

TN50

A Different World

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COVER STORY

Transformasi Nasional 2050: Laying the Foundation for the Next Generation

..... by Datuk Dr Ghaz

The Malaysian economy has made significant strides since independence as reflected by its remarkable growth, driven by a series of structural reforms that began in the 1970s. The launching of the New Economic Policy (NEP) in 1971 was a turning point in the history of the Malaysian economy. The primary goal of the NEP was national unity achieved through poverty eradication and societal restructuring. Further in 1991, the country embarked on Vision 2020 to continue its journey to reach the status of an advanced and high-income nation by 2020. In 2017, Malaysians celebrated the country's 60th year as an independent nation. From our humble and uncertain beginnings, we have grown and evolved significantly into a modern economy and society. Now, we have to be ready to face the next 30 years. It is only obvious that the world in 2050 will be much different from the world today – and hence, we need to question ourselves, what does it take for us to brace the new challenges and what would guide us to face this imminent transforming future landscape?

Transformasi Nasional 2050 (TN50) Agenda

Just what is TN50 all about? TN50 will prepare the nation for the next 30 years to withstand the challenges ahead so as to remain relevant and competitive in the fast-evolving world. While we cannot claim to be able to accurately predict the world in 2050, there are already clear megatrends shaping the world moving forward, presenting both challenges and opportunities for Malaysia and in turn, having implications for the economy, industries and the future society at large. These include geopolitical shift;

rising era of digitalisation and breakthrough technologies; rapid urbanization; climate changes; and ageing population; all these and a complete change in the socio demography but more importantly, a complete change in the manner we engage, communicate and interact in all spheres of life, be it economic, trade, politics, arts, culture, socio lifestyle and others.

The government is aware of all these, and they have responded with a long-term strategic plan and committed to a bottom-up approach to formulate TN50 in ensuring the country's future direction and vision reflect the people's desire, expectations and aspiration, and provide a sense of ownership among the people. After its official kick-off in January 2017, the government started the TN50 engagement with youths because they are the ultimate stakeholders come 2050. The engagement was then broadened to cover all segments of society, including the civil society, academicians, civil servants and the professionals. The TN50 is formulated through rigorous exercises employing new formats that embrace various engagements ranging from town hall dialogues to online surveys. To date, more than one million youths have responded with more than 60,000 recorded aspirations. Using these feedbacks as the basis and reference, the government attempts to formulate the appropriate policies that would spur initiatives towards achieving the desired goals of this new Agenda.

Why the Need for TN50?

TN50, which was introduced by the Prime Minister Datuk Seri Najib Tun Razak, serves both as a continuation of Vision 2020 as well as a new road map to propel Malaysia

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**ANALYSIS**

TN50: Building Tomorrow's Economy

by Corporate Planning

The whole country is fascinated by the dialogue on the 2050 National Transformation (TN50) initiative. There is an intense feeling of enthusiasm over the discussions on where we see our country in the year 2050. TN50 was announced by the Prime Minister in his 2017 Budget address in Parliament. It was billed as the next step in the nation's social, political and economic development. However, unlike Vision 2020 which was a top-down initiative; TN50 is a bottoms-up effort spearheaded by the Youth and Sports Ministry.

The ministry has organised many town-hall like sessions throughout the country to gather the views of Malaysians, especially the youth, on what TN50 means to them and how they see Malaysia in 2050. The ideas have been overconfident, as all ideas should be, but there have also been many practical suggestions on how to produce more wealth and prosperity, prompt a truly world class education system and nurture a united Malaysian nation that

is both sustainable yet durable enough to accommodate the many differences in our society. TN50 will help prepare the people for the fourth Industrial Revolution and Malaysia must plan and prepare its people for the future.

During the third Industrial Revolution, technological disruption has replaced many jobs that were previously labour intensive, especially manufacturing, leading to a decline of manufacturing jobs in many advanced countries like the United States and Europe and economics has also forced companies to move whatever labour intensive production lines that are left to Asia and South America where it is cheaper.

