

## COMPANY PROCESS FLOW

### 1. LEAD GENERATION

Business Development Manager identifies potential leads through marketing campaigns, referrals, or other channels.

### 2. INITIAL CONTACT & QUALIFICATION

Sales Representative contacts the lead to gather basic information and assess eligibility for a loan.

### 3. MEETING & NEEDS ASSESSMENT

Account Manager meets with the client to understand their specific requirements and financial situation.

### 4. INVITING THE CLIENT TO THE OFFICE

Client Relations Manager schedules a meeting with the client to discuss loan options and requirements.

### 5. VALUATION OF THE PROPERTY

Valuation Specialist conducts a valuation of the property using the logbook or title deed (TD) to determine its market value.

### 6. VERIFICATION OF DOCUMENTS

Credit Analyst verifies the authenticity of the client's documents, including income statements, identification, and property ownership documents.

### 7. SENDING VALUATION REPORT

Valuation Specialist prepares and sends the valuation report to the client for review and consideration.

### 8. APPROVAL/DISAPPROVAL

Underwriter reviews the client's application, valuation report, and documents to make a decision on loan approval or disapproval.

### 9. SENDING THE OFFER LETTER

Client Relations Manager prepares and sends the offer letter outlining the approved loan amount, terms, and conditions to the client.

### 10. DISBURSEMENT OF FUNDS

Operations Manager coordinates the disbursement of funds to the client upon acceptance of the offer and completion of any remaining formalities.

**THE PROCESS IS NOT COMPLETE  
IF ANY STEP IS SKIPPED**