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SME

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MĀJLIS PENYAMPAIAN HADIAH
PROGRAM USAHAWAN MUDA



SME BANK 90 DAYS BUSINESS CHALLENGE 2014
JUARA
ENAM RIBU SAHAJA
RM 6,000.00

SME BANK 90 DAYS BUSINESS CHALLENGE 2014
TEMPAT KETIGA
DUA RIBU SAHAJA
RM 2,000.00

No. Permit KDN: PP18554/09/2014 (033986)

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From the desk of **GMID**

Assalamualaikum warahmatullah hiwabarakatuh.

Malaysia's economic growth has been facing major headwinds since last year with the drop of the oil prices and volatile currency fluctuations. However, despite the challenges, we managed to record a growth of 5% in Gross Domestic Product (GDP) in 2015. These are the results of being pro-active, focused and staying positive even in rough weather.

The Government has also played a vital role in the revitalisation of the economy by taking actions to recalibrate the budget as a measure to ensure our economic growth will remain sustainable. Many other actions were taken by the Government to ensure the welfare of the *rakyat* is taken care of while ensuring the country's economy continue to progress. The recently signed Trans-Pacific Partnership Agreement (TPPA) is one of such measures which has opened doors for a wider market for local SMEs to plan and expand their business. For us at SME Bank, we see this as an opportunity to create new business and nurture entrepreneurs so that they will become more resilient. We are prepared to work closely with related agencies in ensuring this effort will bring in the desired results.

Undoubtedly, 2016 will continue to pose challenges to SME Bank especially with the banking sector growth which is expected to taper further. Nevertheless, we will continue to stay focused, work together, hand in hand, for the betterment of the Bank and thus ensure the Government's target of 41% contributions of SMEs to the GDP can be achieved. In addition, the Bank is focusing on tailor-made programme



offerings that cater to the every need of the entrepreneurs with the goal of producing sustainable and successful entrepreneurs.

I would like to end my remark with a well known quote from Winston Churchill: "Success is not final, failure is not fatal; it is the courage to continue that counts."

Thank you and happy reading!

Datuk Mohd Radzif Mohd Yunus
Group Managing Director,
SME Bank



Approximately 1200 SME entrepreneurs had the opportunity to interact directly with SME Bank and explore how the Bank can help to expand their businesses through SME Bank's dedicated XCESS 2016 programme held on 8 March 2016 at MATRADE.

Held for the first time by SME Bank, XCESS 2016 was officiated by YB Dato' Seri Mustapa Mohamed, Minister of International Trade and Industry. In his opening speech, YB Dato' Seri Mustapa Mohamed, congratulated SME Bank for taking this innovative approach in reaching out to the SME community.



Participants of SME Bank's XCESS 2016 was given the 'Special of The Day Package' whereby submission of financing application with complete documentation will receive the result within 72 hours.



YB Dato' Seri Mustapa Mohamed also launched four new financing products for SME Entrepreneurs as announced by the YAB Prime Minister during the 2016 National Budget presentation namely the IBS Promotion Fund, SME Technology Transformation Fund (STTF), My SEED SME Scheme (MYS3) for Indian entrepreneurs and *Skim Anjakan Usahawan*.

Reaching Out To *Entrepreneurs*



SME Bank continues to reach out to the SME Entrepreneurs across the nation. Focusing on a smaller scale but targeted group of SMEs, the engagement sessions enable the Bank's personnel to serve potential clients and existing clients effectively and efficiently to ensure their business needs are taken care of.

The Bank also held a mini SME Bank XCESS 2016 in Kota Kinabalu, Sabah. Several agencies were invited such as the Ministry of International Trade and Industry, Sabah Tourism Board, Malaysia Productivity Corporation Sabah, MATRADE and also Malaysian Investment Development Authority. Participants were also given the opportunity to have a one-to-one consultation session with SME Bank's officers and the representative from the invited agencies. More than 2000 guests attended the seven engagement sessions.

No.	Region	Details	Venue
1	Selangor	26/1/2016 (Tuesday)	Kuala Lumpur Golf and Country Club
2	Southern	23/2/2016 (Tuesday)	Ponderosa Golf Club, Johor Bharu
3	Northern	22/3/2016 (Tuesday)	Penang Golf Resort Seberang Jaya
4	East Coast	25/3/2016 (Friday)	M.S Garden Hotel Kuantan
5	Sabah	31/3/2016 (Thursday)	Sutera Golf & Country Club Kota Kinabalu Sabah
6	Sarawak	1/4/2016 (Friday)	The Grand Margherita Hotel Kuching
7	Kuala Lumpur	5/4/2016 (Tuesday)	Aroma Café by Eden, Universiti Malaya





Buka Laluan Pelajar Kolej Komuniti

Buat pertama kalinya SME Bank dengan kerjasama Kementerian Pendidikan Tinggi telah menganjurkan *90-Days Biz Challenge*, program Tanggungjawab Korporatnya yang membuka laluan kepada para pelajar Kolej Komuniti untuk menceburi bidang keusahawanan. Tertumpu khusus kepada pelajar yang mengikuti Program Inkubator Keusahawanan, program ini memerlukan para pelajar untuk menguruskan perniagaan sehingga mereka mendapat keuntungan.

Sebanyak 52 penyertaan telah diterima daripada Kolej Komuniti di seluruh negara dan 20 pasukan terbaik telah dipilih untuk mara ke peringkat akhir. Mengadaptasikan konsep realiti tv dalam talian, pertandingan ini menggunakan laman web www>YourSuccessOurStory.com sebagai platform untuk para peserta mendapatkan artikel keusahawanan, menghantar kertas cadangan, memuat naik video perkembangan

projek serta mendapatkan jumlah *like*.