Failure to prepare for this and ensure there are enough "new jobs" to replace "old jobs" that have been made obsolete by technological disruption and automation has resulted in economic disorder and social and political unease in developed economies. People find themselves left behind in this

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into the top 20 nations in the world, from its current 27th position. The launch of TN50 could not have been timelier considering that Vision 2020 is three years away to an end, albeit having a few targets that seem unlikely to be met by then. As such, there need to be a continuity with a visionary national long-term plan and hence, the TN50, crafted to prepare Malaysia for the advancement of technology and challenges in the global economic scenarios of the future.

By 2050, Malaysia aims to achieve significant advancement in the economy, international trade, sports, science and technology, finance, property and other sectors. At the centre of all these focal points is the progress, development and advancement of the SMEs, the backbone of the nation's economy. For the next 30 years, SMEs will still continue to be the key drivers of the Malaysian economy but with much impactful operational efficiency, with a transformed digitized economy, that will offer no geographical barriers in trade and transactions. In 30 years, biotechnology will be

in a state that will propel farmers to perform their high-tech farming jobs that would witness incredible increase in the world's food production that would resolve food shortages. The alternative renewable energy which is currently being actively explored, shall be the norm of the energy consumption then. Eco-friendly and sustainable building to preserve the environment, shall be the order of the day come 2050.

... but What are the Challenges?

This noble mission and vision cannot be accomplished without the acceptance, commitment and involvement of every civil citizen of the nation. The Government may be able to draw up the roadmaps but if the plan is not embraced with passion and meaningful actions, the plan will remain on the shelf. The TN50 roadmap is preparing the nation to brace the Fourth Industrial Revolution or Industry 4.0. The challenge remains in getting the people to believe, prepare and be ready to embrace and

DIALOG PERDANA Transformasi Nasional 2050



big gush of technology and realise they are unlikely to enjoy the comfortable lives their parents had. A recent survey by the World Economic Forum identified that Millennials (those born in 1980s and 1990s) in advanced countries are no longer enjoying the prosperity of their parents' generation.

Malaysia must avoid a similar dilemma and the need to ensure we do so is even more pressing given the complexities in our society.

TN50 must include a plan for the economy of tomorrow.

First, we must build on our inherent strengths. Our diversity, location as the crossroads of Asia, good infrastructure, political and social stability and highly educated population must be leveraged upon. However, we must embrace English as it remains the language of business and commerce. There must also be greater emphasis on vocational

education as not everyone is going to be a professional.

Second, in building the economy of tomorrow we must develop local industry. Commodities, especially palm oil is our greatest asset, and the largest positive trade balance meaning our exports far outstrip our imports. We must move down the value chain and strengthen our position as a pre-eminent producer of palm oil and its derivatives similar to how Saudi Arabia is with petro-chemicals or Germany is with machineries. We must build on what we are good at and not seek to emulate what others are good at.

Third, we must promote a culture of innovation and curiosity. MaGIC is an example of a government agency that has pushed Malaysia to the forefront on innovation by inviting innovators from around the world to incubate their products in Malaysia. However, we still lag behind Singapore, Japan and South Korea on the number of patents registered. For example, we should be looking at self-driving cars or how robots

will revolutionise the workspace as they are already being seriously considered in other countries.

Fourth, we must develop our services industry that is a backbone of our economy by embracing technology and digitalisation. As broadband penetration increases, the Internet of Things will enable industry to do more with less, and also allow more value-added services to be performed by manufacturing companies. Pervasive connectivity and autonomous technologies will enable new urban mobility solutions. This will in turn create smart communities.

Fifth, it is time for mechanization in manufacturing. Advance manufacturing is the way to go and this will be the least painful process for Malaysians as most jobs in the manufacturing industry are undertaken by foreign workers. Small and medium-sized Malaysian enterprises must move up the value chain and produce quality products underpinned by world class research and development.



immerse themselves into the IR 4.0. At the core of the challenge lie the mindset and attitude which money cannot buy. They have to move and change, lest the nation will be left far behind even among the very fast developing emerging economies.

