

# SME news



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Not For Sale

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# From the desk of **GMID**

**Assalamualaikum warahmatullah hiwabarakatuh.**

For the past three years, SME Bank has been at its full throttle in becoming a full-fledged Shariah Compliant Development Financial Institutions. Alhamdulillah, by first Ramadan 1436H (18 June 2015), we officially adopted Shariah Principles in our daily operations. As we paved our way in fulfilling this mission, the Bank took a wholesome approach in ensuring the staff are given sufficient exposure to gain the necessary skills and experience in managing the Bank's Islamic Finance portfolio. This is achieved through a collaboration between Centre for Entrepreneur Research and Development Sdn. Bhd. (CEDAR), SME Bank's wholly owned subsidiary, with IBFIM in developing and conducting the Chartered Islamic Development Banker (ChIDB) Programme. This transition is timely as Islamic Banking has become a major force not just in the country but at the global level as well.

Apart from preparing the staff for the transition, the Bank also took a concerted effort to encourage the Bank's customers to convert their accounts to Islamic Financing accounts. Continuous engagements were done in addition to offering customers non moving cost, unchanged monthly payments as well as preferable terms and conditions. These efforts have been successful with 88% of the customers converted their financing to Islamic Financing accounts.

At the business development front, the effort to strengthen our position in the market continues. The Bank launched several new financing programmes, inked MoUs with relevant parties, and enhanced engagements with customers, potential customers and



NGOs. These initiatives are testimonies to SME Bank's effort in offering the best financing solutions and beyond financing facilities to Malaysian SMEs.

In these challenging times that the nation is currently going through, I hope that all of us, stakeholders, entrepreneurs and not forgetting the communities need to come together and stay positive. Everyone plays a role towards the advancement of our beloved country. I would like to end my note with this quote from Denis Waitley, a motivator and speaker, "Don't dwell on what went wrong. Instead, focus on what to do next. Spend your energies on moving forward toward finding the answer."

Thank you and happy reading!

**Datuk Mohd Radzif Mohd Yunus**  
Group Managing Director,  
SME Bank



# SME Bank Adopts *Shariah Principles* In Its Operations

One of the main goals of SME Bank's 5-Year Transformation Plan was achieved when the Bank officially adopted the Shariah Principles in its operations effective 18 June 2015 which was also the 1<sup>st</sup> day of Ramadhan 1436H.

SME Bank's Islamic financing portfolio currently stands at 88% amounting to RM4.5 billion compared to only 15% when SME Bank was first established in October 2005. The Bank intends to achieve 90% Islamic financing portfolio by December 2015.

The Bank took a wholesome approach in planning and executing the transformation through several key focus areas which include ensuring the staff are given sufficient exposure to gain the necessary skills and experience in managing the Bank's Islamic Finance portfolio. On this aspect, the Bank via its subsidiary, Centre for Entrepreneur Development and Research Sdn. Bhd. (CEDAR) together with IBFIM developed and conducted the Chartered Islamic Development Banker (ChIDB) programme. First of its kind in the industry, ChIDB is aimed at producing well-trained, highly competent personnel and executives with the required skills in Shariah based Development Banking.

Overall, the customers welcomed the move by SME Bank to adopt the Islamic principles in its operations. This can be attributed to the fact that Islamic Finance provides the assurance of fairness for all and that transactions are based on genuine business activity or asset and it prohibits any speculative practices.

Nevertheless, the Bank undertook a concerted effort to convince the customers to convert their accounts from conventional loans to Islamic financing accounts. Continuous engagement was done by offering the Bank's loyal customers no moving cost, unchanged monthly payments as well as unchanged terms. These efforts have translated into high percentage of conversion that the Bank has recorded.

All these initiatives coupled with the high quality, competitive and innovative products would truly support the Government's aspiration in making Malaysia the leading International Islamic Financing hub.



*Congratulations!*



Staff of SME Bank are

# CERTIFIED ISLAMIC BANKER



The Chartered Islamic Development Banker (ChIDB) programme, which was jointly offered by SME Bank's subsidiary CEDAR in collaboration with the Islamic Banking and Finance Institute of Malaysia (IBFIM) was developed to ensure that the pool of talents in Development Financial Institutions (DFI) is further enhanced and equipped with the latest industry knowledge, in view of the tremendous growth in the Islamic finance industry locally and globally.

The programme is divided into three stages, namely, Certified Islamic Development Banker (CIDB) Level 1, Professional Islamic Development Banker (PIDB) Level 2, and Chartered Islamic Development Banker (ChIDB). A total of 487 staff passed the first level and 202 staff passed the second level. Out of this number, 296 staff became the 1st batch to complete the ChIDB Programme.

The graduates received their scroll during the inaugural convocation held at Sasana Kijang, Bank Negara Malaysia on 29 April 2015 and attended by Dato' Bakarudin Bin Ishak, Assistant Governor of Bank Negara Malaysia, Datuk Mohd Radzif Bin Mohd Yunus, Group Managing Director of SME Bank, Dr. Sheikh Ghazali Sheikh Abod, Chief Operating Officer of CEDAR and Dato' Dr Adnan Alias, Chief Executive Officer of IBFIM.

# The Power of Women Entrepreneurs

Women entrepreneurs continue to received the support from SME Bank through its dedicated engagement programme with selected NGOs held on 6 May 2015.

Jointly organised programme by CEDAR and the Women Entrepreneur Network Association (WENA) and the National Council of Women's Organisations Malaysia (NCWO), the programme aimed at creating and offering financial support to the members of the NGOs through the Bank's.