Selain daripada hadiah wang tunai, juara pertandingan akan diberi pertimbangan istimewa sewaktu memohon pembiayaan dari SME Bank sekiranya mereka meneruskan perniagaan tersebut setelah tamat pengajian di Kolej Komuniti nanti. Ini adalah inisiatif penyuntik semangat untuk menjadikan peserta pertandingan usahawan berjaya di masa hadapan.

Kesemua pemenang juga akan menerima latihan keusahawanan secara percuma yang disediakan oleh CEDAR dan akan menjadi ahli alumni Program Usahawan Muda SME Bank *90-Days Biz Challenge*. Majlis penyampaian hadiah telah disempurnakan oleh YB Dato' Seri Idris Jusoh, Menteri Pendidikan Tinggi. Turut hadir ialah YB Datuk Mary Yap Kain Chin, Timbalan Menteri Pendidikan Tinggi.

Senarai Pemenang

Juara

- Kolej Komuniti Paya Besar, Pahang
- SMT Empire Resources
- Wang tunai RM6,000.00, trofi dan sijil penyertaan



Naib Juara

- Kolej Komuniti Sandakan, Sabah
- Sambalicious Paste Resources
- Wang tunai RM4,000, trofi dan sijil penyertaan



Tempat Ketiga

- Kolej Komuniti Selandar, Melaka
- S P U Aircond Services
- Wang Tunai RM2,000, trofi dan sijil penyertaan





EMPOWERING Indian SMEs

The Secretariat for Empowerment of Indian Entrepreneurs (SEED) recently organised its My SEED SME Scheme (MYS3) programme at the SME Bank auditorium on 10 March 2016. The event was attended by over 250 entrepreneurs from the Indian SME community.

The MYS3 programme is an effort by the Government through SME Bank to provide a holistic assistance especially to Indian SME entrepreneurs seeking to expand their businesses.

The event began with the opening remark by Datuk Dr A.T Kumararajah, the Chief Executive Officer of SEED. This was followed by a presentation titled, "Introduction to CEDAR" by Dr. Sheikh Ghazali Abod, the Chief Operating Officer of CEDAR. The audience was also given briefings on MYS3; SME Bank business solutions; and concept, process and procedure of SCORE delivered by En. Nik Adzlan Nik Adnan and En. Aliman Ali from SME Bank and En. Ahmad Fariq from SME Corp respectively.

	Type of Financing	
	FIXED ASSET Machinery & Equipments	WORKING CAPITAL
Margin of Financing	Up to 90%	100%
Profit Rate	Minimum BFR +1.5% per annum	
Financing Tenure	Up to 7 years	Up to 5 years
Financing Amount	Minimum RM1,000,000.00	Maximum RM5,000,000.00

SME Bank Luaskan Rangkaian Cawangan di *Selatan Tanahair*



SME Bank telah meluaskan lagi rangkaian cawangannya di selatan tanahair dengan membuka sebuah cawangan di Pusat Transformasi Bandar (UTC), Johor. Majlis perasmian UTC telah disempurnakan oleh YAB Dato' Sri Mohd Najib Bin Tun Haji Abdul Razak, Perdana Menteri Malaysia pada 6 Mac 2016.

Pembukaan cawangan SME Bank di UTC Johor ini membolehkan pihak Bank mendekati diri dengan usahawan PKS di Johor. Selain di UTC Johor, SME Bank juga mempunyai sebuah Pusat Enterpris di Johor Bahru serta dua cawangan lain di Batu Pahat dan Pasir Gudang.

Ekspo Keusahawanan *Pontian 2016*

SME Bank telah menyertai Ekspo Keusahawanan Pontian 2016 pada 26-27 Februari bertempat di Dataran Dato' Jalok Benut, Pontian, Johor. Ekspo yang dianjurkan oleh Kementerian Perdagangan Antarabangsa dan Industri (MITI) dengan kerjasama Kerajaan Negeri Johor dan Perbadanan Pembangunan Multimedia (MDeC) ini bertujuan untuk menyediakan platform buat usahawan bertemu pelanggan serta mencari rakan perniagaan yang berpotensi. Sebanyak tiga pelanggan Bank telah dijemput untuk membuka *booth* pameran dan jualan iaitu Al Jannah Global Marketing Sdn Bhd, Shah & Jun Enterprise dan Penaga Timur Sdn Bhd.



Selain pameran dan jualan produk tempatan, pelbagai aktiviti tarikan pengunjung telah diadakan seperti taklimat Program eUsahawan Mikro oleh selebriti, persembahan kebudayaan tempatan, demo masakan, pertandingan Catur Bistari dan 'Innорace' bagi pelajar sekolah rendah dan menengah, ceramah agama dan persembahan nasyid. Ketua Pusat Enterpris SME Bank Johor Bahru, Pn. Norainy Baharom telah dijemput sebagai panelis semasa seminar Kesedaran Halal Malaysia yang diadakan sempena ekspo tersebut.

Seramai 15,000 pengunjung telah hadir disepanjang dua hari Ekspo berlangsung dan telah dirasmikan oleh YB Datuk Ahmad Bin Hj. Maslan, Timbalan Menteri MITI merangkap Ahli Parlimen Pontian pada 27 Februari 2016.



Sekolah Negeri di Bawah Bayu Muncul *Juara* Buat Kali Kedua!

SM. St. Michael Penampang, Sabah sekali lagi muncul juara bagi Program SME Bank Y-Biz Challenge 2015. Kali pertama sekolah tersebut menjadi juara adalah pada tahun 2013. Sekolah tersebut memenangi hati juri dengan menghasilkan bekas semaian dari bahan kitar semula seperti sabut kelapa dan sekam padi yang diberi nama *Go Green Pot*.