Malaysia has already been hard at work to transit the industry players towards the adoption of automation and smart manufacturing concepts and technologies. With both the manufacturing and services sector contributing almost 80% to GDP, the Ministry of International Trade and Industry is now taking the strategic move to lead the way in spearheading the adoption of smart manufacturing and Industry 4.0 in Malaysia. The government is setting the stage to prepare the country for the new era of growth and innovation in line with the new 30-year transformation plan. TN50 is strategized to lay the foundation

for the next generation to inherit a country that will be on-par with the world's best.

Prepping the SMEs

For the ever progressive and innovative SMEs, the TN50 goals are achievable, but with the pre-requisite of the right mindset and positivism in outlook especially in technology and innovation. Technology is a driving force for businesses, and procuring technologies from overseas as well as sourcing and developing these locally, can be instrumental in increasing the competitive advantage of local products in the global exports market. Locally sourced technology will also reduce reliance on foreign expertise and workforce.

However, it is only obvious there will be inherent risk and costs to bear. To this, the SME Bank has been proactive in designing and creating several products

that may aid the SMEs needs. Government agencies such as MATRADE are also engaging in dialogues with stakeholders from various sectors in an effort to enhance exports with automation, data mining, digital and creative platforms. These are some initiatives to prepare SME entrepreneurs and exporters to prepare themselves for TN50. Time is of essence and hence, there is a need especially for those discerning SMEs to act swiftly on the track of embracing the imminent future of the I.R 4.0 before it is too late. They are welcome to visit the SME Bank to seek advices from our professional Business Counselors.

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Syarikat Bumiputera Perlu Meningkatkan Penyertaan di Bursa Malaysia

..... oleh Mohd Razali bin Malek

Penyertaan syarikat-syarikat Bumiputera di Bursa Malaysia perlu ditingkatkan untuk memastikan kelebihan mereka di peringkat antarabangsa. Harapan kerajaan supaya syarikat Bumiputera mengambil bahagian secara aktif dalam pasaran saham bukan sahaja untuk meningkatkan modal mereka tetapi juga peluang untuk berkembang di luar negara. Sekiranya syarikat mereka tersenarai, mereka akan dilihat sebagai syarikat yang berwibawa, telus dan berupaya, iaitu faktor yang perlu bagi sebuah syarikat tersenarai.

Daripada 914 syarikat yang disenaraikan di bursa saham, majoriti daripada mereka bukan syarikat Bumiputera. Terdapat ramai Bumiputera yang tidak mempunyai pengetahuan yang mencukupi mengenai aktiviti Bursa Malaysia. Penyertaan ekuiti Bumiputera masih di sekitar 20-25 peratus dan belum mencapai sasaran kerajaan sebanyak 30 peratus. Oleh itu, usaha penglibatan Bumiputera perlu ditingkatkan dua kali ganda untuk mencapai sasaran yang ditetapkan secepat mungkin.

Kemudahan Pembiayaan Ekuiti Bumiputera (EquiBumi)

Fasiliti

Memperkenalkan dana yang membantu meningkatkan pemilikan ekuiti Bumiputera di Bursa Malaysia. Kemudahan Pembiayaan EquiBumi adalah kemudahan yang diperuntukkan oleh Kerajaan untuk



membantu Syarikat Bumiputera (Pembeli) yang berwibawa untuk mengambil alih syarikat yang berpotensi (Syarikat sasaran) untuk disenaraikan di *Bursa Malaysia Securities Berhad* (Bursa Malaysia) atau pembiayaan kepada Syarikat Bumiputera untuk pengambilalihan saham dalam syarikat yang sudah tersenarai (Syarikat Sasaran) di Bursa Malaysia. Amaan yang diperuntukkan untuk Kemudahan Pembiayaan EquiBumi ialah RM300 juta.

Manfaat

Untuk meningkatkan pemilikan ekuiti Bumiputera dengan menyediakan pembiayaan kepada Syarikat Bumiputera yang layak untuk mengambilalih Syarikat Sasaran dan seterusnya berpotensi untuk disenaraikan dalam Bursa Malaysia.