WEP-LEAP Programme is an integrated coaching-cum-financing programme dedicated to women entrepreneurs aspiring to accelerate their business growth.

Members of the Special Secretariat for Empowerment of Indian Entrepreneurs (SEED), Dewan Usahawan Industri Desa Malaysia (DUID) and Dewan Peniagaan Melayu Malaysia (DPMM) also attended the programme.



The participants were informed on how the WEP-LEAP initiative will be able to help the women entrepreneurs to expand their business and ultimately ensuring the survival of the establishments.

# Kejayaan Usahawan Pemangkin Pembangunan Ummah

Sebuah Program Bina Insan bertemakan Kejayaan Usahawan Pemangkin Pembangunan Ummah telah dianjurkan oleh SME Bank, melalui anak syarikat milik penuhnya, CEDAR dengan kerjasama Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM) di Auditorium SME Bank pada 28 Mei 2015.

Program ini bertujuan untuk meningkatkan kesedaran para usahawan Muslim Bumiputera tentang pentingnya pengamalan dan pelaksanaan perniagaan mengikut lunas hukum syarak. Program ini juga diharap dapat memupuk sikap tanggungjawab dan kebertanggungjawab (*responsibility and accountability*) terhadap pembiayaan yang diterima.

Pada majlis tersebut, satu memorandum persefahaman (MoU) juga telah ditandatangani di antara SME Bank, melalui CEDAR, dengan YaPEIM dengan tujuan meningkatkan kerjasama bagi melaksanakan program pembangunan usahawan. MoU tersebut telah disaksikan oleh Datuk Mohd Radzif Mohd Yunus, Pengarah Urusan Kumpulan SME Bank dan Dato' Dr. Haji Abdul Malek Awang Kecil, Presiden dan Pengerusi

Lembaga Pemegang Amanah YaPEIM. Program pelestarian usahawan tersebut bakal melahirkan lebih ramai usahawan berjaya dalam industri PKS di Malaysia.

CEDAR berperanan sebagai penyedia latihan bagi program pembangunan usahawan yang diadakan khusus untuk pelanggan yang sedia ada dan bakal pelanggan SME Bank. Selain itu, CEDAR akan turut menyokong dan membantu dari segi pembangunan dan aktiviti-aktiviti usahawan YaPEIM mengikut program yang bersesuaian dengan permintaan semasa perniagaan.



## Tanggungjawab Korporat

# *Ihya Ramadan 1436H* *SME Bank*

SME Bank telah mengambil peluang keberkatan bulan Ramadan pada tahun ini dengan meneruskan lagi Program Tanggungjawab Korporatnya. Pelbagai aktiviti telah dianjurkan di sepanjang bulan Ramadan yang melibatkan ibu pejabat serta seluruh cawangan SME Bank.

- **Sumbangan Pek Makanan di UTC Kuala Lumpur**

Pada 26 Jun 2015, SME Bank telah mengedarkan sebanyak 200 pek makanan dan 125 bungkus bubur lambuk kepada orang awam di Surau Pusat Transformasi Bandar (UTC) Kuala Lumpur di Pudu Sentral.



- **Sumbangan Makanan dan Permainan di Wad Pediatrik, Hospital Serdang**

Program edaran makanan dan permainan kepada pesakit di wad pediatrik diteruskan lagi pada tahun ini. En. Abd. Karim Ahmad, Pengarah Perbankan Enterpris mewakili pengurusan SME Bank telah mengagihkan makanan dan permainan kepada hampir 100 orang pesakit dan staf di Wad Pediatrik, Hospital Serdang.



- **Agihan Bubur Lambuk**

SME Bank telah mengagihkan 1,600 pek bubur lambuk Pak Hasan, secara percuma selama 20 hari bermula pada 18 Jun 2015 hingga 12 Julai 2015 di gerai Pak Hasan di Kampung Baru, Kuala Lumpur.



- **SME Bank Laksana Tanggungjawab Berzakat**

Bersempena bulan Ramadan pada tahun ini, SME Bank telah menunaikan tanggungjawabnya dalam mengeluarkan Zakat perniagaan bagi tahun 2013. Zakat tersebut telah diserahkan kepada pengelola – pengelola Zakat di seluruh negara. SME Bank juga telah dijemput untuk menyertai Majlis Penyerahan Zakat di Parlimen Pekan, Pahang, Wilayah Persukutuan Kuala Lumpur, dan Melaka.



- **SME Bank Hulus Sumbangan Hari Raya Aidilfitri kepada Angkatan Tentera Malaysia**

Pada 2 Julai 2015, SME Bank telah menyertai program sumbangan Hari Raya Aidilfitri 2015 untuk Angkatan Tentera Malaysia. SME Bank sebagai salah seorang penaja telah menyumbangkan wang tunai bernilai RM5,000.00 yang diserahkan oleh Dato' Razman Mohd Noor, Ketua Pegawai Risiko Kumpulan SME Bank kepada YB. Datuk Seri Hishammuddin Tun Hussein, Menteri Pertahanan Malaysia. Program tahunan yang diadakan setiap kali menjelang hari raya itu adalah bertujuan untuk menghargai jasa dan pengorbanan angkatan tentera yang bertugas semasa musim perayaan.