Majlis penyampaian hadiah telah diadakan pada 26 November 2015 di Hotel Seri Pacific, Kuala Lumpur dan disempurnakan oleh YB Dato' Seri Mahdzir Khalid, Menteri Pendidikan Malaysia. Turut hadir bagi menyokong program ini ialah pengarah dan pegawai dari Jabatan Pendidikan Negeri, pengetua-pengetua sekolah serta rakan korporat SME Bank.

YBhg. Datuk Mohd Radzif Mohd Yunus, Pengarah Urusan Kumpulan pula menegaskan bahawa usaha melahirkan golongan usahawan muda yang berjaya merupakan satu usaha yang berterusan di SME Bank dan Program Inovasi Usahawan Muda SME Bank Y-Biz Challenge merupakan satu testimoni bahawa pihak Bank amat komited dalam memenuhi mandat yang telah diamanahkan oleh Kerajaan.

Pendaftaran awal bagi SME Bank Y-Biz Challenge 2016 telah dibuka melalui www.YourSuccessOurStory.com untuk mendapatkan borang penyertaan.



Senarai Pemenang

Juara	Tempat Ke-2	Tempat Ke-3
<ul style="list-style-type: none"> SM. St. Michael Penampang, Sabah Wang tunai RM20,000.00 Trofi Piala pusingan Sijil Penyertaan Hadiah khas tiket penerbangan bernilai RM25,000.00 	<ul style="list-style-type: none"> SM. Sains Tuanku Syed Putra, Perlis Wang tunai RM15,000.00 Trofi Sijil penyertaan 	<ul style="list-style-type: none"> Madrasah Idrisiah, Perak Wang tunai RM10,000.00 Trofi Sijil penyertaan

SME Bank closed 2015 with *Two Awards*



SME Bank closed the year 2015 with two awards to add to its laurel of Awards and Accolades achieved during the past 10 years. These awards were accorded to acknowledge the excellent efforts made by SME Bank in strengthening its human capital management and at the same time excel in developing the SMEs.

SILVER AWARD FOR THE EMPLOYER OF CHOICE CATEGORY BY MALAYSIAN INSTITUTE OF HUMAN RESOURCE MANAGEMENT (MIHRM)

The award was presented to SME Bank by The Malaysian Institute of Human Resource Management (MIHRM) in recognition of the continuous effort made by the Bank to develop its human capital. This award is a testimony that SME Bank is on the right track of developing the Bank's human capital through its various Talent Management, Leadership Development and Performance Management programmes.

Other criteria which had contributed towards achieving the award were its progressive and dynamic human resource management policies, culture and work system that support high productivity and income.

The award presentation ceremony was held at Sunway Resort Hotel and Spa on 29 October 2015 and officiated by YB Dato' Sri Richard Riot Anak Jaem, Minister of Human Resources. En. Shahrir Amran, Director of Human Capital Management received the award on behalf of the Bank.



SAHABAT NEGARA SME RECOGNITION AWARD BY SME ASSOCIATION OF MALAYSIA

Being accredited by doing what you do best is what kept us going forward. SME Bank has been accorded with Sahabat Negara SME Recognition Award for five consecutive years since 2011. The award is bestowed to corporations/institutions which have contributed significantly to the promotion and development of SMEs in the country. The contribution could be pecuniary or non-pecuniary in nature to the SMEs community to help develop or improve their operations.

As one of the reputable development finance institutions in Malaysia, SME Bank is committed in its role to develop and expand the nations SMEs. We focused not only on startup companies during their formative or growing stages but also channeled our expertise into established entrepreneurs to expand their market outreach.

YBhg. Dato' Razman Mohd Noor, Chief Operating Officer, Operations & Corporate Management received the award at a Gala Dinner that was held on 4 December 2015 at the Sunway Pyramid Convention Center. The award was presented by YB Dato' Seri Ahmad Husni Hanadzlah, Minister of Finance II.



Usahawan SME Bank raih jualan lebih RM41,000.00



Seramai lapan usahawan di bawah SME Bank telah dipilih untuk menyertai Showcase Satu Daerah Satu Industri (SDSI) 2015 yang telah diadakan pada 3–6 Disember 2015, bertempat di Pusat Perdagangan Antarabangsa Melaka, Ayer Keroh, Melaka. Perasmian SDSI telah disempurnakan oleh YB Dato' Sri Mustapa Mohamed, Menteri Perdagangan Antarabangsa dan Industri (MITI).

Semua usahawan ini telah diberikan ruang pameran secara percuma di bawah pavilion SME Bank untuk mereka mempamer dan memasarkan produk/perkhidmatan mereka semasa SDSI berlangsung. Ini adalah salah satu inisiatif pihak SME Bank untuk membantu usahawan PKS untuk memasarkan produk/perkhidmatan mereka di peringkat domestik dan antarabangsa. Melalui Showcase SDSI ini, usahawan-usahawan di pavilion tersebut telah berjaya memperoleh lebih RM41,000.00 nilai jualan.

SDSI yang mula diperkenalkan pada tahun 2006 merupakan pameran tahunan terbesar yang menghimpunkan produk/perkhidmatan SDSI yang unik dari seluruh Malaysia. Showcase SDSI ini telah dianjurkan oleh Kementerian Perdagangan Antarabangsa dan Industri (MITI) selaras dengan peranan Kementerian sebagai Pengerusi Jawatankuasa Promosi, Pemasaran dan Pembangunan Keusahawanan Peringkat Kebangsaan.



We Cater to *Online Business*

Too!



