

SME

news

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For business. For growth. For life.



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From the desk of **GMD**

Assalamualaikum warahmatullah hiwabarakatuh.

Communication has long been established as one of the key factors in any successful organization. The introduction of our first corporate newsletter, known as SME News further strengthen our commitment of providing an important platform for communication to flow freely from the Bank and our various stakeholders.

SME News will be published on quarterly basis and it highlights SME Bank's corporate activities, issues focusing on the SMEs as well as training and development undertaken by our subsidiary, Centre for Entrepreneur Development and Research Sdn Bhd (CEDAR). Since its inception in 2005, SME Bank has gone through various phases of development and its focus remained unchanged that is to achieve the mandate given by the government to nurture and groom the SMEs as a catalyst in driving the economic growth of the country. The ultimate goal is to ensure collectively with the other agencies, SMEs in the country will contribute 41% toward the country's GDP by the year 2020.

On our part, in addition of providing financing through the various government funds, we have undertaken various value added initiatives which has directly benefited the SMEs. Our intervention programmes which concentrate on guiding and coaching the entrepreneurs have yielded positive results.

To date, nearly 60% of our customers have migrated upward within the five (5) indicators in the intervention programme. This is a significant achievement in producing SMEs who can sustain their business, thus ensuring a quality portfolio to the Bank.

We will continue to explore new ideas and initiatives that will bring us closer in achieving the goal. Meantime, do enjoy our first issue of SME News and we welcome any feedback that you might have in our effort to further improve the publication of SME News.



Happy Reading!

Datuk Mohd Radzif Mohd Yunus
Group Managing Director, SME Bank



YAB Dato' Sri Mohd Najib Tun Razak, Malaysia Prime Minister during the launching ceremony

ADFIMI-SME Bank International Development Forum 2014

Bankers from the Development Finance Institutions (DFIs) challenged the current system of providing financing to SME entrepreneurs and explored innovative solutions during the ADFIMI-SME Bank International Development Forum 2014 held on 20-21 October in Kuala Lumpur.

With the theme, "Collaborative Entrepreneur Development, A Game Changer in a Challenging Business Ecosystem," the Forum organized by ADFIMI (Association of National Development Finance Institutions In Member Countries of The Islamic Development Bank) and SME Bank attracted financing professionals, policy makers, and market players from around the globe to discuss alternative models in addressing challenges in developing entrepreneurs of the emerging markets.



H.E. Sheikh Abdullah Saoud Al-Thani being conferred the ADFIMI Hon. Membership by YAB Dato' Sri Mohd Najib Tun Razak

The Honorable Prime Minister of Malaysia, YAB Dato' Sri Mohd Najib Tun Hj Abdul Razak delivered his keynote address and officiated the International Development forum. He also conferred the ADFIMI Honorary Membership to the Governor of Qatar Central Bank, His Excellency Sheikh Abdullah Saoud Al-Thani during the Forum.



The speakers and moderators of ADFIMI-SME Bank International Development Forum 2014 in a group photo

The ADFIMI-SME Bank International Development Forum 2014 touched on four key issues that are considered crucial in ensuring the financier-entrepreneur relationship continues to be robust and dynamic. Firstly, the need to go beyond financing which requires a game changer in shaping and sustaining high growth entrepreneurs. Second, is innovation which is a tool in value creation in a changing business ecosystem. Third, exploring alternative models in managing risks through a collaborative entrepreneurial environment and fourth, is cross border engagement, specifically on the challenges of the DFIs and SMEs' collaboration in sustaining regional growth.

The ADFIMI-SME Bank International Development Forum 2014 attracted speakers from Yemen, Turkey, Indonesia, Qatar, Bahrain, Uganda, Iran, Malaysia and Oman. Among the distinguished speakers was YBhg Tan Sri Dato' Nor Mohamed Yakcop, the Deputy Chairman of Khazanah Nasional Berhad who had also shared his views and experiences on the importance of enhancing value-based Islamic financing in today's challenging business landscape.

“ Collaborative Entrepreneur Development, A Game Changer in a Challenging Business Ecosystem ”



The 10th International CEO Forum

Association of Development Finance Institutions of Malaysia (ADFIM), in collaboration with Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) and Association of African Development Finance Institutions (AADFI) organized the 10th International CEO Forum 2014 at Prince Hotel Kuala Lumpur from 4-6 November 2014.

Deputy Secretary of Treasury (Systems and Control), Ministry of Finance Malaysia, YBhg Dato' Mat Noor Nawawi graciously officiated the event. This event also witnessed a Memorandum of Understanding (MoU) signing ceremony between ADFIM and AADFI.

This event gathered 10 local and international financial leaders as speakers and forum panelists to share their views, knowledge and experiences to strengthen ties amongst the participating Development Financial Institutions (DFIs) as well as entrepreneur development organizations, government and corporate agencies to enhance the development of small and medium enterprises (SMEs) in each member country. The theme "Development Financing Alternative Models in a Changing World" was adopted to reflect the need for DFIs to change their mindset and look at innovative ways in contributing toward the economic growth of member countries.

The Forum attracted 250 delegates consisting CEOs and senior management executives of DFIs, officials of supervisory authorities and government agencies.



Kerjasama Strategik SME Bank-MITI

dalam menjayakan **Program SME Smart Partnership**

SME Bank bersama-sama MITI telah menjalinkan satu kerjasama strategik dengan menganjurkan SME Smart Partnership iaitu Program Padanan Perniagaan yang melibatkan syarikat-syarikat GLC, 'Hypermarket' dan usahawan-usahawan PKS. Program ini merupakan salah satu inisiatif untuk menyahut seruan YAB Perdana Menteri Malaysia dalam usaha memperkasa ekonomi Bumiputera.

Program SME Smart Partnership ini telah diadakan dengan jayanya di dua lokasi berbeza. Program pertama telah diadakan di Kuala Lumpur pada 19-20 Mei 2014 yang membabitkan 650 syarikat dalam pelbagai sektor dan sebanyak 1,231 sesi padanan perniagaan telah diadakan. Program kedua pula telah diadakan di Johor Bharu pada 22-23 September 2014 dan jumlah padanan perniagaan yang berjaya diadakan adalah 505 sesi.

Program SME Smart Partnership ini telah berjaya mencapai objektifnya apabila beberapa syarikat yang menyertainya telah mendapat peluang membekalkan barangan ataupun perkhidmatan mereka kepada syarikat 'anchor'.

Kedua-dua program tersebut telah dilancarkan oleh YB Datuk Ir Hj Hamim Samuri, Timbalan Menteri Perdagangan Antarabangsa dan Industri.





YBhg Datuk Mohd Radzif Mohd Yunus menyampaikan cek sumbangan untuk Tabung Kemanusiaan Palestin kepada YABhg Tun Dr Mahathir Mohamad

Majlis Penyerahan Cek Sumbangan kepada
Perdana Global Peace Foundation
untuk Tabung Kemanusiaan Palestin

SME Bank telah menyumbang sebanyak RM10,000.00 kepada Tabung Kemanusiaan Palestin untuk Gaza yang dikendalikan oleh Perdana Global Peace Foundation. Sumbangan ini adalah hasil kutipan daripada warga kerja SME Bank yang prihatin terhadap nasib rakyat Palestin di Gaza. Inisiatif kutipan amal ini telah bermula pada bulan Ogos dan berakhir pada bulan Oktober. Menurut Pengarah Urusan Kumpulan SME Bank, YBhg Datuk Mohd Radzif Mohd Yunus, adalah diharapkan agar sumbangan ini dapat meringankan serba sedikit penderitaan yang dihadapi oleh penduduk Gaza. Majlis penyerahan cek bernilai RM10,000.00 ini telah disempurnakan oleh YBhg Datuk Mohd Radzif Mohd Yunus, kepada YABhg Tun Dr Mahathir Mohamad, Presiden "Perdana Global Peace Foundation" pada 17 Oktober 2014.

