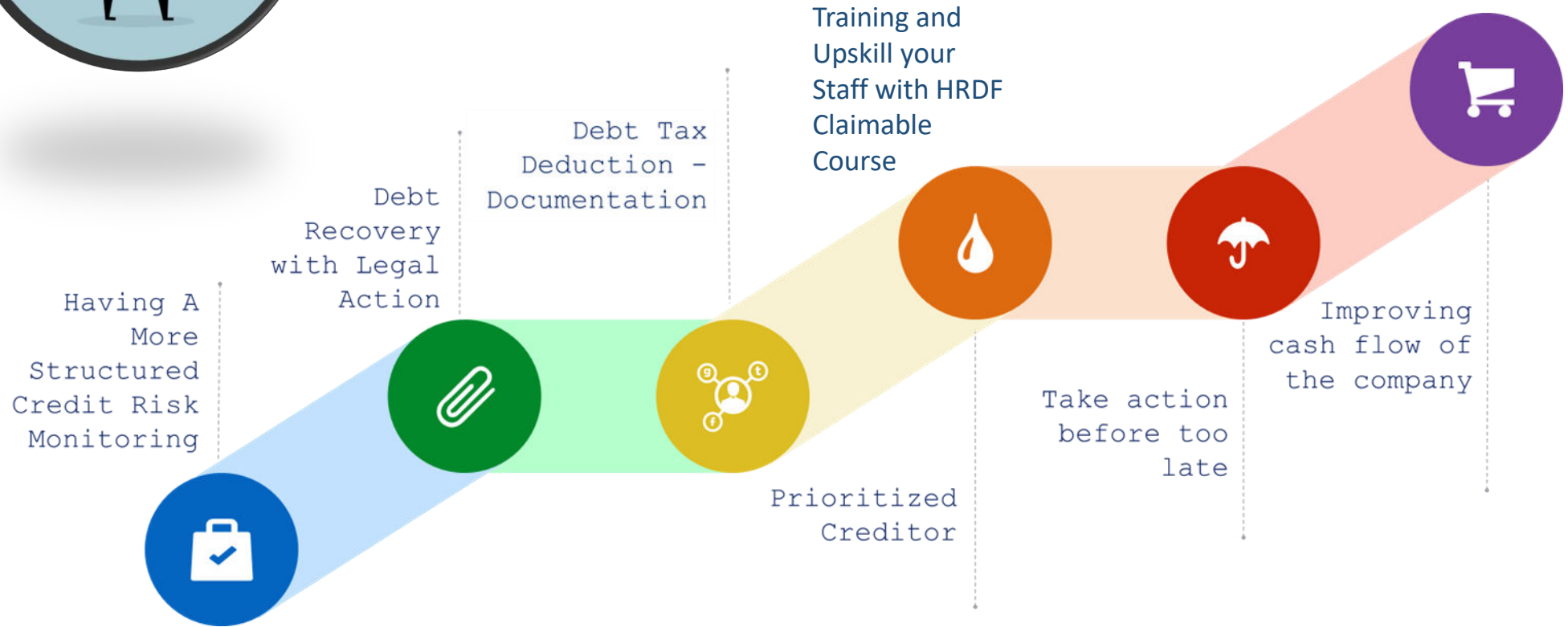
80%  
of successful debt recovery

## Customers from different industries





# YOUR ULTIMATE GOAL



# DEBT MANAGEMENT SOLUTION (DMS)



## PREVENTION

- ✓ Customer **Background checks**/Debtor Evaluation & Monitoring, to determine the risk level of the customer.

## PROTECTION

- ✓ Proper Documentation **Review and Enhancement** in making sure that all terms and conditions are stated clearly.

## COLLECTION

- ✓ **UNLIMITED Initiation of LOD**
- ✓ **UNLIMITED Call For Action (CFA)**
- ✓ Our team negotiators will help you to follow up on payments and negotiate for settlement plans.

*LOD/CFA stage - Successful Collected Amount - 100% to Subscriber*

## RECOVERY

- ✓ Investigate, Analyses & Legal Recovery – SOA
- ✓ Effective. Ethical. & Efficient. Debt Recovery Solutions
- ✓ **Fully Finance / Partial Finance**
- ✓ *Court Actions : Summons & Judgments, WSS, Garnishee, Winding Up, Bankruptcy, POD*

## TAXATION

- ✓ Provide Legal Documentation for Audit and Tax Purpose
- ✓ **Company Tax – 17% / 24%**

## EDUCATION

- ✓ Train your staff with professional trainers so that your staff can improve their collection efficiency and effectiveness.

## DIGITALIZATION

- ✓ We Digitalize your Credit Activities by providing **OVERALL PICTURE** of your Debtor Status, Monitor your Debtor.
- ✓ Alert you on Debtor Segmentation.
- ✓ Automate your Collection activities such as auto send reminder letters and SMS.
- ✓ Advice your next action on recovery.