Realising the needs and trends of businesses are now focusing on hassle free experience, SME Bank has launched its one-of-a-kind financial package, Online Business Financing (OBF). With a funding of RM10 million from the Ministry of International Trade and Industry (MITI), OBF is offered to eligible members of the Malaysian Association of Bumiputera ICT Industry and Entrepreneurs (NEF).



Who can apply for this program?

- 1** Malaysian Bumiputera entrepreneurs involved in online businesses.
- 2** Registered with the Malaysian Association of Bumiputera ICT Industry and Entrepreneurs (NEF).
- 3** Full time in managing the online business and has been active for the last 1 year.
- 4** Has at least 6 months online business involved in selling physical, digital product(s) and services.
- 5** Has visible online business by having at least ONE (1) of the followings:
 - Facebook Fanpage or any other social media tools.
 - Blog or website (minimum of 4 pages / posting).
 - Store Account / Premium Account (Mudah.my, eBay, Lelong).
 - Registered with dropship platform.
- 6** The business is registered with Suruhanjaya Syarikat Malaysia (SSM) or other authorized registering bodies under a sole-proprietorship or partnership firm or Syarikat Sendirian Berhad (Sdn Bhd). (For Sdn Bhd – the applicant must hold at least 51% majority shares).
- 7** Meets all the criteria determined by SME Bank.

The SME ICT Groom Big Hub For Technopreneur (The S.I.G.H.T.)

In supporting the MITI's ICT-Groom Big Programme, SME Bank launched the SME ICT Groom Big Hub For Technopreneur (the S.I.G.H.T.) on 21 August 2015 at Level 3, Menara SME Bank. Officiated by YB Datuk Hj. Ahmad Maslan, Deputy Minister of MITI, the S.I.G.H.T. functions as a hub whereby tenants operate their online businesses in an open concept environment with shared resources. Facilities offered include suitable workstations, WIFI, cabinet, lounge, meeting and discussion rooms as well as a coffee corner with bean bag seats for the entrepreneurs to chill out.

BAHTERA - Bumipreneurs of Tomorrow

Sebagai satu usahasama holistik antara pihak swasta dan kerajaan yang berteraskan penyepaduan sumber dan kemahiran, pihak Kementerian Kewangan dengan kerjasama New Entrepreneurs Foundation (NEF) telah menganjurkan program BAHTERA – Bumipreneurs of Tomorrow di Pusat Konvensyen Kuala Lumpur pada 19-20 Ogos 2015. Program ini telah dirasmikan oleh YAB Dato' Sri Mohd Najib Tun Abdul Razak, Perdana Menteri Malaysia.

Pelbagai acara telah diadakan sepanjang program berlangsung seperti Zon Bual Bicara, Zon Ilmiah, Zon Pamer, Zon Peluang Niaga, Zon Bimbingan Usahawan, Zon Pitching, Zon Bumipreneurs Runway dan BAHTERA Bootcamp. BAHTERA adalah satu program kesedaran yang bertujuan mempersiapkan Bumipreneur untuk menghadapi cabaran alam perniagaan akan datang dengan penggunaan teknologi, modal usahaniaga baru dan rangkaian niaga untuk menjamin daya tahan dan kemampuan perniagaan masing-masing.

SME Bank dan juga anak syarikatnya, Centre for Entrepreneur Development and Research Sdn. Bhd.(CEDAR) telah terlibat dengan program ini dengan memberikan maklumat keusahawanan, pembiayaan dan pendedahan kepada Bumipreneur yang berminat untuk menceburi alam perniagaan dan seterusnya bergelar Usahawan.



SME Bank sertai **Simposium Usahawan Internet 2015**



Kementerian Wilayah Persekutuan (KWP) dengan Kusahasama Persatuan Usahawan Internet Malaysia (PUIM) telah menganjurkan Simposium Usahawan Internet 2015 #eNTERwip pada 22 September 2015 bertempat di Menara MATRADE, Kuala Lumpur.

Tujuan utama program ini adalah untuk memberikan pendedahan kepada usahawan Bumiputera mengenai peluang – peluang dan potensi bidang perniagaan online dan juga menyediakan bimbingan dan latihan secara terus melalui pakar pemasar internet Malaysia.

Melalui program ini, SME Bank telah membuka kaunter khidmat nasihat serta memberikan taklimat Pembiayaan Perniagaan Online yang disampaikan oleh En. Ahmad Yusnee Mohamed Zaid, Pengurus Pembangunan Perniagaan dan Program kepada lebih daripada 2,000 usahawan internet yang hadir.

SME BANK HONOURS TOP CLIENTS



SME Bank celebrated its 10th year anniversary by honouring its clients with the SME Bank Entrepreneur Awards presented by the Prime Minister, YAB Dato' Sri Mohd Najib Tun Abdul Razak during a gala dinner held on 10 October 2015 at Menara Felda Platinum.

Five awards category were presented to the top performing clients namely the SME Bank Most Promising Entrepreneur Award, SME Bank Most Innovative Entrepreneur Award, SME Bank Women Entrepreneur Award and SME Bank Most Outstanding Entrepreneur Award. The overall champion walked away with the prestigious SME Bank Perdana Award.

The event was attended by almost 1000 clients, corporate friends and other invited guests. In conjunction with the 10th anniversary celebration, SME Bank also launched a coffee table book entitled, "Transforming Malaysia: Celebrating 10 Years of Service to the Entrepreneurs". The coffee table book highlights the Bank's journey in the last 10 years and the success stories of 50 companies which SME Bank have supported either financially or through its various development programmes.



LIST OF WINNERS

SME Bank Perdana Award

En. Shamsul Bahrin Bin Ludin – Advance Pact Sdn. Bhd.