Sebagai warga korporat yang prihatin, SME Bank sering mengadakan pelbagai program dan aktiviti khidmat masyarakat bagi membantu masyarakat di Malaysia dan juga masyarakat di luar negara yang dilanda musibah. Ini adalah sebahagian daripada Program Tanggungjawab Korporat SME Bank dan ianya adalah kali ketiga SME Bank membuat sumbangan kepada Tabung Kemanusiaan Palestin. Sumbangan pernah diberikan kepada tabung-tabung bencana yang lain seperti Tabung Kemanusiaan Haiyan, Tabung Kemanusiaan Syria dan Tabung Bencana mangsa-mangsa Tsunami, Jepun.

Program Inovasi Usahawan Muda
SME Bank
Y-Biz Challenge



SM Sains Hulu Selangor dengan produk “Gummy Semashur” telah muncul juara Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge 2014. Kemenangan yang diraih oleh SM Sains Hulu Selangor adalah kali kedua sebagai juara program ini. Majlis penyampaian hadiah telah disempurnakan oleh YB Dato' Seri Idris Jusoh, Menteri Pendidikan II pada 10 November 2014.

“Gummy Semashur” adalah satu produk yang diperbuat daripada bahan buangan kitar semula iaitu polisterina, dicipta untuk mengurangkan kos pembuatan gam yang sedia ada di samping melahirkan satu produk tempatan buatan Malaysia yang berkualiti serta pelbagai guna yang mampu bersaing dan dipasarkan ke peringkat antarabangsa. Penghasilan produk ini diharap dapat mengurangkan pencemaran bahan polisterina yang merupakan bahan yang mengambil masa yang sangat lama untuk terurai.

Pasukan yang bergelar “Valiant Vitrade” ini dianggotai oleh empat pelajar iaitu Akmal Hazim Ahmad Razid, 16; Muhammad Afiff Abdullah, 16; Arif Danial Mohd Lodfi, 16 dan Mohd Shakir Zubayrie Rozali, 16. Mereka telah berjaya membawa pulang wang tunai RM20,000, trofi, piala pusingan dan sijil penyertaan serta hadiah khas tiket penerbangan bernilai RM25,000 untuk menyertai pertandingan di luar negara.

Tempat kedua menjadi milik SMK Maran dengan produk “Sugar Dispenser”. Mereka membawa pulang hadiah wang tunai RM15,000, trofi dan sijil penyertaan. Manakala tempat ketiga dimenangi oleh Kolej Vokasional ERT Setapak dengan produk “Pasta De Fruita, Dates and Raisins” dan mereka membawa pulang hadiah wang tunai RM10,000, trofi dan sijil penyertaan.

Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge 2014 ini bertujuan untuk menggalakkan golongan muda untuk menceburi bidang keusahawanan. Ianya akan menjadi titik mula untuk membentuk para pelajar hari ini menjadi usahawan belia yang berjaya di masa depan.

Bermula pada tahun hadapan, modul Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge akan melalui proses penambahbaikan dan elemen-elemen perniagaan seperti sasaran pelanggan, kaedah pemasaran, perhubungan pelanggan, kos pemasaran dan sebagainya akan diterapkan.

Pada tahun ini SME Bank telah menerima penyertaan daripada 84 buah sekolah dan kebanyakannya merupakan pertama kali menyertai pertandingan ini. Mutu produk yang dihasilkan oleh para pelajar juga turut menunjukkan peningkatan.

Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge ini juga telah mendapat pengiktirafan antarabangsa iaitu, "Plaque of Merit" bagi kategori Program Tanggungjawab Korporat daripada Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) yang telah berlangsung di Moscow, Rusia pada 23-25 April lalu.

Program yang disokong oleh Kementerian Pendidikan Malaysia (KPM) ini adalah terbuka kepada semua sekolah menengah di bawah

KPM. Para peserta mestilah aktif dalam Kelab Keusahawanan, Kelab Koperasi atau Kelab Usahawan Muda. Selain daripada aspek keusahawanan, program ini juga menumpukan fokus kepada aspek rekacipta, inovasi, kerjasama berpasukan dan kepimpinan.

SME Bank juga telah bekerjasama dengan Majlis Rekabentuk Malaysia (MRM) sebagai rakan strategik yang telah banyak berkongsi kepakaran dalam bidang rekacipta produk dan juga khidmat nasihat mengenai kreativiti, inovasi dan pengkomersialan. Lain-lain agensi yang turut terlibat dalam penganjuran Program Inovasi Usahawan Muda adalah Perbadanan Harta Intelek Malaysia (MyIPO) dan Institut Piawaian dan Penyelidikan Perindustrian Malaysia (SIRIM).

Pencapaian para peserta

Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge

Bil	Sekolah	Pertandingan	Peringkat	Hadiah / Anugerah
1	Sekolah Menengah St. Michael, Penampang, Sabah (Juara 2013)	European Exhibition of Creativity and Innovation (EUROINVENT) 2014 di Romania	Antarabangsa	<ul style="list-style-type: none"> Pingat Emas bagi Produk Easy Pouring Set Hadiah Khas dari Republic of Moldova
		Hari Harta Intelek 2014	Negeri	Anugerah Harta Intelek 2014
		Konvensyen Program Usahawan Muda (PUM)	Negeri	<ul style="list-style-type: none"> Juara - keseluruhan Konvensyen PUM Negeri Sabah Juara - kategori Persembahan Pembentangan Syarikat Tempat kedua - Kategori Produk Terbaik Syarikat Tempat ketiga - Kategori Perkhidmatan Syarikat
2	Sekolah Menengah Kebangsaan Maran, Pahang Darul Makmur (Finalis 2013)	National Innovation And Invention Competition Through Exhibition 2014 (iCompEx2014) di Politeknik Sultan Abdul Halim, Alor Setar	Kebangsaan	Pingat Perak – Kategori Produk & Komersil
		Harta Intelek 2014 (Pantai Timur)	Negeri	Penyertaan
3	SM Imtiaz Kuala Terengganu, Terengganu (Finalis 2013)	International Innovation and Invention (i-ENVEX) di Universiti Malaysia Perlis	Kebangsaan	Pingat Emas Kelas F: Proses Pembuatan & Mesin dan Peralatan
4	SM Sains Hulu Selangor, Selangor (Juara 2012)	European Exhibition of Creativity and Innovation (EUROINVENT) 2013 di Romania	Antarabangsa	Pingat Emas bagi kategori Young Inventor

Diari Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge 2014

'Roadshows'

- Bermula pada bulan Februari 2014 hingga Mac 2014.
- Taklimat kepada pegawai-pegawai Jabatan Pelajaran Negeri (JPN) seluruh Malaysia.
- Sebanyak 84 penyertaan telah diterima.



Peringkat Saringan

- 12 Ogos 2014 di Hotel Premiera, Kuala Lumpur.
- Sesi pemilihan 20 sekolah terbaik.
- Melibatkan juri dari SME Bank, Kementerian Pendidikan Malaysia (KPM) dan Majlis Rekabentuk Malaysia (MRM).



'Boot Camp'

- Sesi 'boot camp' selama 4 hari 3 malam dari 8-11 September 2014 di Hotel Seri Malaysia, Melaka khusus untuk 20 sekolah yang mara ke peringkat separuh akhir.
- Pelbagai aktiviti diadakan seperti sesi perkongsian ilmu bersama KPM, MRM, SIRIM, MyIPO serta usahawan berjaya.
- Lawatan ke Kompleks Premis Usahawan SME Bank di Telok Mas, Melaka.