- **Anak-anak Yayasan Chow Kit Dirai Sempena Kedatangan Syawal**

SME Bank telah menyertai program majlis iftar dengan 40 orang anak-anak dari Yayasan Chow Kit di Hotel Seri Pacific anjuran Traxx FM. SME Bank telah menyumbangkan beg sekolah beserta alat tulis dan juga duit raya kepada anak – anak dari Yayasan tersebut. Sumbangan korporat bernilai RM1,000.00 turut disampaikan kepada pengurus Yayasan Chow Kit bagi membantu menampung kos penyelenggaraan Yayasan tersebut.



- **Program Ramadan di Cawangan-cawangan SME Bank**

Bagi memeriahkan lagi Program Ramadan SME Bank, setiap cawangan telah menerima wang peruntukan zakat sebanyak RM1,500.00 dan sumbangan korporat sebanyak RM500.00 bagi membolehkan mereka mengadakan program Ramadan di cawangan masing-masing. Pelbagai program telah diadakan seperti edaran bubur lambuk, hamper makanan dan sumbangan wang tunai kepada Asnaf, anak yatim, warga emas dan OKU.



- **Program Ramadan Parlimen Ledang**

Seramai 500 golongan asnaf di sekitar Parlimen Ledang telah menerima sumbangan hamper makanan bernilai RM15,000.00 daripada SME Bank pada 10 Julai 2015. Program ini telah dirasmikan oleh YB. Datuk Ir. Haji Hamim Bin Samuri, Ahli Parlimen Ledang yang bertempat di Dewan Kampung Sagil Parit 3, Tangkak, Johor.



- **Sumbangan Telekung Islamic Relief Malaysia**

Sebanyak 170 naskah Al-Quran, 114 pasang telekung dan 170 helai sejadah telah disumbangkan kepada pertubuhan bukan kerajaan, Islamic Relief Malaysia yang akan diagihkan kepada golongan yang memerlukan. Barangan tersebut telah disumbangkan oleh kakitangan SME Bank yang prihatin.



# Mount Kinabalu

## Climbing Challenge 2015

Satu rekod baru telah berjaya dicatatkan di dalam *Malaysia Book of Records* apabila Radio Television Malaysia (RTM) berjaya menyiarkan program Selamat Pagi Malaysia secara langsung dari puncak Gunung Kinabalu pada 27 Mei 2015. SME Bank juga sangat berbangga kerana menjadi sebahagian daripada pencapaian ini. Pada 26 hingga 30 Mei 2015 yang lalu, Pertubuhan Nadi Sihat dengan kerjasama RTM telah menganjurkan satu ekspedisi mendaki Gunung Kinabalu yang diberi nama *Mount Kinabalu Climbing Challenge 2015*. Ekspedisi ini dianjurkan bagi mempromosikan gaya hidup sihat dan juga bersempena dengan ulang tahun RTM ke-69.

Selaku penaja bersama, SME Bank telah menghantar dua orang staf iaitu En. Mohd. Fahmi Badiran dan En. Saiful Mat Ramli bagi menyertai program ini. Memandangkan ini adalah pengalaman pertama bagi En. Fahmi, beliau menyifatkan ekspedisi ini sebagai satu kenangan yang tidak dapat dilupakan. Pengalaman mendaki Gunung Kinabalu sangat mencabar terutamanya apabila bentuk muka bumi yang curam dan berbatu. Menurut En. Fahmi lagi, pemandangan hutan gunung yang sangat cantik menghilangkan segala penat lelah sewaktu mendaki gunung.



Bagi En. Saiful pula, keadaan cuaca yang sangat sejuk serendah 3 darjah Celcius merupakan cabaran utama baginya. Menurutnya, "Keadaan cuaca yang sejuk beserta hujan di sepanjang jalan menyukarkan lagi perjalanan menuruni gunung."

Pertubuhan Nadi Sihat telah mengadakan pelbagai latihan kecergasan sebagai persediaan sebelum mendaki termasuklah latihan memanjat Bukit Kutu, Gunung Nuang, Bukit Fraser dan Bukit Saga. Selain latihan mendaki, peserta juga dibawa untuk berlatih di trek dan Pusat Akuatik Kg. Pandan. Ekspedisi ini telah disertai seramai 39 orang yang terdiri daripada pelajar universiti, golongan Orang Kurang Upaya, pegawai professional dan selebriti.

# The Bank gets *Close and Personal*

Current and potential customers of SME Bank took the opportunity to get close and personal with the team at SME Bank during the nationwide SME Bank Group Outreach and Biz Talk program held from April to June 2015.

The one-day programme was a one stop event that provided comprehensive information on SME Bank's financing and beyond financing facilities. Participants were also given an update of the potentials of SME business through the Biz Talk series presented by CEDAR, SME Bank's wholly owned subsidiary.

The SME Bank Group Outreach & Biz Talk were held in 11 different locations and it attracted a total of 2,400 participants.





## SME Bank *Enhances Relationship* with the Media

As part of SME Bank's media relations plan for 2015, the Senior Management Members of the Bank visited Media Prima, The Star Group and Utusan Malaysia. The objective of the visit is to share the development of SME Bank as well as enhance the relationship with the media owners. The Bank is planning to organise more visits to other media establishments.

