

## **Successful Cases: Restart Help for Tsunami-Impacted SMEs**

### **1. Mr. Jirawut Silpasopone Sopone Global Export Co.Ltd. – Green Tea Wholesaler**

Mr. Jirawut Silpasopone, owner of Sopone Global Export Co.Ltd. His Business deals with wholesales of green tea to hotels and spas in and outside the country e.g. Australia. The minor clients were shops and hospitals. His company is located on 22/47 Wanich Building, Luang Po Road, Muang, Phuket. Before Tsunami, he had 7 employees and the business had monthly sales of 100,000 Baht, monthly profit of 30,000 Baht and total assets of 270,000 Baht. But after Tsunami, all of his major clients which were hotels and spas stopped all the orders and so his business stopped.

Mr. Jirawut wanted to borrow 500,000 Baht under the SME Bank Fast-Track Loan to help him reconstruct his financial statements. The RESTART consultant in Phuket interviewed him thoroughly about his business conditions and his plan, as well as helped him reconstruct his financial statements. The RESTART Center packaged his loan application, took pictures of the damaged area and also gave him a RESTART Reference Letter which he attached to his loan application. Later on, SME Bank approved his loan of 500,000 Baht and Mr. Jirawut was impressed and satisfied by services from the RESTART Center.

### **2. Mrs. Wanwisa Buapuen “Lek” Souvenir Shop**

Mrs. Wanwisa Buapue, aged 46, owner of “Lek”, Wholesale and Retail Souvenir Shop, located on 35, Prachanukro Road, Tambon Patong, Katoo, Phuket. Mrs. Before Tsunami, she had 2 employees. The business had monthly sales of 70,000 Baht, monthly profit of 17,500 Baht and total assets of 1,350,000 Baht. Her major clients were the wholesales shops and her minor clients were tourists which helped boost her retail sales. Besides, she had her Gallery Shop which had monthly sales of 300,000 Baht. But after Tsunami, her major clients owed her about 820,000 Baht, also, the damaged goods amounted about 300,000 Baht.

Mrs. Wanwisa Buapuen wanted wanted to borrow 200,000 Baht under the SME Bank Fast-Track Loan to help reconstruct her financial statements. So the RESTART Consultant in Phuket interviewed her thoroughly about her business conditions and plan, as well as helped her in reconstructing her business. The RESTART Consultant packaged her loan application and also gave her a RESTART Reference Letter which she attached to her loan application. Her case had been approved by the SME Bank and she will receive 200,000 Baht loan. Mrs. Wanwisa was very pleased and satisfied by services from the RESTART Center.

### **3. Mrs. Wanna Jarusmatusorn Wanna Soap Carving**

Mrs. Wanna Jarusmatusorn, aged 33, owner of Wanna Soap Carving, located on 49 Log P3, Soi Kepsaap, Bangla Road, Tambon Patong, Ampur Katoo, Phuket. Her business deals with selling souvenirs e.g. carved soaps. She knew about the RESTART Center from her friend who used the services before and was impressed. Before Tsunami, her business had monthly sales of 80,000 Baht, monthly profit of 35,000 Baht and total assets of 150,000 Baht. Her major customers were foreign tourists. After Tsunami, the goods were damaged and amounted about 150,000 Baht.

Mrs. Wanna Jarusmatusorn wanted to borrow 150,000 Baht under the SME Bank Fast-Track Loan to solve her cash flow problems and to reconstruct her business. So she came to the center for the interview and the RESTART Consultant considered her business conditions, as well as, gave her the advise on how to reconstruct her business. Mrs. Wanna Jarusmatusorn has goods in her stock and are ready to be sold for the total amount of 200,000 Baht. The location of the shop is just right next to the hotel which is now opened again. Mrs. Wanna has been on contract in renting the location for 1 year and besides, she is very skillful in her job, has assets and guarantors. So the RESTART Center packaged her loan and gave her a RESTART Reference Letter which she attached to her loan application. Her case took the Bank for 2 weeks to approve and after that she received 150,000 Baht loan. Mrs. Wanna was very happy and impressed by services of the RESTART Center. She will continue her business and expects monthly sales of 50,000 Baht.

### **4. Mr. Surasak Sampaotong Surasak Shop**

Mr. Surasak Sampaotong, aged 34 years, owner of Surasak Shop, selling souvenirs and ready-to-wear clothes, located on 166 Taweewong Road, Tambon Patong, Ampur Katoo, Phuket. He was directly contacted from the RESTART Center. Before Tsunami, he had, in the high season, monthly sales of 500,000 Baht and 200,000 Baht in the low season, and he earned about 50 percent of the total sales. His major clients were tourists. After Tsunami, his business was damaged and cost around 300,000 Baht.