Peringkat Akhir

- 10 November 2014 di Multaqam Ballroom, Tingkat 10, Maju Tower, Maju Junction Mall, Kuala Lumpur.
- 10 sekolah bertanding bagi merebut kejuaraan di peringkat akhir Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge 2014.
- Tetamu kehormat YB Dato' Seri Idris Jusoh, Menteri Pendidikan II hadir untuk majlis penyampaian hadiah kepada pemenang.

Pembentangan Separuh Akhir

- Diadakan pada hari ketiga dan keempat sesi 'boot camp'.
- Setiap sekolah diberi peluang untuk membentangkan kertas cadangan produk di hadapan panel juri.
- Hanya 10 sekolah memasuki peringkat akhir dan menerima wang modal kerja sebanyak RM2,000.00 untuk membina prototaip yang akan dibentangkan di hadapan panel juri pada peringkat akhir.



Album Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge 2014



SME Bank

Jalin kolaborasi baru dengan MARA

Usahawan mikro Bumiputera kini lebih mudah membesarkan perniagaan mereka sehingga ke taraf Perusahaan Kecil dan Sederhana (PKS) melalui kerjasama terbaharu antara Majlis Amanah Rakyat (MARA) dan SME Bank yang telah bermula pada bulan Januari tahun ini.

Perjanjian ini adalah susulan daripada kolaborasi yang telah terjalin sekian lama antara MARA dan SME Bank. Kedua-dua organisasi ini bersetuju untuk menjalinkan kerjasama strategik dalam pelbagai aktiviti yang akan memberi manfaat kepada kedua-dua belah pihak serta usahawan Bumiputera.

Melalui kerjasama ini, pihak MARA akan memanjangkan permohonan daripada usahawan mikro Bumiputera yang memerlukan pembiayaan bernilai lebih besar kepada SME Bank bagi melicinkan lagi perjalanan mereka dalam membesarkan perniagaan.

Sehingga kini, MARA telah mengenal pasti 61 usahawan mikro yang berpotensi untuk dinaik taraf menjadi usahawan PKS.



YBhg Datuk Ibrahim Ahmad (tiga dari kiri), Ketua Pengarah MARA dan YBhg Datuk Mohd Radzif Mohd Yunus, Pengarah Urusan Kumpulan, SME Bank sejurus selepas majlis menandatangani Memorandum Persefahaman MARA-SME Bank



YBhg Datuk Wan Azhar Wan Ahmad (left), President and CEO, CGC and YBhg Datuk Mohd Radzif Mohd Yunus, Group Managing Director, SME Bank with the signed PG agreement

CGC and SME BANK

to offer RM30 million for SME Financing

SME Bank signed a Portfolio Guarantee (PG) agreement with Credit Guarantee Corporation Malaysia Berhad (CGC) to offer RM30 million of financing to viable Small and Medium Enterprises (SMEs) in August 2014.

This is the first ever PG between CGC and a development financing institution in the country. The PG is designed to ease the financing burden of viable SMEs as they are expected to benefit from the lower cost of financing and a faster turnaround time in terms of approvals and disbursement offered under this agreement.

The initial portfolio of RM30 million will benefit approximately 200 SMEs within the next one year through financing between RM100,000.00 to RM500,000.00. The purpose of this financing facility is to provide the SMEs with the working capital required to manage their business cash flows and for business expansion at a fixed rate of between just 5%-7% per annum.



SME Bank and INTI Ink a Corporate Partnership

SME Bank and INTI International College Kuala Lumpur (INTI) signed a Memorandum of Understanding paving the way for both parties to collaborate in the development of human capital for both organizations.

The SME Bank-INTI Corporate Partnership has two main components: the students' programme and the working adults component. Under the former, INTI students will be able to perform their internship, engage in real life projects and ultimately enjoy priority hiring for either full time or part time employment with SME Bank.

Through the latter, SME Bank employees will be able to enjoy free participation in any of the training programmes conducted by INTI and at the same time receive special preference treatment for usage of INTI campus facilities. To encourage lifelong learning, SME Bank employees and their immediate family members will enjoy a rebate on the fees. SME Bank will also act as industry advisors and be involved in INTI's coaching programme.

YBhg Datuk Mohd Radzif Mohd Yunus (right), Group Managing Director, SME Bank and Mr Jeffrey Goh, Chief Executive, INTI signing the MOU





We provided financing worth RM2.73 billion to 1,737 SMEs in 2013.”



SME Bank Aims To Provide **RM3 Billion** Financing This Year

SME Bank aims to provide RM3 billion in financing to Small and Medium Enterprises (SMEs) this year to nurture their development, said Group Managing Director, YBhg Datuk Mohd Radzif Mohd Yunus, during the Bank's 2013 Financial Announcement held in June 2014.

YBhg Datuk Mohd Radzif said as of May this year, the Bank has given out RM1.2 billion in loans to SMEs to support their business growth. He added, "We provided financing worth RM2.73 billion to 1,737 SMEs in 2013."

The Bank posted a pre-tax profit of RM93.97 million in 2013, nearly 1.5 times more than targeted. It recorded an operating profit of RM99.47 million which was more than doubled the targeted amount. The Bank's gross income from Islamic banking business rose 22 per cent to RM209.3 million from 2012, reflecting its robust growth in Islamic banking asset. This is in line with the Bank's target to become a full-fledged shariah-based development finance institution by 2015.



SME Bank's Senior Management answering questions during the Media Conference

Corporate Visit



2014 has been a busy year for the Bank. Up to publication date, we have received a total of 13 corporate visits by government leaders, foreign delegates as well as institutions of higher learning.

The general objective of the visits is to learn and understand the role played by SME Bank in nurturing and developing the SMEs entrepreneurs in the country.

Visit by YB Datuk Hj Ahmad Hj Maslan,
Deputy Minister of Finance

February
12



March
10

Study visit by CYBERNATICS
International College of
Technology



April
8

Educational visit by the Association of
Professional Accounting Students (APACS)
and talk by YBhg Datuk Mohd Nasir Ahmad

Visit by Libyan and IDB Delegates

April
15

Walkabout by YB Datuk Ir Hj Hamim Samuri,
Deputy Minister MITI to EPC Shah Alam



May
23

Study visit by DPP SME Bank Universiti
Utara Malaysia students



June
24

Visit by Saudi Credit & Savings Bank (SCSB)



July
16

Visit by Minister of Commerce,
Republic of Guinea



August
5

Briefing session for
YB Datuk Ir Dr Wee
Ka Siong, Minister in
the Prime Minister's
Department

August
8

Briefing for YB Datuk
Chua Tee Yong,
Minister of Finance



August
27

Study visit by delegation from
Afghanistan Banks Association

Visit by YB Dato' Lee Chee Leong,
Deputy Minister of MITI

September
2

September
19

Study visit by delegation from
Sri Lanka



November

Visit by delegation from Taiwan
Academy of Banking and Finance

4



November
5

Visit by delegation from Ministry of
Micro, Small and Medium Enterprises
(MSME), Government of India

K

Program Tanggungjawab Korporat

1. Program Bersama Komuniti

- Program Sumbangan Tutor Online – 23 Mei 2014

Agihan 100 'user ID' Tutor Online kepada Sekolah Menengah Agama Lughatul Quran, Sekolah Menengah Agama Lughatul Arabiah dan Sekolah Menengah Agama Darul Ulum sebagai alat bantuan belajar tambahan untuk para pelajar yang akan menduduki peperiksaan. Tutor Online merupakan satu kaedah pembelajaran atas talian yang menyediakan nota rujukan dan soalan latihan berpandukan sukatan pendidikan yang telah ditetapkan oleh Kementerian Pendidikan Malaysia.