# Rumah Terbuka Raya SME Bank

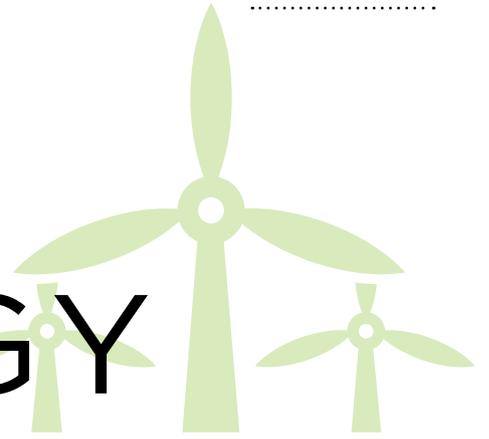


Majlis rumah terbuka hari raya Aidilfitri bagi tahun ini disambut meriah oleh warga SME Bank. Lebih 500 orang tetamu yang terdiri daripada staf, pelanggan, rakan korporat dan kenalan telah hadir ke majlis yang diadakan pada 7 Ogos 2015 bertempat di Restoran D'Saji KL Titiwangsa.

Turut hadir bagi memeriahkan lagi majlis ialah YB. Dato' Sri Mustapa Mohamed, Menteri Perdagangan Antarabangsa dan Industri merangkap Ahli Parlimen Jeli, YB. Datuk Chua Tee Yong, Timbalan Menteri Kewangan yang juga Ahli Parlimen Labis, dan juga Dato' Noraini Ahmad, Pengerusi MATRADE.



# RENEWABLE ENERGY



## Overview of Renewable Energy in Malaysia

**R**enewable energy (RE) is energy generated from natural resources which are renewable and replenished. Renewable energy technologies range from solar power, wind power, hydroelectricity/micro hydro, biomass and biofuels for transportation. This energy cannot be exhausted and is constantly renewed.

In the 8<sup>th</sup> Malaysia Plan (2001 – 2005), RE was identified as the nation's fifth fuel in the energy supply mix. Initiatives were taken by the government such as Small Renewable Energy Power (SREP) Programme, Biomass Power Generation and Demonstration (BioGen) Project, Malaysia Building Integrated Photovoltaic Technology Application (MBIPV), Centre for Education and Training in Renewable Energy and Energy Efficiency (CETREE) to promote RE utilisation. Despite these initiatives, RE constitutes less than 1% of the total energy supplies mix in Peninsular Malaysia which is still heavily reliant on fossil fuels; more than 90% of the power generation fuel mix.

The National Renewable Energy Policy and Action Plan identified the roadmap for RE development in Malaysia with five strategic thrusts. Significant thrusts include the first thrust on the introduction of appropriate legal framework to support RE development and the

second thrust on creating a conducive business environment for RE in Malaysia. Malaysia enforced the Renewable Energy Act 2011 (RE Act) and Sustainable Energy Development Authority Act 2011 (SEDA Act) on 1 December 2011 focusing on RE development that gave birth to the establishment of SEDA Malaysia (SEDA); the statutory body mandated to oversee the implementation and management of RE and the Feed-in-Tariff (FiT) mechanism.

### RENEWABLE ENERGY (RE) FUND

Established under RE Act section 23, the fund is managed by SEDA for the purpose of disbursing FiT payment claims made by power utility firms and is also used for administrative expenses relating to the implementation of FiT. The RE Act section 25 allows power utility firms to recover from the Fund – the difference between the amount the firms paid to FiAH and cost which the power utility firms would have to incur to generate the same amount of electricity based on prevailing displaced cost; inclusive administrative fees and other expenses. RE Fund is currently funded by an initial funding of RM300 million from the government and a 1% surcharge collected from consumers' electricity bill for domestic consumption more than 300kWh/month.

## FEED-IN-TARIFF (FIT) MECHANISM

A mechanism that allows electricity (up to 30MW) that is produced from qualified individuals or non-individuals to be sold to power utilities at a fixed premium price and for specific duration. The FIT premium price or known as FIT rate differs for various renewable resources and installed capacity. It is currently applicable only for four RE resources i.e. biogas, biomass, small hydropower and solar PV. FIT mechanism provides a conducive and secured investment environment which will make financial institutions more comfortable in providing loans with longer period and provides fixed revenue stream for installed system for electricity produced.

## INDUSTRIAL PERFORMANCE: POWER GENERATION

The target for RE was initially set at 5% of RE in the energy mix in the 8<sup>th</sup> Malaysia Plan but was revised later in the 9<sup>th</sup> Malaysia Plan to achieve 1.8% of RE or 300MW in Peninsular Malaysia and 50MW in Sabah. As at 2009, RE capacity had reached up to 53MW or only 15% of the 9<sup>th</sup> Plan target. The current national target for RE generation is to achieve 985MW or 6% of RE power mix by 2015. By 2020, RE would escalate to 11% of energy mix or installed capacity of 2,080MW.