Mr. Surasak Sampaotong wanted to borrow 500,000 Baht under the SME Bank Fast-Track Loan to solve his cash flow problems and to reconstruct his business. The RESTART Consultant interviewed him thoroughly about his business conditions and his plan, as well as gave him the advise on how to reconstruct his business. Mr. Surasak has his ready-to-sell goods in the stock amounted to 1,000,000 Baht. He has been renting his business location for 9 years and he renews his contract for every 3 years. The location he rents can be divided into 3 rooms and he uses 2 rooms to run his business. He has assets and

guarantors and cash around 450,000 Baht. So the RESTART Center packaged his loan application and also gave him a RESTART Reference Letter which he attached to his loan application. After the case was approved by the Bank, he received the 300,000 Baht loan. Mr. Surasak Sampaotong was very impressed and satisfied by services of the RESTART Center.

**5. Mrs. Ampa Saetun**  
**“Lek” Shop – Retail Sales of Clothes, Bags and Shoes**

Mrs. Ampa Saetun, owner of Lek Shop- the Retailed Souvenir Shop selling Clothes, Bags and Shoes, located on 172 Karone Plaza, Luang Po Chuan Road, Soi Bang La, Had Karone, Phuket. She knew about the RESTART Center from her friend. Before Tsunami, she had 3 employees. Her business had monthly sales of 45,000 Baht, monthly profit of 20,000 Baht and total assets of 400,000 Baht. After Tsunami, her shop was destroyed. The goods and her motorcycle were lost, amounted to 400,000 Baht.

Mrs. Ampa Saetun wanted to borrow 300,000 Baht under the SME Bank Fast-Track Loan. So the RESTART Consultant interviewed her thoroughly about her business conditions, the damage and her business plan and also gave her advise on how to reconstruct her business. Mrs. Ampa Saetun has skills and good knowledge in her job. Besides, her sister is her guarantor who has a good and stable job. The RESTART Consultant packaged her loan application and also gave her a RESTART Reference Letter which she attached to her loan application. Two weeks later, the Bank approved her case and she received 300,000 Baht. Mrs. Ampa was impressed by services of the RESTART Center.

**6. Mrs. Chanya Siritwongpaisarn**  
**Hub Siang Rice Trading Ltd.**

Mrs. Chanya Siritwongpaisarn, aged 28 years, owner of Hub Siang Rice Trading Ltd., located on 20/28 Soi Puntepcondominium, Mae Luang Road, Tambon Talaad Nua, Ampur Muang, Phuket. Her warehouse was a building in Kao Lak. Mrs. Chanya knew about the RESTART Center from her friend. Before Tsunami, she had 3 employees. Her business earned her monthly sales of 300,000 Baht, 30 percent monthly profit and total assets of 250,000 Baht. Her major clients were hotels and restaurants. Her warehouse and goods were destroyed which cost around 250,000 Baht. Also, her clients couldn't pay back the debt which is about 200,000 Baht.

Mrs. Chanya Siritwongpaisarn wanted to borrow 200,000 Baht under the SME Bank Fast-Track Loan to resolve her cash flow problems. So the RESTART Consultant in Phuket interviewed her thoroughly about her business conditions and plan and packaged her loan application and gave her a RESTART Reference Letter which she attached to her loan application. The Bank approved her case

and she received 200,000 Baht. Mrs. Chanya Sirirwongpaisarn was impressed by services of the RESTART CENTER

**7. Ms. Naiyana Maturos**  
**Mai Tarn Shop**

Ms. Naiyana Maturos, aged 32 years, owner of Mai Tarn Souvenir Shop, located on 145/3 Soi 4, Wichit Songkram Rd., Muang, Phuket. Her major customers were tourists. She knew about the RESTART Center from her friend. Before Tsunami, she had two employees. Her business had monthly sales of 175,000 Baht, 40 % monthly profit and total assets of 650,000 Baht. After Tsunami, her customers are rare, so the sales drops.

Ms. Naiyana Maturos wanted to borrow 500,000 Baht under the SME Bank Fast-Track Loan to resolve her cash flow problems. The RESTART Consultant interviewed her thoroughly and packaged her loan application and gave her a RESTART Reference Letter which she attached to her loan application. The Bank approved her loan amounted 500,000 Baht. Ms. Naiyana was very impressed by services of the RESTART Center.