≡ Majlis Penyerahan 100 'user ID' Tutor Online yang di hadiri oleh YB Datuk Ir Hj Hamim Samuri, Timbalan Menteri Perdagangan Antarabangsa dan Industri merangkap Ahli Parlimen Ledang



≡ Program gotong – royong membersihkan tanah perkuburan Islam Kg. Sungai Buah, Dengkil

- Program Gotong-Royong Membersihkan Tanah Perkuburan Islam Kg. Sungai Buah, Dengkil – 21 Jun 2014

Aktiviti gotong – royong membersihkan tanah perkuburan sebagai persediaan menyambut bulan Ramadhan yang melibatkan 11 orang sukarelawan SME Bank dan juga penduduk Kg. Sungai Buah. Turut menyertai program ini adalah En Mohamad Sabir Mohamad Sabri, Pengarah Divisyen Strategi & Perkhidmatan Kumpulan.

- Sumbangan “Sahabat Korporat Tabung Haji 1435H”

SME Bank telah menjadi “Sahabat Korporat Tabung Haji 1435H” dengan menaja 3000 helai tuala untuk dibekalkan kepada jemaah haji Malaysia bagi tahun 2014.

- Sumbangan Kerusi Roda kepada Persatuan Kesejahteraan Rakyat 1 Malaysia (KER1M)

SME Bank telah menyumbangkan 2 unit kerusi roda kepada Persatuan Kesejahteraan Rakyat 1 Malaysia (KER1M), sebuah organisasi bukan kerajaan yang aktif mengumpul dana bagi membantu golongan orang kurang upaya dan kurang berkemampuan.

2. Program Ramadhan

- Sumbangan Zakat

SME Bank juga telah membuat agihan zakat perniagaan sempena bulan Ramadhan bagi membantu meringankan beban golongan asnaf fakir miskin di beberapa lokasi seperti di Parlimen Pekan, Pahang, Parlimen Jeli, Kelantan dan juga di Parlimen Tambun, Perak.

- Program Ramadhan di Pusat Enterpris dan Pusat Perniagaan SME Bank

Program Ramadhan juga diadakan di semua Pusat Enterpris SME Bank bagi meringankan beban yang ditanggung oleh golongan yang memerlukan sempena menyambut bulan Ramadhan. Pada masa yang sama program ini juga bertujuan untuk memupuk sikap kerjasama dan mengeratkan hubungan silaturahim di kalangan kakitangan SME Bank.



Program Ramadhan Ledang bersama YB Datuk Ir Hj Hamim Samuri, Timbalan Menteri Perdagangan Antarabangsa dan Industri, merangkap Ahli Parlimen Ledang

- Program Agihan Juadah Berbuka Puasa di UTC Kuala Lumpur, Pudu Sentral – 4 Julai 2014.

300 pek makanan telah diedarkan di perkarangan Surau UTC Kuala Lumpur yang terletak di Pudu Sentral. Tujuan program ini adalah untuk menyediakan bekalan berbuka puasa kepada para pengunjung UTC Kuala Lumpur.



Pemberian hamper pada golongan yang memerlukan di Pusat Perniagaan SME Bank Bayan Baru

- **Program Ramadhan Ledang – 13 Julai 2014**

Sumbangan hamper makanan kepada 500 golongan asnaf, ibu tunggal dan warga emas di sekitar Parlimen Ledang, Johor. Hamper makanan ini telah diserahkan oleh YB Datuk Ir Hj Hamim Samuri, Timbalan Menteri Perdagangan Antarabangsa dan Industri merangkap Ahli Parlimen Ledang di Kompleks Sukan Pulau Penarik, Sg. Mati, Ledang, Johor.

- **Sumbangan Baju Raya kepada Rumah Permata Hatiku, Gombak - 23 Julai 2014**

SME Bank telah menyumbangkan baju raya dan wang tunai kepada 23 anak – anak yatim dari Rumah Permata Hatiku sebagai persediaan menyambut Hari Raya Aidil Fitri. Turut hadir, En Mohamad Sabir Mohamad Sabri, Pengarah Divisyen Strategi & Perkhidmatan Kumpulan yang telah menyampaikan sumbangan tersebut kepada En Aizuddin, penyelia Rumah Permata Hatiku.



Program sumbangan baju raya untuk anak-anak Rumah Permata Hatiku

- **Program Agihan Bubur Lambuk kepada Pesakit di Wad Pediatrik, Hospital Sungai Buloh - 9 Julai 2014**

Sumbangan bubur lambuk kepada pesakit dan staf di Wad Pediatrik, Hospital Sungai Buloh merupakan salah satu aktiviti tahunan SME Bank menjelang bulan Ramadhan. Selain bubur lambuk, SME Bank juga mengagihkan permainan kanak-kanak dan biskut raya bagi menceriakan pesakit di wad berkenaan.



Sumbangan bubur lambuk kepada pesakit di Wad Pediatrik, Hospital Sungai Buloh

- **Sumbangan Hari Raya Angkatan Tentera Malaysia**

SME Bank merupakan salah sebuah badan korporat yang menaja Program Sumbangan Hari Raya Angkatan Tentera Malaysia (ATM). Program penyampaian hamper ini telah dihadiri oleh YB Dato' Seri Hishammuddin Tun Hussein, Menteri Pertahanan Malaysia dan YABhg Datin Seri Paduka Rosmah Mansor yang merupakan Yang DiPertua Badan Amal dan Kebajikan Tenaga Isteri-Isteri (BAKTI). Ini merupakan salah satu program yang dilaksanakan sebagai penghargaan kepada warga ATM yang melaksanakan tugas operasi di dalam dan luar negara termasuk keselamatan setiap pasukan, kem dan unit pada musim perayaan Hari Raya Aidilfitri.



BRAIN *Project*



The new SME Bank logo was officially launched on 4th July 2013. In line with this new corporate identity, a taskforce was set up to plan and propose for the Strategic Branding Initiatives. The purpose of these initiatives is to create clarity and alignment that ensures our staff is moving in the same direction, delivering on the promise which is, 'New Look with Renewed Commitment'. Thus, BRAIN Project was launched during the 2nd Quarterly Assembly on 14th April 2014. The word BRAIN is derived from the word '**BR**and **IN**ternalization'. Under the BRAIN Project, the Bank has drawn up a number of initiatives in order to enhance the brand values of Care, Empathy and Subject Matter Expert (S.M.E). Initiatives to be implemented are leadership trainings, S.M.E communication bulletins, SME Bank Bazaar, internal staff activities and contests.

OVERVIEW ON PHARMACEUTICAL INDUSTRY IN MALAYSIA

By Norhisham Hamzah

The Malaysian pharmaceutical market is relatively underdeveloped by international standards. The market is based on a strong domestic generic drugs sector and imports of branded and patented medicines. The Malaysian pharmaceutical market is dominated by the private sector (60%) and is vulnerable to macroeconomic factors. Pharmaceutical industry comprises of local companies that focus on traditional medicine, vitamins, supplements, over the counter (OTC) drugs and generics; and multinationals (MNCs) for internationally tested and accepted drugs which have patents valid for a certain number of years. Upon expiry of patents, the local companies are able to manufacture generics and market them at more affordable prices. More than two-thirds of Malaysian pharmaceuticals still focus on traditional medicine.

Pharmaceutical spending in Malaysia only represented 0.67% of GDP in 2013; a low achievement based on regional standards and represented almost 16.4% of the healthcare expenditure in Malaysia. The pharmaceutical industry had grown steadily by 9.0% from RM6.1 billion in 2012 to RM6.6 billion in 2013 and is forecasted to post a CAGR (compound annual growth rate) of 8.2% between 2013 and 2018.