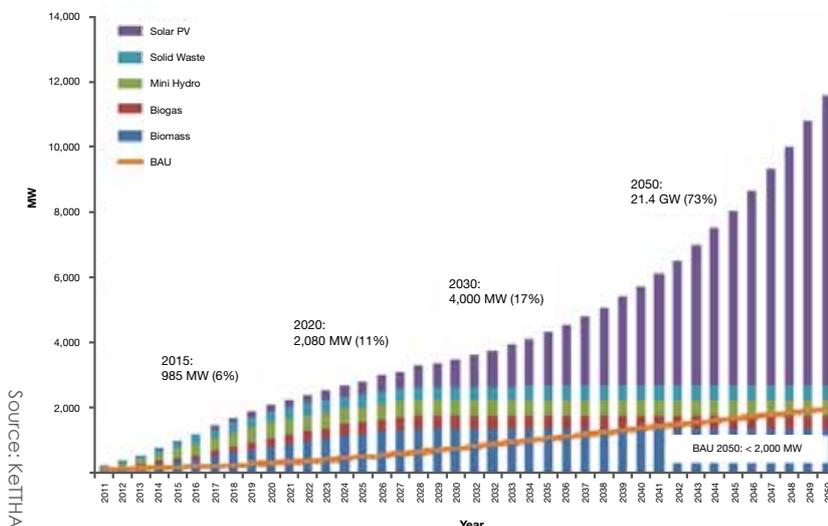


## Solar Photovoltaic (PV)

Solar photovoltaic offers consumers the ability to generate electricity in a clean, quiet and reliable way. Solar photovoltaic systems are comprised of photovoltaic cells, devices that convert light energy directly into electricity. The word photovoltaic comes from "photo," meaning light, and "voltaic," which refers to producing electricity. Therefore, the photovoltaic process is "producing electricity directly from sunlight" or commonly known as PV. The use of PV systems (solar generating sets and solar hybrids) for rural electrification has been initiated way back in 1980s for rural villages without electricity supply.

PV cells convert sunlight directly into electricity and are made of two layers of semiconductor material. One layer has a positive charge, the other negative. When light enters the cell, some of the photons from the light are absorbed by the semiconductor atoms, freeing electrons from the cell's negative layer to flow through an external circuit and back into the positive layer. This flow of electrons produces electric current. To increase their utility, dozens of individual PV cells are interconnected together in a sealed, weatherproof package called a module. When two modules are wired together in series, their voltage is doubled while the current stays constant. To achieve the desired voltage and current, modules are wired in series and parallel into what is called a PV array. The flexibility of the modular PV system allows designers to create solar power systems that can meet a wide variety of electrical needs, no matter how large or small.

TARGET FOR RE BASED ON INSTALLED CAPACITY



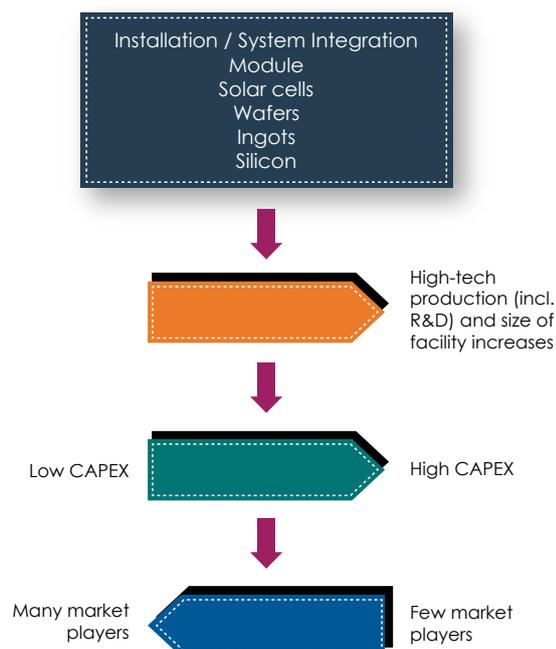
Source: keTHA

## VALUE CHAIN OF SOLAR PV

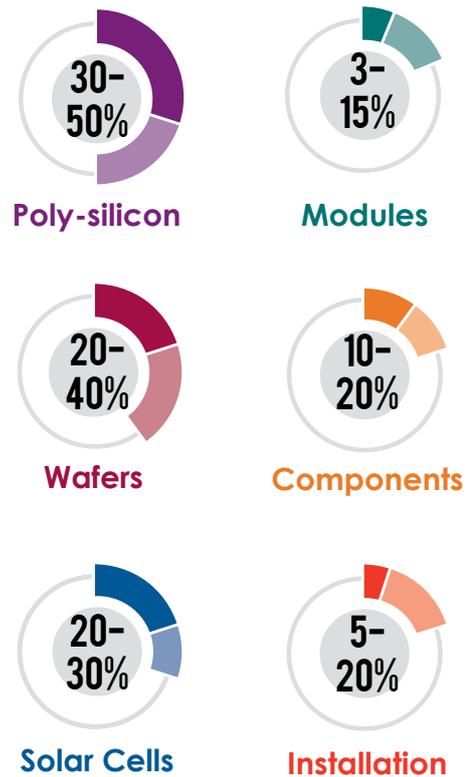
Activities within the PV value chain include:

- **Silicon feedstock** - processing and refining silicon into semiconductor grade silicon as the feedstock. In Malaysia, such activities are abundant in Sarawak.
- **Silicon Ingots and wafers** - casting silicon into ingots and subsequently slicing ingots into thin silicon wafers.
- **Silicon cells production** - applying coatings and electrical contacts to the wafers or thin films to convert it into light absorbing conductors.
- **Module Assembly** - Manufacturing PV modules is basically an assembly process where the cells are “strunged” to form a large circuit on a panel and framed with aluminum. A sheet of glass (usually tempered glass) covers and protects the panel and the panel backed with laminates, electrical connections and fitted with junction boxes. Typical modules are flat panels, available in various sizes and available as building integrated modules in the form of roof tiles, hipped roofs, windows and walls.