SME Bank Most Outstanding Entrepreneur Award

En. Shamsul Bahrin Bin Ludin – Advance Pact Sdn. Bhd.
YBhg. Dato' Hj. Ramly Bin Mokni – Ramly Food Processing Sdn. Bhd.

SME Bank Most Promising Entrepreneur Award

En. Mohd Pozi Bin Hassan – Pozi Food Services
Pn. Siti Sulaida Binti Hamzah – Road Asphalt Sdn. Bhd.

SME Bank Women Entrepreneur Award

Pn. Norsharina Binti Mohd Shahar – Gaia Plas Sdn. Bhd.
Pn. Noor Azimah Binti Mustafa – Era Lab Sdn. Bhd.

SME Bank Innovative Entrepreneur Award

YBhg. Dato' Ir. Muhammad Guntor Mansor Tobeng Bin Mansor
Tobeng – Gading Kencana Sdn. Bhd.
YBhg. Dato' Goh Hwan Hua – I-Serve Technology Sdn. Bhd.



REALISE YOUR *Food Truck Dream!*



The Centre for Entrepreneur Development and Research Sdn. Bhd. (CEDAR) was invited to share its experience and knowledge of the Malaysian SME landscape at the inaugural ASEAN Young Food Entrepreneur Conference (AYFE 2015) held at the Prince Court Medical Centre on 18-19 November 2015. Organised in conjunction with the 1 ASEAN Entrepreneurship Summit, the aim of the event was to connect young food entrepreneurs across the Southeast Asia region and eventually foster understanding, friendship, business, trade and innovation.

As a follow up to the AYFE 2015, CEDAR in collaboration with the event organiser, FriedChillies.com will be organising a special "How to Start a Food Truck Business" for aspiring food truck entrepreneurs. The specially designed programme shall equip entrepreneurs with the necessary skill-sets required to start, develop and run a successful food truck business. At the end of the programme, these entrepreneurs shall be able to develop a full set of business proposal for financing application.

At the AYFE 2015, Dr. Sheikh Ghazali Sheikh Abod, Chief Operating Officer of CEDAR gave a presentation titled, "Show Me the Money: Financing Your Food Truck Dream" in front of over 350 entrepreneurs and young professionals from the F&B industry. The presentation highlighted funding opportunities for food business as well as key success factors and challenges.



Dr. Sheikh Ghazali, was joined on-stage mid-way through his presentation by YBhg Tan Sri Dr. Mohd. Irwan Serigar Abdullah, the Secretary General of Treasury, Ministry of Finance Malaysia who gave a brief motivational speech to the entrepreneurs.



After the presentation, Dr. Sheikh Ghazali was joined on stage by Daniel Maridz of La Famiglia, Silmyi Sidek of Brand Geek for a lively Q&A Session moderated by Mohd Adly Rizal, CEO of FriedChillies.com.



Unleashing the *Leader* in All

135 Heads of Division and Departments unleashed their leadership skills and turned the yearly Leaders' Convention into one of the best sessions ever held this far.

Held on 11-13 December 2015, at Shangri-la Hotel Putrajaya, participants challenged the norms and came out with realistic and creative strategies in pursuing the sales target for 2016. A highly energized environment and interesting motivational session conducted by YBhg. Dato' Dr. Haji Mohd Fadzilah Kamsah and Dr. Reza Abraham assisted the participants in coming out with strategies that impressed the management team.

The highlight of the Leaders' Convention was the handing over of 2016 KPIs to all Heads of Divisions and Heads of Departments by the Group Managing Director, YBhg. Datuk Mohd Radzif Bin Mohd Yunus. In his closing remarks, YBhg. Datuk Mohd Radzif expressed the need for all staff to come together and work hand in hand to ensure the 2016 desired outcomes can be achieved. The Bank is aggressively executing impactful action plans that will contribute to the 41% GDP target by the year 2020.

Real Deal Biz 1

SME Bank melalui Divisyen Perbankan Enterpris telah menganjurkan taklimat Real Deal Biz pada 8 September 2015. Real Deal Biz adalah satu inisiatif yang bertujuan untuk membantu usahawan baru dan sedia ada mengembangkan perniagaan mereka selain memberikan maklumat pembiayaan yang disediakan oleh pihak SME Bank.

Pihak Bank telah menjemput beberapa agensi seperti Unit Agenda Peneraju Bumiputera (TERAJU), Abdul Rahman & Partners dan DWA Advisory untuk berkongsi pengalaman dan pengetahuan dengan para usahawan yang hadir.

Turut hadir di sesi taklimat ini adalah YBhg. Datuk Mohd Radzif Mohd Yunus, Pengarah Urusan Kumpulan SME Bank yang telah menyampaikan kata alu-aluan kepada usahawan yang hadir.



SME Bank dekati Komuniti

PKS Rawang

Pada 17 September 2015 yang lalu, Pusat Perniagaan SME Bank Rawang telah menganjurkan Hari Terbuka bersama pelanggan. Tujuan utama penganjuran pada kali ini adalah untuk memperkenalkan produk – produk SME Bank kepada pelanggan baru dan sedia ada dan juga memperkenalkan Ketua Pusat Wilayah SME Bank Selangor dan Ketua Pusat Perniagaan SME Bank Rawang yang baharu iaitu En. Zainal Bin Osman dan En. Kamalrozaman Bin Jamaludin.

Seramai 46 orang pelanggan baru dan sedia ada telah hadir bagi mendapatkan maklumat pembiayaan serta beramah mesra bersama staf SME Bank Cawangan Rawang pada majlis tersebut. Usaha ini dilihat sebagai satu inisiatif pihak Pusat Wilayah Selangor SME Bank bagi menjalinkan hubungan yang baik di antara pihak SME Bank dan pelanggan.

