

<b><u>MJ CAR MANAGEMENT</u></b>		
<b><u>9-Years Car Loan (summary)</u></b>		
<b><u>NEW PROTON SAGA 1.3L MC2 (Year made: 2023)</u></b>		
	<b>One Unit (RM)</b>	<b>Five Units (RM)</b>
Car Price (RM)	38600	
Insurance (yearly)	1400	
Loan Amount (full loan)	40000	
Interest (PBB)	3.40%	
<b><i>Monthly instalment + interest</i></b>	<b>480</b>	<b>2400</b>
<b><i>Payment starts 30 days after car delivery (registration of Grab)</i></b>		
Weekly Transaction (every Friday) RM1000*12/365*7	230	1150
Monthly (4-weeks-month) RM 230*4	<b>920</b>	<b>4600</b>
Monthly (5-weeks-month) RM 230*5	<b>1150</b>	<b>5750</b>
<b><u>Deductions</u></b>		
- Monthly Instalment	480	2400
- Renewal of Insurance & Road Tax (due next year), Processing Fee	170	850
<b><i>Total Deductions</i></b>	<b>650</b>	<b>3250</b>
<b><i>Monthly Net Income (4-weeks-month)</i></b>	<b>270</b>	<b>1350</b>
<b><i>Monthly Net Income (5-weeks-month)</i></b>	<b>500</b>	<b>2500</b>