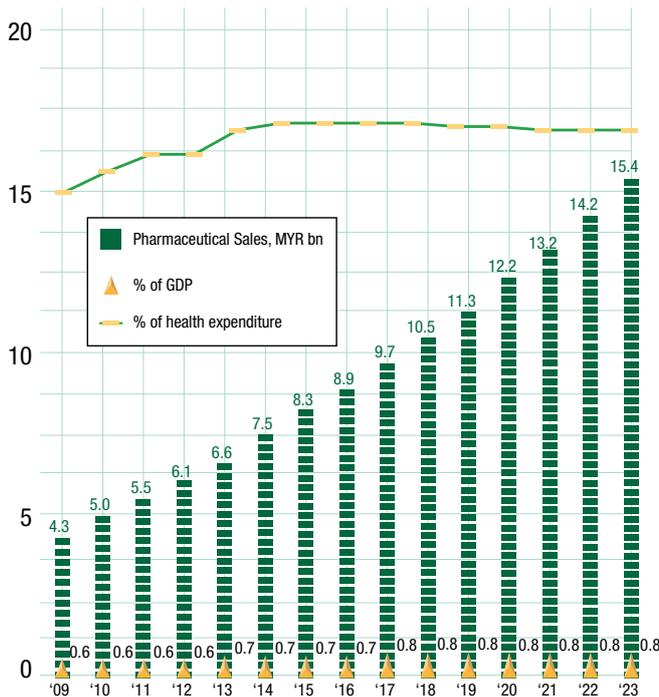
Picture courtesy of www.chemicalsinfomart.com

Category of Pharmaceutical Products



Based on the expanding economy, improving medicine regulations, healthcare provision expansion and modernization and relative political stability, the combined sales of prescription drugs and OTC drugs will increase to RM9.36 billion in 2017 with a CAGR of 9.1%. Malaysia's pharmaceutical sales has been revised downwards due to a slowdown in pharmaceutical trade in 2013, slower economic growth in 2014, and longer expected returns in the investment in the pharmaceuticals sector. The pharmaceutical sale in 2013 reached RM6.6 billion and is expected to reach to RM7.17 billion in 2014; an increase of 8.6%. This forecast is lowered due to the unfavourable 2013 trade.

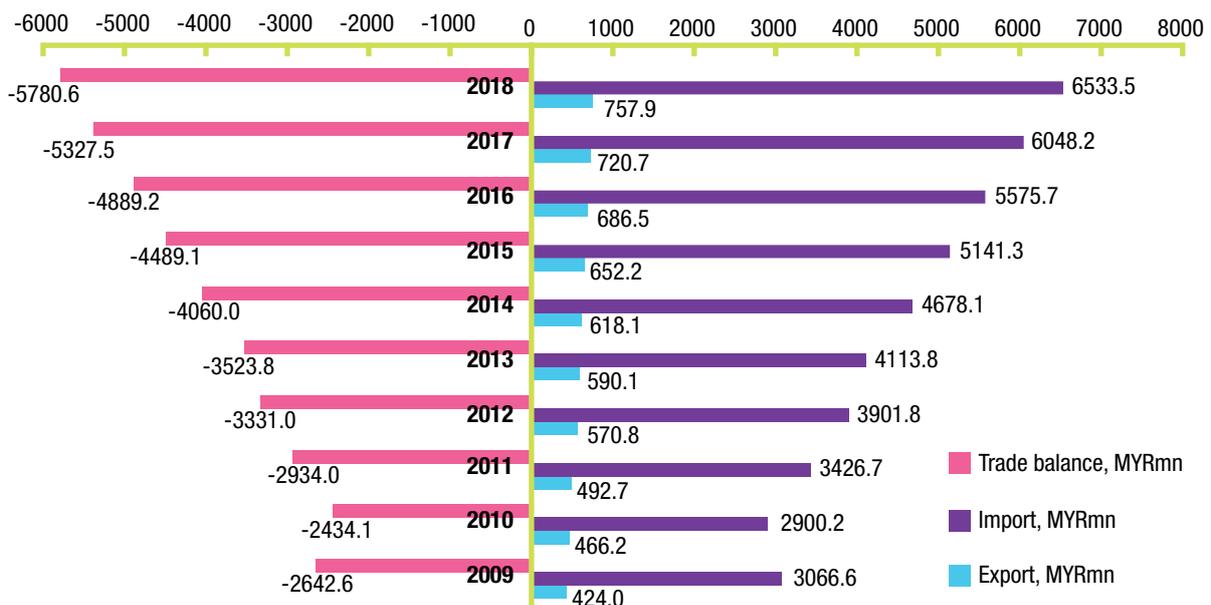
Pharmaceutical Market Forecast 2009-2023



The pharmaceutical industry in Malaysia was estimated to have achieved export growth of 8% y-o-y in 2012, reaching RM610 million. The sector is forecasted to grow in exports at CAGR of 5.0% through to 2018, reaching RM753 million by the end of the five-year forecast period. In late 2013, the government announced its budget for 2014 - which would see a 14.5% increase in spending on healthcare. The government had planned to use its RM264.2 billion healthcare budget in 2014 to increase the number of nurses in the country, construct and upgrade hospitals, provide free treatment kits - presumably containing essential drugs - and setting up 50 healthcare clinics.

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Pharmaceutical Trade Balance 2009-2018



Like most countries, Malaysia has a negative pharmaceutical trade balance despite strong increases in export values and volumes. According to UN Comtrade, the leading countries of origin in 2010 included Australia (RM306.5mn), Switzerland (RM265.4mn), France (RM262.3mn), Germany (RM265.4mn) and the US (RM224.4mn). In the same year, Malaysia's key export destination was Singapore, which received RM94.8mn worth of Malaysian pharmaceuticals, or 36% of total exports.

Structure in Pharmaceutical Industry

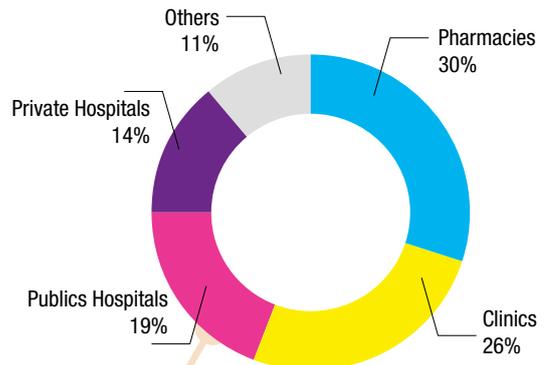
Pharmaceutical Manufacturing

According to the Pharmaceutical Association of Malaysia (PhAMA), only 13% of the multinationals operating in Malaysia set up local manufacturing operations, while a further 7% have manufacturing arrangements with local companies. This indicates that some 80% of multinationals are constrained to the import and marketing of life-saving drugs. The local companies are involved in the entire value chain from R&D to the marketing and sales of therapeutic products, regulatory and other factors.

Pharmaceutical Manufacturing

- 250 local GMP-compliant manufacturers and 205 licensed traditional manufacturers
- 74 manufacturers for prescriptive and OTC drugs
- 176 manufacturers for traditional and supplement

Pharmaceutical Distribution



Source: Pharmaceutical Association of Malaysia (PhAMA)

Pharmaceutical Distribution

As at 2010, there were 1,035 licensed wholesalers; 860 pharmacies and over 4,000 traditional medicine shops. The bill published in January 2013 proposing the separation of prescription from dispensation of drugs (currently doctors take on both role) shows a very positive development in pharmaceutical industry. Additional public distribution channel is anticipated through the 1Care centres programme.