OVERVIEW OF



Aircraft Maintenance, Repair & Overhaul (AMRO)

OVERVIEW OF AIRCRAFT MAINTENANCE, REPAIR & OVERHAUL (AMRO) INDUSTRY IN MALAYSIA

The Aerospace industry has been developed according to four main focus areas:

- Maintenance, Repair and Overhaul (MRO)
- Parts and Components Manufacturing
- Avionics and Systems
- Aviation

Maintenance, Repair and Overhaul providers (MROs) play an essential role in sustaining the world's airline fleets focusing on all the services related to assuring aircraft safety and airworthiness. It is estimated that the global market for MRO business is worth up to USD50 billion. The majority of the market share in MRO focuses on North America (35%), Western Europe (26%) and Asia Pacific (17%).

The ecosystem of MRO comprises three areas: airframe, engine and component services. Engine maintenance makes up the largest proportion of the global market (35%), followed by component (22%) and airframe heavy maintenance (13%). Line maintenance accounts for just over one-fifth of the global market (22%), with modifications making up

the balance. Most major providers cater only for commercial customers with the minority offering services to government and defense clients.

Previously, most maintenance work was conducted in-house, but recently, the trend emerges towards outsourcing the work to independent and third party airline providers. Engine services continue to be dominated by OEMs with other providers holding an evenly-divided share, with component services divided into a roughly equal proportion. Airframe maintenance is mainly conducted in-house.

ECOSYSTEM OF MRO, MALAYSIA



Figure 2: The envisioned growth rate for MRO market share in Malaysia

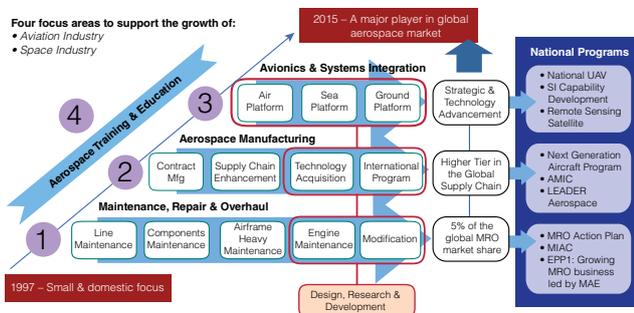


Source: MyForesight 01/2015, Malaysia-Industry Government Group for High Technology (MiGT)

THE MALAYSIA AEROSPACE INDUSTRY BLUEPRINT (2015-2030)

The blueprint strives to position Malaysia's aerospace industry to be the top aerospace training and education, and top aerospace manufacturing centre in South-East Asia (SEA) by 2020 and 2025, respectively. The local aerospace industry aims to capture 5% of the market share in the MRO sub-sector and for the engineering and design services sector to obtain a 3.5% global market share by 2030 and is envisaged to be achieved by capturing 50% of the SEA MRO market share from 20% market share with a growth rate of 10% every 5 years.

MALAYSIAN AEROSPACE INDUSTRY ROADMAP



PERFORMANCE TRENDS OF AMRO INDUSTRY IN MALAYSIA

INDUSTRY PERFORMANCE

The Global MRO market is growing exponentially. Based on the Malaysia Aerospace Industry Blueprint (2015-2030), within the next 15 years, the Government is projecting to generate a total revenue of 55.2 billion ringgit (US\$14.87 billion) and with a creation of 32,000 high-skilled jobs by 2030. In 2014, the local aerospace industry generated RM19 billion in revenue with 19,500 jobs created.

The Global MRO outsourcing market is poised to grow from an overall 52% in 2006 to nearly 65% in 2016. This is a clear indication of the strong potential for outsourced MRO business in the coming years. With Asia Pacific slated for the strongest growth, potential growth of outsourced MRO activities stands a rock solid chance to thrive in this region.

In reducing operating costs, most airline operators outsource its maintenance work. Setting up an MRO is a costly affair. Initially, legacy airlines tried to spin off their MRO centre as an independent centre catering to internal as well as third party requirement.

KEY DRIVERS FOR AMRO

1. Aircraft delivery / order

The growing world air traffic, large aircraft orders by airlines and backlog faced by OEM aircraft manufacturers indicate the industry's long term growth potential and strength. Aerospace industry is growing very rapidly with Asia leading the growth as more commercial aircraft are being produced annually to fill orders for a large number of new airliners from Asian countries. Narrow body operation will generate a vibrant MRO industry in the South East Asia (SEA) region. Order backlog is expected to increase off-loading of aero-structure manufacturing activity into the region. This provides opportunities for local manufacturing companies with the capabilities to support aerospace industry with parts and components to get international certifications from regulatory bodies such as the Civil Aviation Authority (CAA), the Federal Aviation Administration (FAA) and the European Aviation Safety Agency (EASA) that can enable local companies to work with Tier-1 and Tier-2 aerospace manufacturing companies.

2. Passenger Arrivals (both domestic and international) and Aircraft Movement

For the past 10 years, movement of passengers and aircraft in Malaysia has been growing tremendously at a CAGR of 7.2% and 5.4% with Y.o.Y. growth of 4.7% and 7.3%, respectively. In 2014, a total of 69 airlines operated in Malaysia with a total of 3,460 frequencies per week. The growth of airline passengers would also spur the growth of the aerospace industry in Malaysia as more passengers means that airlines would order more aircraft, requiring more MRO services that would in turn spur the MRO industries of Malaysia and the region.