## CHARACTERISTICS OF PV VALUE CHAIN



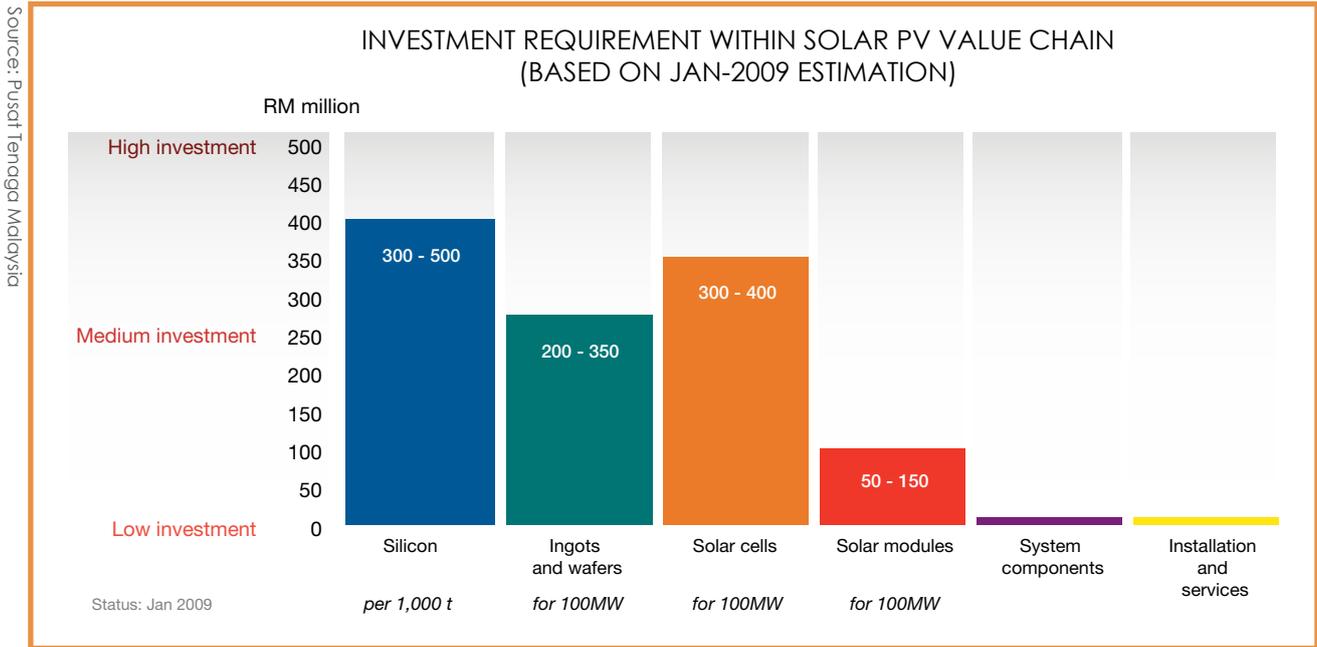
## PROFIT RANGE FOR PV VALUE CHAIN



Source: KeTTHA

- **PV System** - The final part of the value chain involves installing the modules and its components to form the PV system either grid-connected or off-grid systems. Players in this segment of the value chain range from small local businesses to large multinational companies. Small businesses generally install PV systems of less than 10 kWp in homes. Some module manufacturers are also involved as systems integrators installing larger PV systems in stadiums, commercial buildings and power plants.

The beginning of the value chain is characterized as small number of players involved in large-scale production of silicon. As the value chain moves downstream, the number of players in each sector of the value chain increases and characterized with smaller scale production capacities. Consequently, as the value chain moves upstream, the number of players decrease and characterized with larger scale production capacities.



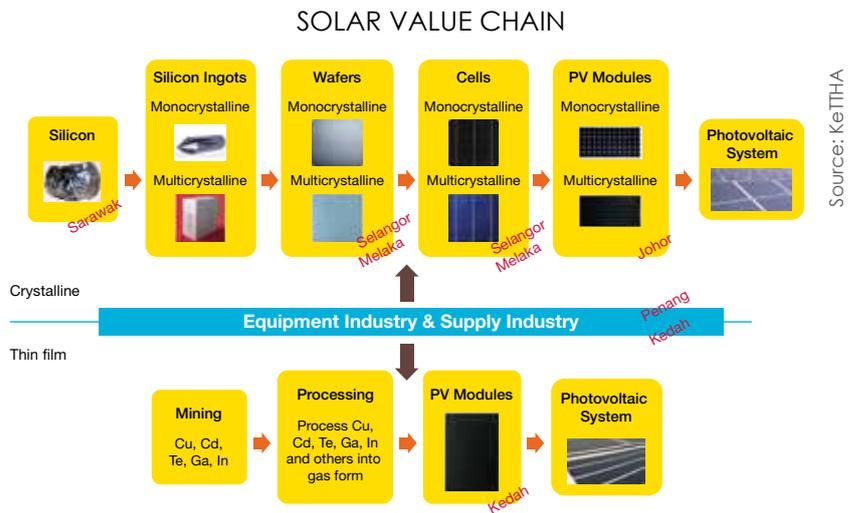
## PERFORMANCE OF SOLAR PV IN MALAYSIA

Solar PV is the most popular RE resource. As at August 2013, SEDA had approved a total of 513.78MW of RE Capacity from 2,342 applications with 40% or 205.81MW of RE Cap focused on solar PV projects. Based on the number of applications, 97.7% of them (2,289 applications) focused on solar PV projects.

This is reflected by the positive growth of annual power generation of solar PV which grew from 4,714 MWH in 2012 to 100,638MWH in 2014.

The Malaysian solar PV market was valued at USD\$44.2 million in 2012, and is expected to grow to USD\$45.9 in million in 2016 at a CAGR of 0.9%. Currently, most of the projects being developed in the country are small rooftop systems.

Solar PV can be grouped according to individual and commercial production with different FIT tariffs. The largest solar power project under development in Malaysia is a 50MW solar farm in Kedah.