INDUSTRY TREND IN PHARMACEUTICAL

By Norhisham Hamzah

Pharmaceuticals in NKEAs

The NKEA in healthcare industry as a whole would generate revenue of RM17.1 billion, gross national income of RM11.4 billion and 86,000 new jobs by year 2020 with special focus on pharmaceutical projects under EPP3. This EPP (entry point project) is aimed at boosting domestic drug manufacturing through the production of generic versions of drug targeted to generate revenue of RM610 million, shortfalls by 3% due to external demands. The trends of pharmaceutical MNCs is to outsource selected value chains to reduce the cost and high risk derived from the time-intensive and costly process of research and development for producing a new drug.

The government's plans as part of the NKEA programme will help to reduce the reliance on imports. The government provided RM96 million from 2010 to 2012 to construct manufacturing facilities for the production of generic drugs. The latest batch of investment, announced in July 2013, would see RM388.1 million spent to boost the manufacturing capabilities of five firms.



Picture courtesy of www.cbsnews.com

Under Phase II (2010-2015) of its National Biotechnology Policy, the government emphasizes on biotech business aspects such as drug discovery, new product development, technology acquisition and licensing that have attracted RM12.72 billion in biotechnology investment in 2011 and 2012, exceeding the government's RM9 billion target for Phase II of the policy.

The NKEA in healthcare industry as a whole would generate revenue of RM17.1 billion, gross national income of RM11.4 billion and 86,000 new jobs by year 2020 with special focus on pharmaceutical projects under EPP3

Opportunities in Pharmaceutical Industry

Key drivers for expansion in pharmaceutical industry in Malaysia includes:

1. The growing reputation of Malaysian pharmaceuticals
2. The encouragement of the generic and specialist segments
3. The rising demand for and supply of halal medicines

I In October 2012, the release of MS2424:2012 Halal Pharmaceuticals – General Guidelines for basic requirement in halal provides opportunities for local manufacturers to cater for the demand for halal-certified pharmaceutical products.

II Over 20% of the world's population are Muslim and currently account for a halal pharmaceutical market of more than RM1,962 billion.



III Russia, China and India have expressed interest in tapping into Malaysia's expertise in halal medicine certification in order to strengthen their own export capabilities.

IV In January 2013, CCM Pharmaceutical Berhad was first to receive halal certification for 200 OTC products, followed by Upha Pharmaceutical Mfg (M) Sdn Bhd and DuoPharma (M) Sdn Bhd.

4. New government guidelines in line with international standards.
5. The harmonization of procedures within the ASEAN region, with alignment providing better market access for multinationals looking to establish or expand operations in an increasingly lucrative regional market. The recent strengthening of regional cooperation and collaboration with respect to significant healthcare areas suggests that the harmonization initiative is developing successfully and Malaysia's Drug Control Authority continues to push for ASEAN-wide drug standards.



Key Projects in EPP3 with recorded RM1.09bn in investments

EPP	Project Name	Companies	GNI million	Investment million
3	Orphan Drug	AFT	47.9	0
3	Vaccines	AJ Pharma	114.9	91.9
3	Servier kontra-collaboration	Servier	39.4	0
3	MDI	CCM (Cipla)	26.1	52
3	MDI	Kontra Pharma	18.8	9.75
3	MDI	Impian Eksekutif Sdn. Bhd.	41.7	58
3	MDI	Biocare (3M)	46.9	75.9

Key Development in Pharmaceutical Industry

The increasing domestic demand for medicines that the local manufacturing industry is unable to meet will stimulate the growth of pharmaceutical imports over the next five years. With the focus of NKEA to establish manufacturing facilities, several key developments in pharmaceutical industry have taken place:

Pharmaceutical Manufacturing	Pharmaceutical Distribution
Ranbaxy Malaysia: Second manufacturing facility received approval in September 2012	DKSH Holdings Malaysia: a new 130,000 square feet healthcare distribution centre on the Hicom Industrial Estate to expand the presence of its healthcare arm

India's Aglia Biotech - signed an agreement with Bio-Xcell to establish a biotech facility in March 2013

BP Healthcare: to increase 30 new outlets of Lovy Pharmacies

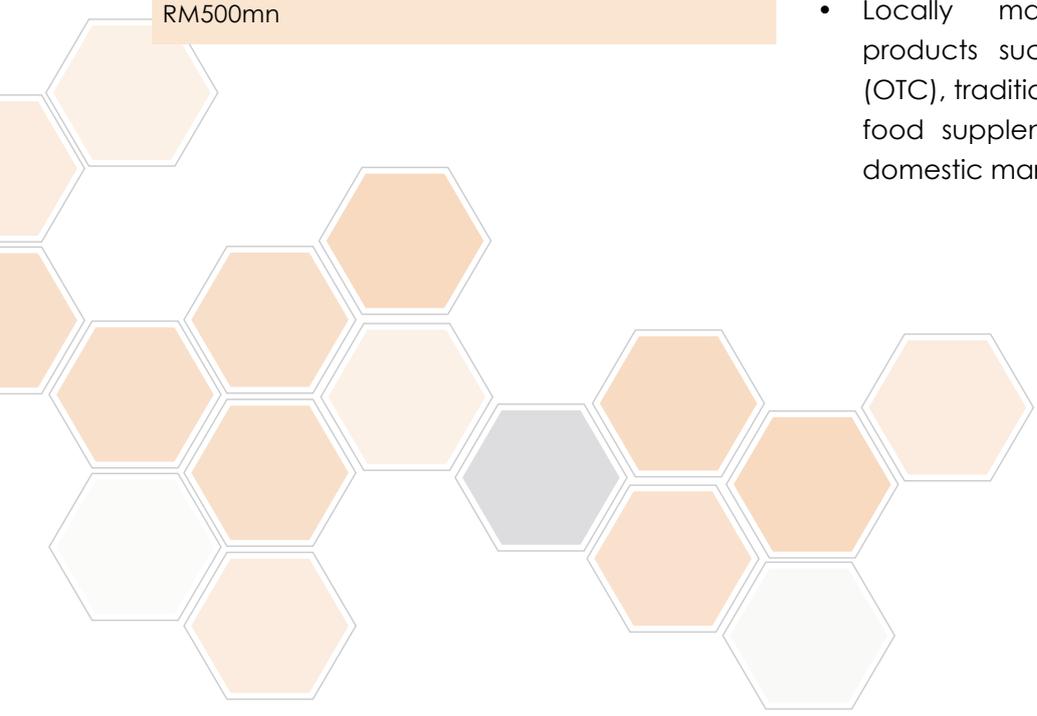
Joint venture between Malaysia Biotechnology Corporation, DRB-HICOM and Melaka Biotech Corporation to develop pharmaceuticals park in Melaka valued at RM500mn

Potential opportunities for SMEs in pharmaceutical manufacturing cover areas:

- Contract research (private arms of research universities)
- Clinical trials
- Contract manufacturing i.e. supply of active pharmaceutical ingredients (API), bulk drug
- Manufacturing, manufacturing of formulations
- Manufacturing and supply of packaging and capsules and intermediaries

Industry Risk:

- Trans-Pacific Partnership Agreement (TPPA) – The government's decision to not support the TPPA may deter investment by MNCs especially on the patent protection in the country. The market is estimated to be worth RM13.9 billion in 2023 with a CAGR of 7.7% for the next 10-year forecast period.
- The prospect of pharmacists charging a RM5 consultation fee may deter patients from using the pharmacy and opting for cheaper sources of treatment – counterfeit drugs.
- Heavy reliance on imported generic and patented drugs, representing 75% of the pharmaceutical markets.
- Locally manufactured pharmaceutical products such as over-the-counter drugs (OTC), traditional medicines, and health and food supplements are mainly focused on domestic market.