INVESTMENT PERFORMANCE

Currently, there are eight aircraft assembly companies, 20 manufacturers of aircraft parts and 34 firms involved in maintenance, repair and overhaul (MRO) activities in Malaysia. The sub-sector attracted four projects worth RM5 billion in approved investments in 2015, of which 99.7% came from domestic investment and expected to generate 395 jobs. 3 of the approved projects in 2015 were new projects involving RM4.9 billion (98%) in investment.

The Asia Pacific region is set to become the world's largest air travel market, and Malaysia must position itself to take advantage of growing demand for MRO services in the near future. By 2034, it is estimated that there will be 36,000 aircraft worldwide. Asia will require 13,000 aircraft to meet this demand. Between 2009 and 2014, a total of 41 investment projects worth RM5.3 billion were approved for the aerospace industry of which 19 were MRO projects.

The 2010 Business Services NKEA Lab resulted in six EPPs and three Business Opportunities (BOs) which, combined, are expected to generate RM78.7 billion incremental GNI and 245,000 additional new jobs, by the year 2020.

EPP1: GROWING AVIATION MAINTENANCE, REPAIR AND OVERHAUL SERVICES

The EPP was established to develop Malaysia into a regional Aviation Maintenance, Repair and Overhaul (MRO) services hub and capitalize the global market which is projected to see a compound annual growth rate (CAGR) of 3.9% to reach RM213 billion by 2020.

In 2014, some of the key developments included the following:

- Revenue from MRO services had achieved RM639.6m for the first quarter of the year;

- An exercise was being conducted to review regulation and legislation by the Department of Civil Aviation Malaysia. This underscored the Government's commitment to position the country as an MRO hub offering high standards benchmarked against international standards; and
- The Malaysian Industry-Government Group for High Technology (MiGHT) is leading the development of the Malaysia Aerospace Industry Blueprint (2015-2030), which would be the main reference document for industry planning beyond 2020.

EPP5: NURTURING PURE-PLAY ENGINEERING SERVICES

This EPP aspires to create globally competitive aerospace and automotive engineering services companies by promoting market conditions that attract high-value engineering services to Malaysia.

By 2020, the global engineering services industry is forecasted to grow up to RM3 trillion. In Malaysia, pure-play engineering companies could be generating up to RM3.5 billion with up to 11,500 jobs are projected to be created by 2020 in pure-play engineering, mostly in high income and in high-value engineering sub-sectors like aerospace, where Strand Aerospace Malaysia is spear-heading this growth via Entry Point Project 5 (EPP5) as part of the national Economic Transformation Program (ETP) under the Business Services National Key Economic Areas (NKEA).

MRO HUBS IN MALAYSIA



EPP 1: Growing Aviation Maintenance, Repair & Overhaul Services

Revenue growth did not reach expectations largely due to difficulties faced by the biggest aviation industry player – Malaysia Airlines. This impacted its unit, MAS Aerospace Engineering (MAE), which underwent major restructuring in 2014 and affected the overall industry growth. As a result, the industry achieved RM5.27 billion in revenues, or 96 per cent of the 2014 target of RM5.5 billion.

KEY TAKEAWAYS

The MRO industry is expected to receive a significant boost from the establishment of EPP 7 and the implementation of the strategies in the new National Aerospace Blueprint. Nevertheless, there is a need to address human capital development issues through improved alignment between regulators, industries and institutions of higher learning. This is to ensure that industry demand for the supply of skilled manpower is met, allowing the industry to grow. New strategies are also needed to strengthen the manufacturing subsector, accelerate the development of local SMEs and build up the global OEM presence in Malaysia to expand the country's MRO capabilities and capacity.

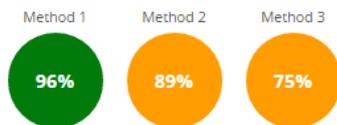


1 Growing Aviation Maintenance, Repair & Overhaul Services

3 Positioning Malaysia as a World-Class Data Centre Hub

6 Developing Malaysia as a Shipbuilding & Ship Repair Hub

KPI Achievement 2014



Business Opportunities 2015

- 1 The green technology sector is expected to grow a further 10-15 per cent through implementation of the initiatives captured in the Green Tech Master Plan.
- 2 Pure-play engineering services industry is expected to grow via expanded capacity and broadening of services to other sectors such as healthcare and oil & gas.

Critical Target 2015

- 1 Securing one major FDI of a Data Centre
- 2 15% revenue growth in overseas sales for Shared Services & Outsourcing
- 3 RM44 million worth of investments into Pure-play Engineering Services



Impact	
GNI in 2020	Jobs in 2020
USD4.2 bn	21,000
Private investment (2010–2020)	Public investment (2010–2020)
USD3,612 m	USD19 m

AMRO IN THE 11TH MALAYSIA PLAN

The aerospace industry is a fast-growing, high value added industry, comprising activities related to aviation and space management; maintenance, repair and overhaul (MRO); design, development, assembly, and operation of light aircraft; as well as support services. To further accelerate the growth of the industry, the Malaysia Aerospace Industry Blueprint 2030 was launched on 17 March 2015 and aspires to propel the nation to be a leader in the aerospace industry by 2030.

Malaysia will continue to be promoted as an outsourcing centre for professional services to increase exports in knowledge-intensive activities, such as oil and gas, aviation maintenance, repair and overhaul (MRO), and construction.

15

Perniagaan Sambilan Mudah untuk Pekerja Tetap

Dengan keadaan kos sara hidup yang kian meningkat, mempunyai aliran pendapatan sampingan yang berterusan sedikit sebanyak dapat meringankan tekanan disebabkan keadaan ekonomi yang tidak menentu. Seiring dengan perkembangan teknologi semasa, anda kini boleh menawarkan perniagaan sambilan melalui *Whatsapp* atau *Facebook* dengan mudah. Di dalam ruangan ini, kami kongsi 15 idea perniagaan mudah yang boleh dipertimbangkan oleh mereka yang bekerja sepenuh masa.