## ADVANTAGES OF SOLAR PV

- Attractive FIT rate for smaller capacity solar PV installation which gives much better returns and ease of entry compared to the other RE resources.
- Solar energy has many environmental advantages over conventional fossil fuels; free and non-depletable supply and zero carbon emissions.
- Solar panels are silent and have no moving parts requiring very little maintenance.

RE APPLICATIONS APPROVED UNTIL 31AUG 2013:

RE Resource	No. Of Application	Capacity (MW)	% Approved Based On Capacity
BIOGAS	17	26.43	5.14
BIOMASS	18	166.49	32.41
SMALL HYDRO	18	115.05	22.39
SOLAR PV	2,289	205.81	40.06
TOTAL	2,342	513.78	100

Source: Parliament Malaysia

INSTALLED CAPACITY (MW) OF COMMISSIONED RE INSTALLATIONS:

Year	Other RE Sources	Solar PV	Total RE
2012	69.16	31.58	100.74
2013	6.58	107.07	113.65
2014	12.5	19.27	31.77

Source: SEDA

ANNUAL POWER GENERATION (MWH) OF COMMISSIONED RE INSTALLATIONS:

Year	BIOGAS*	BIOMASS*	SMALL HYDRO SOLAR PV
2012	7,563	104,545	4,714
2013	18,516	220,552	47,659
2014	31,329	174,180	100,638

Source: SEDA

CHALLENGES OF SOLAR PV

- **A high degression rate** – Effective March 2013, the degression rate for solar PV installations greater than 24kW has increased to 20% from 8% reducing the returns for commercial-scale solar installations (2nd year operation onwards).
- **Quota or cap on privately-owned solar capacity** – The FIT quota restricts the participation and attractiveness of the solar sector for privately held companies, and acts as a cap on project size.

RE in the NKEAs: Oil, Gas and Energy



EPP 10: BUILDING UP RENEWABLE ENERGY AND SOLAR POWER CAPACITY

This EPP supports existing initiatives outlined in the 10<sup>th</sup> Malaysia Plan targeting renewable energy to account for 5 per cent of the country's total capacity mix in 2015. Part of efforts to build the country's renewable energy capacity includes a target under the National Renewable Energy Policy for solar power to contribute at least 220 megawatts to the total capacity mix.

RM  
**457.5**  
million  
GNI by 2020

**1,906**  
Projected jobs  
by 2020

Source: ETP Annual Report 2013

# 6 Petua Persiapan untuk menjadi Usahawan

## 1 Bekerja Bersama Usahawan Lain Dahulu

Matlamat sebenar untuk bekerja dengan syarikat atau perniagaan orang lain adalah untuk menimba ilmu dan bukan semata-mata hanya mahukan gaji bulanan yang dijanjikan oleh majikan. Bekerja kerana ingin belajar, bukan kerana wang.

Ilmu yang diperoleh lebih mudah diterima kerana anda melakukan pelbagai tugas dari awal sehingga akhir proses kerja anda. Pengalaman ini mampu menjadikan perniagaan anda berjalan dengan lebih sistematik lagi pada masa depan.

## 2 Mulakan Perniagaan Secara Kecil-Kecilan

Robert Kiyosaki dalam bukunya, Cashflow Quadrant ada menyebut bahawa langkah pertama kita mulakan sejak masih bayi lagi (*baby step*). Kita belajar berusaha untuk berjalan bukanlah pada langkah pertama kita, sebaliknya dari bayi tatkala kaki kita masih menerawang kesana-kemari.

Bak kata Jutawan Senyap, Chef Li, "Biar Kecil Asalkan Berhasil", jadi mulakan perniagaan anda secara kecil-kecilan dahulu, kemudian baru besarkannya.

### PROSES PEMBENTUKAN USAHAWAN



Usahawan adalah  
**PENYELESAI  
MASALAH!!!**



### 3 Uji Ketahanan Mental & Fizikal Anda

Bagi pekerja yang masih bekerja dan menjalankan perniagaan secara sambilan, anda boleh menguji daya tahan diri anda (mental & fizikal) dalam bidang perniagaan dengan mengambil cuti tanpa gaji dan menjalankan aktiviti perniagaan tersebut untuk satu tempoh tertentu.

Daya tahan setiap orang berbeza. Ada yang takut untuk menjadi usahawan sepenuh masa kerana tiada jaminan kewangan seperti semasa menjadi pekerja sebelumnya. Tidak semua mahu keluar dari zon selesa (*comfort zone*) masing-masing.

### 4 Membina Rangkaian (*Networking*) Sendiri

Jika pekerjaan yang anda ceburi sama dengan bidang perniagaan anda, cuba dapatkan sebanyak mungkin jaringan persahabatan dengan pelbagai rantaian nilai.

Ini termasuk para usahawan dan pembekal-pembekal yang terlibat. Jangan ketinggalan untuk merapatkan diri dengan wakil-wakil perbankan kerana anda mungkin memerlukannya suatu hari nanti.

### 5 Mengumpul Modal Yang Mencukupi

Sebelum anda berhenti kerja, sila pastikan terlebih dahulu bahawa wang modal untuk perniagaan anda mencukupi untuk tempoh 6 hingga ke 12 bulan pertama.

Kesemua modal ini termasuklah wang modal pusingan, wang gaji pekerja, bil-bil utiliti serta beberapa bahagian untuk waktu kecemasan. Persiapan yang rapi mampu membantu anda pada masa depan.