Petua Penyediaan RANCANGAN PERNIAGAAN

UNTUK PERMOHONAN PEMBIAYAAN PKS



Oleh Abdul Aziz Abdul Samad & Zaini Jasami @ Jasmi

Mungkin ramai yang ingin memohon pembiayaan perniagaan merasakan sukar untuk menulis Rancangan Perniagaan lebih-lebih bagi yang belum pernah memulakan perniagaan mahupun memerlukan pembiayaan untuk meneruskan hasrat mereka. Justeru itu, meyakinkan pihak institusi kewangan agar meluluskan pembiayaan untuk perniagaan mereka mungkin sesuatu yang membebankan.

Konsep Asas Pembiayaan

Sememangnya Rancangan Perniagaan perlu dihantar bersama-sama dengan Borang Permohonan dan dokumen-dokumen sokongan seperti Sijil Pendaftaran Syarikat, sebut harga mesin peralatan, penyata bank dan sebagainya. Secara umumnya, Rancangan Perniagaan diperlukan oleh pihak institusi kewangan bagi membuat penilaian terhadap permohonan pembiayaan tersebut sama ada 'viable' dan 'bankable' atau sebaliknya.

Institusi kewangan akan menilai risiko terhadap sesuatu perniagaan yang bakal diberikan pembiayaan. Namun demikian, setiap institusi kewangan mempunyai 'risk appetite' atau kesanggupan menanggung risiko yang berbeza. Pada kebiasaannya, institusi kewangan pembangunan seperti SME Bank mempunyai 'risk appetite' yang lebih tinggi daripada institusi kewangan komersil disebabkan, mandat yang perlu dilaksanakan untuk mewujudkan dan membangunkan usahawan. Secara umumnya, adalah penting bagi institusi kewangan untuk memastikan para pelanggan mereka mempunyai perniagaan berdaya maju yang:

- 1) Mempunyai **kemampuan** untuk membayar balik pembiayaan yang diberikan, dan
- 2) Mempunyai **keinginan** untuk membuat pembayaran balik tersebut.

Institusi kewangan mempunyai pelbagai kaedah untuk menilai sesuatu permohonan pembiayaan. Bagi pembiayaan perniagaan, lazimnya empat aspek utama perniagaan—operasi, kewangan, pengurusan dan pemasaran – akan dianalisa dan dinilai agar memenuhi kriteria-kriteria di atas.

Maklumat & Dokumen Sokongan Adalah Penting



Maklumat yang diberikan dalam Rancangan Perniagaan perlulah dapat difahami, mencukupi, tidak semestinya terlampau panjang atau ditulis dalam bahasa berbunga demi meyakinkan institusi kewangan agar memberikan pembiayaan. Begitu juga dokumen-dokumen mestilah lengkap dan dapat menyokong Rancangan Perniagaan tersebut. Ini akan membantu memudahkan institusi kewangan membuat keputusan terhadap sesuatu permohonan pembiayaan tersebut.

Beberapa Petua Penting



Berikut adalah beberapa petua yang boleh membantu para usahawan menyediakan Rancangan Perniagaan mereka:

- 1) Gunakan perkataan yang mudah, sesuai, betul, tepat dan jelas; sebaiknya elakkan penggunaan perkataan dalam bahasa pasar, bercorak mesej SMS, berbunga-bunga mahupun terminologi teknikal (tanpa penerangan mudah).
- 2) Gunakan ayat yang mudah (satu ayat membawa satu maksud) dan merujuk terus kepada fakta; elakkan daripada menggunakan ayat yang merumitkan atau sukar difahami atau terlalu berbunga atau bertentangan dengan penerangan asal.
- 3) Nyatakan fakta dalam bentuk jadual, rajah, graf, carta, lampiran dan sebagainya; elakkan teks yang terlalu panjang.
- 4) Gunakan satu jenis bahasa sahaja; sama ada Bahasa Melayu atau Bahasa Inggeris.

Penulisan dalam Rancangan Perniagaan, seperti yang disebutkan tadi, tidak memerlukan sebuah karya yang panjang. Yang paling penting ia menerangkan dengan jelas tentang sesebuah perniagaan tersebut yang meliputi model perniagaan, modus operandi perniagaan dan sebagainya secara logik, berasas dan berkesinambungan antara setiap aspek perniagaan. Sebagai contoh, anda ingin mengeluarkan 10,000 unit produk sebulan untuk dipasarkan tetapi kapasiti maksimum mesin anda hanya mampu mengeluarkan 100 unit produk sehari. Sudah tentu pernyataan anda tersasar dari logik

lantaran adalah mustahil untuk menghasilkan 10,000 unit produk sebulan. Mungkin kapasiti pengeluaran di aspek operasi perlu disesuaikan (synchronised) dengan sasaran dalam aspek pasaran.

Berikut pula adalah beberapa petua perniagaan yang perlu diberikan perhatian khusus:

Aspek Pasaran:



- i. Bagi perniagaan yang mempunyai pasaran terbuka seperti kedai runcit, restoran dan sebagainya adalah penting untuk membuat kajian pasaran bagi menentukan kawasan pasaran, pelanggan sasaran, saiz pasaran dan anggaran pendapatan. Bagi mendapatkan populasi penduduk, maklumat ini boleh didapati melalui laman web Jabatan Perangkaan Malaysia.
- ii. Apabila membuat anggaran pasaran, pasaran sasaran atau pelanggan sasaran anda hendaklah jelas. Sebagai contoh, sekiranya anda menulis pasaran anda sebagai 'sekolah-sekolah di Malaysia', sila senaraikan sekolah mana yang dirujuk atau sekolah mana aktiviti pemasaran telah dibuat dengan anggaran jualan yang bakal diperolehi.

Aspek Operasi:



- i. Bagi yang belum memulakan perniagaan atau yang ingin mendapatkan lokasi baru atau menambah 'outlet', menamakan lokasi perniagaan yang disasarkan sebagai lokasi dikenalpasti iaitu maklumat lokasi dan kadar sewa diketahui, tetapi belum membayar deposit sewa atau menandatangani Perjanjian Sewaan adalah lebih selamat. Ini mengelakkan anda daripada terperangkap membayar sewa premis sementara menunggu pembiayaan diperolehi.
- ii. Buat pengubahsuaian yang selari dengan keperluan dan jenis perniagaan anda pada harga yang berpatutan.
- iii. Buat pemilihan mesin dan peralatan dengan merujuk kepada beberapa pembekal agar anda memperoleh yang sesuai dengan keperluan anda. Pemilihan bukan hanya pada harga tapi mengikut keperluan perniagaan anda.

Aspek Pengurusan:



- i. Pastikan bahawa pengurusan atau kakitangan yang penting sebagai kunci utama perniagaan telah diperolehi dan dimasukkan dalam carta organisasi beserta biodata. Sebagai contoh, sekiranya anda ingin membuka sebuah restoran, tukang masak adalah kunci utama perniagaan.

Aspek Kewangan:



- i. Pastikan apabila memberikan angka-angka andaian untuk unjuran kewangan (*forecast*), ianya adalah berdasarkan fakta yang jelas seperti dari sebutharga atau rujukan yang sah.
- ii. Pastikan angka-angka andaian anda adalah logik dan realistik. Anda boleh buat rujukan dengan usahawan yang menceburi perniagaan atau pakar dalam sesuatu industri agar anda dapat membandingkan angka-angka andaian anda dengan kebiasaan industri (*industry norm*).

Ini adalah beberapa petua yang mungkin sedikit-sebanyak dapat membantu memantapkan penulisan anda dalam Rancangan Perniagaan. Mereka yang berminat boleh juga merujuk kepada para pegawai bank untuk memastikan yang maklumat berserta dokumen-dokumen yang diperlukan lengkap dan sempurna.