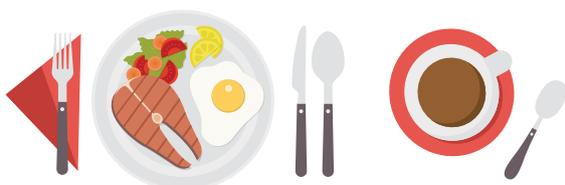


1. Babysitting @ Menjaga Anak Kecil

Anda ada masa yang lapang pada waktu malam? Anda gemar menjaga bayi atau anak kecil? *Babysitting* mungkin perniagaan yang sesuai untuk anda. Dengan mengasuh anak kecil pada malam Jumaat atau Sabtu, anda boleh mendapat pendapatan sampingan yang lumayan.

2. Bed & Breakfast @ Bilik Sewa

Anda mempunyai ruang atau bilik yang tidak digunakan di rumah? Tukarkannya untuk menjadi bilik sewa ala *AirBnB*. Cadangan ini sesuai sekiranya anda tinggal di kawasan berhampiran tarikan pelancong.



3. Katering

Sekiranya anda gemar memasak, anda boleh memulakan perniagaan katering dari rumah. Katering adalah perniagaan yang sesuai untuk mereka yang bijak merancang dan boleh dilakukan pada hujung minggu tanpa mengganggu hari kerja biasa.

4. Perkhidmatan Mencuci Rumah



Ramai orang tidak suka untuk mencuci rumah dan sanggup untuk membayar pada harga yang berpatutan untuk orang yang boleh melakukannya. Ini adalah kaedah yang baik untuk memperoleh pendapatan tambahan secara fleksibel. Perkhidmatan ini boleh ditawarkan pada waktu malam dan hujung minggu.

10. Tutor

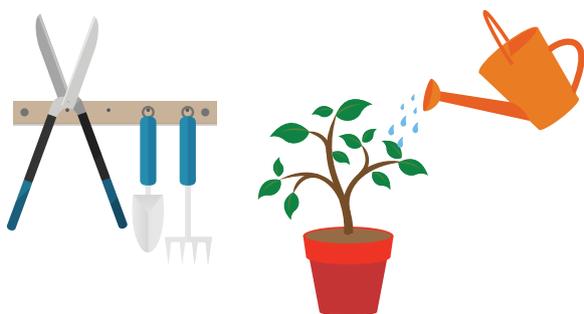
Anda mempunyai diploma, ijazah atau sarjana? Anda sabar dengan anak kecil atau remaja? Cari ibu-bapa mereka dan maklumkan yang anda menyediakan perkhidmatan tutor bagi subjek tertentu dan edar risalah untuk mereka kongsi. Perniagaan ini boleh dilakukan di kawasan setempat maupun *online*.

11. Penyelaras Acara

Acara seperti *reunion* dan parti besar memerlukan perancangan yang teliti dan ramai yang tidak mahu melakukan kerja yang remeh ini. Ini adalah peluang bagi anda untuk melangkah masuk dan mengambil alih tugas merancang dan menyelaras acara yang sememangnya menjadi trend masa kini.



12. Perkhidmatan Perkebunan



Bersedia untuk memotong rumput, mencantas semak dan pokok? Ramai orang sanggup membayar bagi perkhidmatan sedemikian. Ini bukan sahaja perniagaan yang baik, ianya juga merupakan aktiviti yang baik untuk kesihatan.

13. Perkhidmatan Pembaikan Rumah

Mahir dalam asas pembaikan rumah? Maklumkan kepada orang ramai yang mereka boleh memanggil anda untuk kerja pembaikan kecil seperti membaiki paip atau kebocoran. Anda akan kagum apabila orang sanggup mengeluarkan wang untuk kerja-kerja pembaikan yang mudah.



14. Membuat Barang Perhiasan

Sekiranya anda mahir dengan kerja halus serta mempunyai tahap kesabaran yang tinggi, membuat barangan perhiasan berupaya menjadi perniagaan yang menguntungkan. Dengan teknologi, anda mempunyai banyak peluang untuk menjual barangan anda, samada melalui Etsy mahupun Instagram.

15. Menulis dan Menyunting

Sekiranya anda suka menulis, maka perniagaan ini adalah tepat untuk anda memperoleh pendapatan sampingan. Ramai pemilik laman web dan perniagaan memerlukan isi kandungan untuk ditulis dan disunting. Ada yang sanggup membayar untuk *blog post* dan juga komen. Perniagaan ini tidak memerlukan modal yang tinggi, hanya sambungan internet dan juga komputer.



CORPORATE VISITS



May
29
2015

Visit from The Banking Association of South Africa

August
10
2015

Visit by YB Datuk Hj. Ahmad B. Hj Maslan Deputy Minister of International Trade & Industry

September
Study Visit by
Tanzanian Delegates **3**
2015



October
9
2015

Visit by Minister II, Ministry of International Trade & Industry YB Dato' Seri Ong Ka Chuan

November
Visit by the Delegation
from Maldives **5**
2015





November

25
2015

Visit by Centenary
Bank Uganda

December

Visit by Students of
UiTM Puncak Alam

4
2015

November

Study Visit by
Students of UiTM
Shah Alam

20
2015



January

13
2016

Courtesy Visit by
SME Development
Authority (SMEDA),
Mauritius



February

18
2016

Visit by Deputy
Minister MOF –
YB Datuk Johari
Bin Abdul Ghani

April

Visit By Tanzania
Delegation

4
2016





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4. No penalty for early settlement.

Terms and Conditions apply.

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2. Within the National definition of SME.

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