

Asian Mea

**GO DIGITAL**

with Trade  
Finance



Go Digital

## Asian Mea Inc Ltd. 浩治有限公司

Relieving SME's Financing Bottlenecks and  
Promoting Financial Inclusion  
破解中小企融資困難 促進普及金融



### About the Company 公司簡介

Founded in 2018, Asian Mea is a frozen food trading company mainly importing free-range Qingyuan chicken from Guangdong. The company has built stable partnerships with Guangdong suppliers, selling products mostly to supermarkets, wet markets and restaurants.

於2018年成立的浩治有限公司從事凍肉貿易，主要從廣東清遠進口走地雞，與當地供應商建立了穩定的合作關係，銷售網絡集中超級市場、街市及餐飲食肆。

### Background 背景

The prevalence of home cooking has contributed to the escalating growth of frozen meat and grocery businesses. Specialised in trading free-range Qingyuan chicken with China geographical indication certificate & HACCP certification, Asian Mea also experienced a surge in sales volume. The company hopes to expand by broadening their product portfolio to include different types of meat and frozen food.

The company has become GS1 HK's ezTRADE member since 2019 to supply hormones-free and antibiotics-free frozen chickens to supermarkets such as AEON, Wellcome and Yata, processing an average of 3,000 purchase orders and invoices per month on the platform. To support expansion, Asian Mea tried to apply for SME loan from banks, but turned futile due to the lack of property or asset mortgage, also because of the complicated document requirements and lengthy application processes.

在家煮食流行，許多凍肉零食、糧油雜貨公司生意激增。專營廣東清遠走地雞、具有中國地理標誌認證及HACCP認證的浩治有限公司，眼見業務急升，便想拓展產品組合、引入其他肉類及急凍食品，進一步滲透市場。

浩治於2019年成為GS1 HK的「通商易」ezTRADE會員，為AEON、惠康、一田等超市供應無添加激素及抗生素的冰鮮雞，平均每月在平台上處理逾3,000張訂單及發票。因擴充需要，浩治曾以中小企身份向銀行申請貸款，但因沒有物業或資產抵押、文件需求繁複、審批過程冗長，最終不了了之。

"Instead of the old way that requires financial statement, our company used digital transaction data on ezTRADE for credit assessment. This greatly facilitated our loan application process as time required is shortened and processes are streamlined, so we can obtain financing faster and more conveniently. I hope that more financial institutions can join hands, so SMEs can get the timely loan to navigate through adversity and thrive."

「我利用公司在「通商易」上的電子數據作信貸審批，取代傳統的財務報表，大大減省申請融資時所需的時間及手續，整個貸款過程也相當便利快捷。我期望更多金融機構參與其中，幫助中小企獲取資金度過難關、迎來復甦。」



Joe Chu  
General Manager  
總經理 朱煜信

### GS1 standards used or solution (s) / service (s) applied

- Digital trade finance services
- ezTRADE

### 應用的GS1標準或方案/服務

- 數碼貿易融資服務
- 「通商易」



## Solutions

Learning that GS1 HK has partnered with a local bank to provide digital trade finance service in June 2021, Asian Mea decided to make use of it. Using data from ezTRADE e-commerce platform, the service aims to simplify loan application and approval process. Asian Mea not only obtained the fund successfully in just 1 month, but also enjoyed preferential interest rates, flexible repayment terms and other loan offers.

ezTRADE is a B2B trade platform used by close to 2,000 companies in China and Hong Kong. It can be served as a trusted source of data platform for companies to keep a plethora of electronic transaction records with different trading parties, including electronic orders, invoices and remittance advices etc. Upon client's authorization, banks can access comprehensive, detailed business transaction data of the client to accelerate assessment and approval process. The service can be life-saving to SMEs that were hit hard by the pandemic trying to get back on their feet. At the same time, banks can trustingly evaluate the financial health and needs of the applicant.

With ezTRADE's services spanning across multiple industries such as retail, FMCG, healthcare, cosmetics & beauty products, food services and so on, the bank usually customise different financing policies according to the operation models and sectors in order to streamline the loan application processes and assessment time. Asian Mea acknowledges that the service can greatly increase the opportunities for SMEs to obtain financing.

After receiving the capital, Asian Mea is able to source high quality food products across the globe and vigorously promote their "Pure Qingyuan" brand, and expand its distribution network to more retail outlets.

## Benefits

Using the real-time and trusted data on ezTRADE, Asian Mea and stakeholders enjoys:

1. Asian Mea can enjoy preferential interest rates, streamlined application, lower repayment cost and faster procurement of fund
2. Banks can evaluate the financial health and needs of the applicants accurately and effectively, accelerating the loan approval process and delivering better services
3. Support the development of digital trade finance ecosystem, foster fintech growth and promote financial inclusion.

## 解決方案

GS1 HK與一間本地銀行合作推出數碼貿易融資：利用「通商易」電子商貿平台的數據，簡化貸款的申請及審批程序。浩治於2021年6月時得知服務，向該銀行申請貸款1個月以後已取得資金，既獲得較佳利率及更靈活還款方式，更尊享其他貸款優惠。

作為約2,000家中港企業的交易平台，「通商易」是個可靠數據庫、存有同一企業與不同貿易夥伴的最新交易記錄，包括訂單、發票、匯款通知等，可實時反映公司的營業狀況。當銀行獲得貸款客戶授權後，便可掌握更全面、更詳盡可靠的實時經營數據，加快信貸評估及批核。這對一些受疫情影響、目前生意正逐步復甦的中小企業尤其重要，讓銀行可更有效及全面地評估企業的信貸風險及融資需要。

「通商易」會員涵蓋零售、快速消費品、醫藥保健、美妝護理、食品及餐飲服務等多個行業，銀行會按相關行業獨特的商業及營運模式制訂信貸政策，簡化整個貿易融資申請流程並縮短審核時間。浩治亦深信服務能大幅提升其他中小企業獲取融資的機會。

在獲取融資後，浩治搜羅全球優質食品引入香港，同時積極推廣「純清遠」品牌，將分銷網絡拓展至更多零售點。

## 效益

透過「通商易」可靠實時的數據，浩治及持份者都能受惠：

1. 浩治獲享更優惠利率、更簡便手續、更低還款成本、更快獲得融資
2. 銀行可以更準確及更有效地評估企業的信貸風險及融資需要，加快審批過程、提供更好服務
3. 支援數碼貿易生態發展，推動金融科技和普及金融發展

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