Kesimpulan



Penyediaan Rancangan Perniagaan adalah tidaklah begitu sukar. Mungkin penulisan Rancangan Perniagaan sepanjang 15 hingga 20 halaman sudah memadai sekiranya diolah dengan baik. Mungkin juga terdapat sedikit cabaran bagi mendapatkan dokumen-dokumen sokongan seperti sebutharga daripada pembekal mesin, permit, penyata akaun beraudit dan sebagainya. Yang paling penting adalah pemohon memahami dan menghayati perniagaan yang diceburi serta sentiasa merujuk kepada keperluan perniagaan (*business requirement*) yang rasional sebagai asas dan tidak berlebih-lebihan.

Pihak kami ada menyediakan kursus dan program latihan yang memberikan penerangan dan tunjuk ajar dari segi format dan isi kandungan dalam penyediaan Rancangan Perniagaan untuk pembiayaan. Sila hubungi kami untuk mendaftar bagi kursus atau program tersebut.

SME Biz-Talk

CEDAR's annual SME Biz-Talk 2014 has again proven to be a hit among the local entrepreneurs community judging from the overwhelming turnout during the nationwide road shows. A free half-day talk was held at 11 different venues namely Kuching, Miri, Kota Kinabalu, Tawau, Melaka, Shah Alam, Kuala Terengganu, Penang, Kuala Lumpur, Kuantan and Johor Bharu in April to May 2014. A total of 1,234 attended the SME Biz-Talk programme.

Organized alongside the SME Bank and CEDAR's Open Day, focus of the SME Biz-Talk was to unveil key business industries, opportunities and challenges across six key economic sectors, namely Wholesale and Retail; Tourism and Hospitality; Education; Oil, Gas and Energy; Healthcare and Green Technology.



MOU between CEDAR & SEED

CEDAR signed a Memorandum of Understanding with the Secretariat for the Empowerment of Indian Entrepreneurs (SEED) on 4 September 2014. Following the collaboration, CEDAR will run a series of training programmes for budding Indian entrepreneurs chosen by SEED. The participants will go through CEDAR's signature training modules known as LEAP (Leaders Entrepreneurship Acceleration Programme). Upon completing the programme, participants are eligible to apply for suitable financing from SME Bank.

SEED has disbursed a total of RM347.32 million in loans to 9,318 Malaysian Indian entrepreneurs since August 2012. About RM131 million or 40 per cent of the loans were disbursed to 9,067 Indian entrepreneurs through a special loan under the National Entrepreneur Group Economic Fund (Tekun Nasional). The remaining was provided by financial institutions to those in the Small and Medium Enterprise (SME) sector.



MOU signing ceremony between CEDAR-SEED

Program Outreach Usahawan SME Bank

SME Bank telah menganjurkan Program Outreach Usahawan yang diadakan di Kinta Riverfront Hotel, Ipoh Perak dan Hotel Parkcity Everly, Bintulu Sarawak. Tujuan utama program ini diadakan adalah bagi mewujudkan kesedaran masyarakat tempatan khususnya usahawan Perusahaan Kecil dan Sederhana (PKS) tentang kemudahan-kemudahan yang disediakan oleh SME Bank seperti Dana Usahawan Muda, Dana Pembiayaan Bumiputera dan Dana Pembangunan Halal serta kemudahan bukan kewangan seperti latihan keusahawanan dan kompleks premis usahawan. Program Outreach telah dihadiri oleh 67 usahawan.



Reaching out to our clients

SME Bank organized a series of engagement activities with the objective of building and strengthening the relationship between the Bank and its customers. The management engagement session saw the Management Team meeting selected customers to further discuss expanding the business relationship. A total of 255 customers participated in the programme.

9 Oct | Sabah
Promenade Kota
Kinabalu Hotel



8 Oct | Sarawak
Park City Everly Hotel Bintulu



30 Sept | Kedah
TH Hotel Alor Setar



11 Sept | Melaka
Avillion Legacy Hotel



SME Bank Customers Open Day

As for the Customers Open Day, it was held at 19 Enterprise Centres. The Customers Open Day provided the opportunity for the general public to be exposed to the Bank's products and services.

In addition to this, customers had the opportunity to understand what GST is all about through the GST talk session. The Customers Open Day attracted a total of 3102 customers.



Kajang Enterprise Centre



Kuala Lumpur Enterprise Centre



Shah Alam Enterprise Centre

Enterprise Centre	Date
Kangar Enterprise Centre	3-Sep-14
Alor Setar Enterprise Centre	4-Sep-14
Seberang Jaya Enterprise Centre	5-Sep-14
Kuantan Enterprise Centre	8-Sep-14
Kuala Terengganu Enterprise Centre	9-Sep-14
Kota Bharu Enterprise Centre	10-Sep-14
Ipoh Enterprise Centre	12-Sep-14
Kajang Enterprise Centre	18-Sep-14
Tawau Enterprise Centre	22-Sep-14
Kota Kinabalu Enterprise Centre	23-Sep-14
Miri Enterprise Centre	24-Sep-14
Kuching Enterprise Centre	25-Sep-14
Johor Bahru Enterprise Centre	28-Sep-14
Batu Pahat Enterprise Centre	29-Sep-14
Melaka Enterprise Centre	30-Sep-14
Seremban Enterprise Centre	1-Oct-14
Kuala Lumpur Enterprise Centre	2-Oct-14
Sentral Enterprise Centre	
Shah Alam Enterprise Centre	3-Oct-14

Gading Kencana Sdn Bhd



Gading Kencana Sdn Bhd is a renewable energy services company founded in 1998 by electronics engineering graduate Dato' Ir Muhammad Guntor Mansor Tobeng and Datin Hasnah Awang. The company started out small, trading in solar garden lights and solar street lighting. In the early days of the company, they sold in small cash and carry quantities, marketed mainly through newspaper advertising. The company began to reach bigger clients when they participated in exhibitions organised by MAHA, MARA and the Ministry of Rural and Regional Development.

The company found the solar energy sector to be a promising field in Malaysia, in fact they believe that the nation can be a hub for solar energy production in Asia. It has a viable infrastructure in place to achieve this, particularly a holistic value chain where every component that makes up a solar energy product can be found manufactured locally. The Government's renewable energy initiatives provide further impetus for the players in the industry to shine.

Another major contributing factor that allowed Gading Kencana Sdn Bhd to develop into a major player in the industry was the support of SME Bank. SME Bank was the first financial institution to give them real assistance. Through the Bank's Tabung Usahawan Siswazah the company received an injection of RM100,000 – the extra working capital allowed them to increase their distribution channels, and as a direct result of their bigger operating capacity, they were able to close a sale of RM3 million. The company took advantage of SME Bank's many professional courses which helped them to manage their finance and accounts better. As business expanded, SME Bank again came in, this time providing a RM500,000 loan. The increased working capital raised their turnover from RM3 million to RM10 million.

Today, the company is a major player in Malaysia's solar energy market. They are involved in an 8-megawatt solar farm in Malacca. Projek Suriaku is a project to help the nation's lower income group generate extra income. They have also been breaking into the global market, with presence in Dubai, UAE, Qatar, Yemen, Saudi Arabia, Oman and also breaking into Japan, Indonesia, Germany, Algeria, India and the Phillipines. Recognising that a well-trained and committed workforce is essential, the company sends their engineers for training in Germany, India, Korea, Thailand and Australia. Success-based reward policies engenders loyalty and diligence. They are the only energy service company in the nation to be awarded ISO 9000 certification. Recognition of success is evident from the company's many awards, the most recent being the prestigious Malaysian SME Enterprise 50 award and the 2013 Frost & Sullivan Entrepreneurial Company of the Year awards. With favourable growth conditions, and with the support of institutions such as SME Bank, Gading Kencana Sdn Bhd looks set to be a rising star in the region's renewable energy sector.

Nurturing the advancement of SMEs nationwide and its ecosystem are the thrust of our existence.



At SME Bank, we not only meet your financing needs, instead, we support your business growth through the provision of timely and professional advisory services.

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