## S&P AGREEMENT

Subsidy of Sales and Purchase Professional Fees \*\*

# RISK EVALUATION & MONITORING REPORT

## XXX SDN BHD

	FYE 2021	FYE 2020	FYE 2019
Paid up Capital	RM 1,000,000.00	RM 1,000,000.00	RM 1,000,000.00
Revenue	RM 6,888,000.00	RM 4,388,000.00	RM 2,988,000.00
Profit / (Loss) After Tax	RM 1,668,000.00	RM 888,000.00	RM 388,000.00
Net Tangible Assets	RM 3,888,000.00	RM 2,288,000.00	RM 1,388,000.00
Net Profit Margin	24.2%	20.2%	13.0%
Current Ratio	1.68	1.36	1.25
Registration Date	XX-XX-XXXX		
Business Activity	Investment holding company		

## COMPANY DETAILS

CATEGORY	DETAILS
Registration Number	XXX
Incorporation Date	XX-XX-XXXX
Type of Constitution	LIMITED BY SHARES PRIVATE LIMITED
Country of Registration	Malaysia
Last Old Name	NA
Date of Change	NA
Status	Existing
Registered Address	XXX
Business Address	XXX

## BUSINESS ACTIVITY

Investment holding company

## SHARE CAPITAL

PAID UP CAPITAL	TYPE	CASH (RM)	OTHERWISE THAN CASH (RM)
1,000,000	Ordinary	1,000,000.00	-

## DIRECTORS / OFFICERS

NAME	REGISTERED ADDRESS	PASSPORT NO/ID	DESIGNATION	DATE OF APPOINTMENT
XXX	XXX	XXX	Director and shareholder	XXX
XXX	XXX	XXX	Secretary	XXX
XXX	XXX	XXX	Secretary	XXX

## SHAREHOLDERS/MEMBERS

PASSPORT NO/ID	NAME	TOTAL OF SHARES
XXX	XXX	XXX
XXX	XXX	XXX
XXX	XXX	XXX

## COMPANY CHARGES

NUMBER	CHARGE AMOUNT (RM)	DATE OF CREATION	CHARGE	STATUS
001	XXX	XXX	XXX	XXX
002	XXX	XXX	XXX	XXX
003	XXX	XXX	XXX	XXX
004	XXX	XXX	XXX	XXX
005	XXX	XXX	XXX	XXX

# RISK EVALUATION & MONITORING REPORT

## FINANCIAL SUMMARY

Issued Capital	Type (Currency in Ringgit Malaysia)
AUDITOR	XXX
AUDITOR ADDRESS	XXX
EXEMPT PRIVATE COMPANY	XXX
UNQUALIFIED REPORT (Y/N)	XXX
CONSOLIDATED ACCOUNTS (Y/N)	XXX
FINANCIAL YEAR END	XX-XX-XXXX
<b>BALANCE SHEET ITEMS</b>	
NON-CURRENT ASSETS	1,888,000.00
CURRENT ASSETS	2,500,000.00
NON-CURRENT LIABILITIES	0.00
CURRENT LIABILITIES	500,000.00
SHARE CAPITAL	1,000,000.00
RESERVE	0.00
RETAINED EARNING	2,888,000.00
MINORITY INTEREST	0.00
<b>INCOME STATEMENT ITEMS</b>	
REVENUE	6,888,000.00
PROFIT / (LOSS) BEFORE TAX	1,868,000.00
PROFIT / (LOSS) AFTER TAX	1,668,000.00
NET DIVIDEND	0.00
MINORITY INTEREST	0.00

## LEGAL CASES

LEGAL CASE YES (2 CASES)

### LEGAL CASES (SUBJECT AS DEFENDANT)

#### 1. SUMMONS - DIRECTED TO

NAME	XXX SDN. BHD.
REGISTRATION NO	XXX
ADDRESS	XX, XXX, XXXXX, 50080 KUALA LUMPUR, MALAYSIA
PLAINTIFF	XXX SDN. BHD.
CASE NO	XX-XXX/XXXX
COURT	MAGISTRATE SHAH ALAM
ACTION DATE	e-court filing 02-10-2020
HEARING DATE	02-10-2020
AMOUNT	RM XXX
REMARK	XXXXXX

NAME	XXX SDN. BHD.
REGISTRATION NO	XXX
ADDRESS	XX, XXX, XXXXX, 43710 PETALING JAYA, SELANGOR DARUL EHSAN, MALAYSIA
PLAINTIFF	XXX SDN. BHD.
CASE NO	XX-XXX/XXXX
COURT	MAGISTRATE SHAH ALAM
ACTION DATE	e-court filing 18-03-2021
HEARING DATE	02-04-2021
AMOUNT	RM XXX
REMARK	XXXXXX



# CALL FOR ACTION REPORT

## CASE SUMMARY

<b>DEBTOR NAME</b>	ABC SDN BHD
Report Date	01/12/2019
Case Reference Number	CFAPE/CHR-CHR/MDGTSE/09-19/002
Creditor Name	XYZ SDN BHD
Last Invoice Date	19/02/2019
Claim Amount	RM 100,000.00

## STATUS SUMMARY

Demand was made successfully.

