

Oxaide

Private desk • S\$390 Pack • ~2 hours • second agent + fix round

SAMPLE — fictional figures, format demo. Real packs cite every line.

EFS loan check — Sample Foods (illustrative)

REF sample-efs • Scheme fit + doc checklist • bank decides

Fits EFS working capital on paper; 3 of 9 documents gapped. Sample Foods passes the size and local-share screens for S\$300k — close management accounts, 6-month statements, and tenancy proof, then take the pack to the bank.

Findings

Finding	Source	Confidence
Size + local share: 18 staff, 60% — pass on paper (sample)	ESG EFS page (e1c9e3...)	med
Facility: S\$300k working capital, 3y — within maxima (sample)	ESG EFS page (e1c9e3...)	med
Gaps: management accounts, 6m statements, tenancy (sample)	checklist — 3 of 9	med
Approval itself: the PFI decides	Checklist, never a promise	n/a

Second-agent checked + fix round. No human in this tier — human support at hi@oxaide.com. Full refund if we can't support a key claim.

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