**8. Mrs. Sudarat Noonpakdee**  
**Gallery Center**

Mrs. Sudarat Noonpakdee, aged 45 years, owner of Suda Jeans, retail sales of fashion clothes, located on Raja-U-Tid 200 years Rd., Tambon Patong, Ampur Kato, Phuket. Before Tsunami, her business had monthly sales of 300,000 Baht, monthly profit of 75,000 Baht and total assets of 414,000 Baht. Her major customers were tourists and the minor customers were Thai women. After Tsunami, her shop was destroyed which was amounted to 414,000 Baht.

Mrs. Sudarat Noonpakdee wanted to borrow 350,000 Baht under the SME Bank Fast-Track Loan to resolve her cash flow. The RESTART Consultant interviewed her thoroughly and saw that Mrs. Sudarat had 12 years of experience in this business and the business had a lot of profit margin. So the RESTART Consultant packaged her loan and gave her a RESTART Reference Letter which she attached to her loan application. One week after the Bank received her letter, her case was approved and she received the loan amounted to 350,000 Baht. Mrs. Sudarat was impressed by services of the RESTART Center.

**9. Mr. Chalit Sithakom**  
**Sutin Car Rent**

Mr. Chalit Sithakom, aged 38 years, owner of Sutin Car Rent, Elephant Tour and Kayak Tour, located on 112, Raja-U-Tid, Tambon Patong, Ampur Katoo, Phuket. His main customers were Scandinavian tourists. Before Tsunami, he had 40 employees, monthly sales of 3,500,000 Baht, 10 - 20 % monthly profit and total assets of 15,000,000 Baht. After Tsunami, he rarely has customers and the sales drops.

Mr. Chalit Sithakom wanted to borrow 500, 000 Baht under the SME Bank Fast-Track Loan to resolve his cash flow. The RESTART Consultant interviewed him thoroughly and gave him advice on how to restart his business. Mr. Chalit is skillful and has knowledge in his business. He has the asset which is the resort in Surat Thani.

So the RESTART Consultant packaged his loan and gave him a RESTART Reference Letter which he attached to his loan application. The Bank approved his loan amounted to 500,000 Baht. Mr. Chalit Sithakom was impressed by services of the RESTART Center.

**10. Mr. Prapann Tinkhoyao**  
**Phuket A & Keraisen Co., Ltd.**

Mr. Prapann Tinkhoyao, aged 42 years, owner of Phuket A & Keraisen Co., Ltd, located on 20/75 Mae Luang Rd., Tambon Talaad Nua, Ampur Muang, Phuket. He business deals with renting Kayak in Pang-Nga Gulf. Before Tsunami, he had 23 employees, 33 Kayaks, 3 storey-office Building in Khao Rang. His business had monthly sales of 1,740,000 Baht, 30 % monthly profit and total assets of 4,400,000 Baht. His major customers were European e.g. Germans and French. After Tsunami, more than 90 % of his customers decreased from 1,200 to 20 persons. But his assets were not damaged.

Mr. Prapann Tinkhoyao wanted to borrow 500,000 Baht under the SME Bank Fast-Track Loan to resolve his cash flow. The RESTART Consultant interviewed him thoroughly and gave him an advice on Re-Finance his debt and borrow money to resolve his cash flow. The RESTART Consultant packaged his loan and gave him a RESTART Reference Letter which he attached to his loan application. The Bank approved his loan amounted to 300,000 Baht. Mr. Prapann Tinkhoyao was impressed by services of the RESTART Center.

## **11. Ms. Pairin Choke-Kua**

### **Tropical Garden**

Ms. Pairin Choke-Kua, aged 32 years, owner of Tropical Garden, located on 35/4 Tambon Sri Soontorn, Ampur Talang, Phuket. Her business deals with retail sales of tropical plants and garden equipments. Her major customers were tourists. Before Tsunami, she had 3 employees. Her business had monthly sales of 80,000 Baht, monthly profit of 40,000 Baht. After Tsunami, her customers decreased to 80 %.

Ms. Pairin Choke-Kua wanted to borrow 200,000 Baht under the SME Bank Fast-Track Loan to resolve cash flow problems. The RESTART Consultant interviewed her thoroughly and packaged her loan application and gave her a RESTART Reference Letter. The Bank approved her case and she received the loan amounted to 200,000 Baht. Ms.Pairin Choke-Kua was impressed by services of the RESTART Center.