## DEMAND STATUS PROGRESS

DEMAND DATE	DEMAND MADE TO	OUTCOME	REMARKS
10/11/ 2019	Ms Julie	Verification Required	<ul style="list-style-type: none"><li>- Debtor disputed on claim amount.</li><li>- Additional supporting document is required to verify the claim amount.</li><li>- Debtor will provide Invoice, payment details as evidence for verification.</li></ul>
15/11/2019	Ms Julie	Document Received	<ul style="list-style-type: none"><li>- Received documents from debtor.</li><li>- Documents are passed to creditor for confirmation.</li></ul>
19/11/2019	Ms Julie	Confirmation Provided	<ul style="list-style-type: none"><li>- Both debtor and creditor agreed on claim amount- RM100,000.00.</li><li>- Debtor promised to pay claim amount of RM100,000.00 in 5 installments with post-dated cheque dated 13<sup>th</sup> of each month commencing from 13<sup>th</sup> of December 2019 until 13<sup>th</sup> of April 2020.</li></ul>

## CONCLUSIONS/RECOMMENDATIONS

Monitoring of installment payment will be performed. No further legal proceedings will be carried out.

# We help you to claim Tax Deduction

## **Deduction for Bad & Doubtful Debts**

This Ruling applies in respect of the deduction for bad and doubtful debts under section 34 and the treatment of recoveries under section 30 of the Income Tax Act 1967.

Trade debts written off as bad are generally allowable as a deduction against gross income in computing the adjusted income of a business for the basis period for a year of assessment.

All reasonable steps based on sound commercial considerations should be taken to recover the debt inclusive of:

- a. Issuing reminder notices;
- b. Issuing Letter of Demand
- c. Legal action

**We can help you to claim tax relief up to 24%**

# Limitation Act 1953 – 6 years

## Is there a time limit for you to sue someone in Malaysia for Account Receivable (invoice) Debt ?

Limitations Act : **Under Section 6 of the Limitation Act 1953 (LA 1953)**, actions of contract and tort and certain other actions, shall not be brought **after the expiration of six years from the date on which the cause of action accrued.**

This includes actions founded on contract or on tort, actions to enforce a recognizance, actions to enforce an award and **actions to recover any sum** by virtue of any written law other than a penalty or forfeiture or of a sum by way of penalty or forfeiture.

**Law of limitation in Peninsular Malaysia : if the claim is filed even one day late, the right would be completely lost.**

**Note :** Limitation Act 1953 governs the West Malaysia jurisdiction, the Limitation Ordinance (Sabah Cap. 72) and the Limitation Ordinance (Sarawak Cap. 49) governing the Sabah and Sarawak jurisdictions respectively.

# CP DEBTOR PORTFOLIO RISK CONSULTING (DPC) REPORT

Corporate Partners Consultancy Sdn. Bhd.

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CORPORATE PARTNERS  
RISK MANAGEMENT CONSULTANCY

## Debtor Portfolio Consulting (DPC) Report

### DEBTOR PORTFOLIO ANALYSIS

<b>SUBSCRIBER NAME</b>	XXXXXXXXXXXXXXXXXXXXD	
<b>Upload Date</b>	30 May 2023	
<b>Aging Report (Month / Year)</b>	May 2023	
<b>No. of Debtors Uploaded</b>	287	
<b>Total Amount Outstanding</b>	RM 5,164,378.37	
<b>Total Amount Overdue</b>	RM 4,559,672.41	(88.29%)
<b>Standard Credit Term</b>	30 days	
<b>Top 30 Outstanding Debtors</b>	RM 2,764,339.9	(53.53% of total Outstanding amount)
<b>Top 10 Overdue Debtors</b>	RM 1,408,366.94	(30.89% of total Overdue amount)

# CP DEBTOR PORTFOLIO RISK CONSULTING (DPC) REPORT

## RISK ANALYSIS ON TOP 10 OVERDUE DEBTORS

HIGH RISK	MODERATELY HIGH RISK	AVERAGE RISK	LOW RISK	INSUFFICIENT INFORMATION FOR RISK ASSESSMENT
3 debtor(s)	0 debtor(s)	2 debtor(s)	5 debtor(s)	0 debtor(s)
RM 572,362.13	RM 0.00	RM 207,077.39	RM 628,927.42	RM 0.00
40.64%	0.00%	14.70%	44.66%	0.00%
			TOTAL AMOUNT	RM 1,408,366.94

Debtor Code	Debtor Name
110-E003	Exxxxxxxxxxxxxxxxxxxx
110-H068	HYDRxxxxxxxxxxxxxxxxxxxx
100-E016	ELITxxxxxxxxxxxxxxxxxxxx1034402 (792xxxxxxxx)
100-N027	NADxxxxxxxxxxxxxxxxxxxx(249-U)
100-L059	LIBExxxxxxxxxxxxxxxxxxxx(676U)
100-E038	EMAxxxxxxxxxxxxxxxxxxxx(274-V)
100-K008	xxxxxxxxxxxx SDN. BHD.2010xxxxxxxxxxxxX)

# CONTACT US !!! Thank You

Website: [www.debtrecovery.com.my](http://www.debtrecovery.com.my)

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