### 6 Jangan Culas & Curi Tulang!

Dalam apa jua urusan pekerjaan, amanah dan ikhlas adalah tunjang utama keberkatan rezeki yang dikurniakan oleh Allah SWT. Aktiviti mencuri tulang bukan sahaja tidak baik, ia juga mencerminkan sikap anda terhadap perniagaan anda nanti.

Sikap yang baik dan disiplin yang mantap merupakan tunjang kepada kejayaan sesebuah bisnes. Bayangkanlah jika satu hari nanti pekerja anda yang akan lakukan ini kepada perniagaan anda, sudah tentu ia menyakitkan hati anda.

## SME Bank bantu Usahawan Industri Halal

Pusat Wilayah SME Bank Kuala Lumpur dan Selangor telah menyertai Pameran Halal Antarabangsa Malaysia (MIHAS) 2015 bertempat di Pusat Konvensyen Kuala Lumpur pada 1 – 4 April 2015.

MIHAS 2015 merupakan pameran perdagangan halal terbesar di dunia dan telah berjaya menarik lebih 500 syarikat industri halal daripada 30 buah negara untuk mempamerkan produk dan perkhidmatan mereka kepada usahawan – usahawan di Malaysia dan antarabangsa. Pameran ini adalah salah satu platform bagi syarikat Malaysia untuk menembusi pasaran halal global dengan membawa produk dan perniagaan mereka untuk dieksport.

Melalui pameran ini, SME Bank telah mempromosikan Dana Pembangunan Halal bagi membantu usahawan yang terlibat di dalam sektor berkaitan Halal.



MIHAS 2015 dianjurkan oleh Kementerian Perdagangan Antarabangsa dan Industri (MITI) dengan kerjasama Perbadanan Perdagangan Luar Malaysia (MATRADE) dan Perbadanan Pembangunan Industri Halal (HDC). Pameran ini telah dirasmikan oleh YAB Dato' Sri Mohd Najib Tun Abdul Razak, Perdana Menteri Malaysia pada 1 April 2015.

## SME Bank sertai ASEAN SME Showcase 2015



Sebagai Pengerusi ASEAN pada tahun ini, Kementerian Perdagangan Antarabangsa dan Industri (MITI) melalui agensinya, Perbadanan Perusahaan Kecil dan Sederhana Malaysia (SME Corporation Malaysia) telah menganjurkan 'ASEAN SME Showcase 2015'.

Objektif penganjuran pada tahun ini adalah bagi meningkatkan jaringan perniagaan dan perdagangan melangkaui sempadan yang ditawarkan oleh ekonomi serantau yang sedang berkembang pesat pada masa kini. Di samping itu, ia juga memberikan peluang kepada Perusahaan Kecil dan Sederhana (PKS), syarikat – syarikat besar dan Syarikat

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Multinasional (MNC) bersama – sama syarikat PKS dari negara ASEAN untuk mempamerkan produk, teknologi dan perkhidmatan yang mereka tawarkan.

Sebagai sebuah Institusi Kewangan Pembangunan (DFI), SME Bank telah menyertai ASEAN SME Showcase 2015 bagi mempromosikan kemudahan pembiayaan dan khidmat nasihat bagi membantu

usahawan – usahawan PKS di Malaysia. Melalui pameran ini, seramai 77 usahawan yang berpotensi telah dikenalpasti untuk mendapat pembiayaan daripada SME Bank.

Pameran yang berlangsung pada 26 – 28 Mei 2015 di Pusat Konvensyen Kuala Lumpur telah dirasmikan oleh YAB Tan Sri Muhyiddin Yassin, Timbalan Perdana Menteri Malaysia pada 26 Mei 2015.

## Kejayaan GLC SME ExplorAce 2015

Kementerian Perdagangan Antarabangsa dan Industri (MITI) dengan kerjasama SME Bank, Boustead Naval Shipyard Sdn. Bhd. dan Pharmaniaga Berhad telah menganjurkan GLC SME ExplorAce 2015 bertempat di Dewan Tun Dr. Ismail, Pusat Dagangan Dunia Putra (PWTC) pada 2 – 3 Jun 2015.

Program ini adalah hasil daripada gabungan daripada GLC ExplorAce dan SME Smart Partnership yang telah diadakan pada tahun lalu. Program GLC SME ExplorAce 2015 merupakan satu jalinan kerjasama di antara kerajaan dengan syarikat – syarikat GLC dalam usaha membangunkan vendor – vendor Industri Kecil dan Sederhana di kalangan usahawan Bumiputera.

Melalui program ini, usahawan dapat menyertai sesi padanan perniagaan (*business matching*) bersama Syarikat Anchor di bawah Program Pembangunan Vendor MITI, Syarikat Pemborong Peruncitan / Hypermarket, Kementerian / Agensi / Syarikat dan Agensi Kewangan, khidmat nasihat (*business advisory*) serta *pocket talks*. Pada penganjuran kali ini, SME Bank telah diberikan tanggungjawab bagi menyelia sesi padanan perniagaan sepanjang program berlangsung. Sebanyak 1,185 sesi padanan perniagaan telah disertai oleh usahawan Bumiputera bagi mendapatkan peluang untuk menjadi vendor bagi 12 syarikat *Anchor* dan *Hypermarket* yang terlibat.

Program ini telah dirasmikan oleh YB. Dato' Sri Mustapa Mohamed, Menteri Perdagangan Antarabangsa dan Industri (MITI) pada 2 Jun 2015.





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