Kelayakan

- Syarikat yang berdaftar dengan Suruhanjaya Syarikat Malaysia, dikategorikan sebagai PKS*.
- Syarikat itu mestilah berdaya maju dari segi kewangan dan memenuhi kriteria yang ditetapkan oleh SME Bank.

* PKS mengikut definisi SME Bank

Mohd Razali bin Malek merupakan Ketua, Perbankan Korporat & Kewangan Berstruktur, SME Bank. Beliau boleh dihubungi di mohd.razali@smebank.com.my



4 Tips in Overcoming Sales Objections

by CEDAR Research Team

The toughest aspect of any sales position is overcoming a buyer's objections. Whether you offer a service or are a small business retailer, today's buyers are more discerning than ever. Your goal is to have a convincing response to these roadblocks standing between you and that coveted sale. As many experienced sales people know, most sales calls are met with at least one objection. There are several common sales objections that repeatedly appear in sales situations. To bolster your selling efforts even more, use the techniques below to deliver the best rebuttal to the client's objection so you can get one step closer to closing the sale.

■ Stay Honest

When you're uncomfortable with selling, you may be tempted to tell a potential client what you think they want to hear in order to make the process less painful. This can be dangerous for many reasons, the biggest being that it almost always sounds insincere. And once you reach that point, you have already lost the sale. Instead of telling the client what she

wants to hear, focus on being honest and providing all of the information the client needs to make a sound decision. Being honest and direct can make the sales process easier because it removes the "hard sell" and transitions the meeting to a more conversational tone. This also sets the stage for a great client relationship if it progresses.

■ Empathize With the Client's Concerns

During a sales meeting, the client will almost always drop some clues about what is preventing him or her from making a decision on the spot. Instead of ignoring the client's concerns, or becoming defensive, acknowledge them. Take some time to put yourself in the client's shoes and truly look at it from the other perspective. Ask yourself questions to identify possible objections, such as: What would I be feeling in this situation? What would my concerns revolve around? What would make me feel more confident? By focusing on understanding the client's perspective, you will be in a better position to recognize her concerns and address them.

■ Show What Makes Your Company Unique

After you've recognized the client's concerns and tried to understand his viewpoint, take some time to demonstrate what sets your business apart from the competition. Remember the unique selling proposition you created when you first started your business? Start there.

■ Offer a Compromise

Sales isn't always an all or nothing situation. If the client is willing to put a toe into the water, start slow. Break the project down into smaller parts to make the risk more tolerable and to give both parties a chance to build trust and mutual respect. Focus on keeping the lines of communication open, listening to the feedback that the client provides, and following her lead and comfort level. It may be easier for the client to commit on a smaller level, and getting your foot in the door gives you a chance to show your excellence, making future sales a lot easier.

While sales objections are rarely great news, they can indicate that the client has an interest in your products and services; objections present an opportunity. By being proactive and attempting to work with the client to overcome his objections, you can create a great foundation for a long-term relationship based on meeting the client's needs.



BUSINESS ALERT

..... by Corporate Planning, SME Bank Malaysia

OIL, GAS AND ENERGY



RECENT DEVELOPMENT

- **Oil prices (December 2017)** – Investors liked what they heard from OPEC and lifted crude prices to the highest in a week. Brent for January settlement climbed USD1.10 to USD63.73.
- Gas Malaysia announced an upward revision of the natural gas tariff for the non-power sector in Peninsular Malaysia up by 18% from January 1 to June 30, 2018. The average natural gas base tariff was set at RM30.90 per million British thermal units (mmBtu) from RM28.05 per mmBtu currently, after taking into account costlier liquefied natural gas.
 - » Also, under the gas cost pass through (GCPT) mechanism, a surcharge of RM1.62 per mmBtu will be applied to all tariff categories. This means the average effective tariff is RM32.52/mmBtu. Residential consumers will pay RM23.92/mmBtu from January 1, 2018 up 18% from RM20.23 currently.

- » Among the sectors that will be heavily impacted are the rubber glove industry, which is set to see costs increase by an average of USD0.50 to USD0.75 per 1,000 pieces of gloves, depending on the type of gloves and efficiency of the factories.

OUTLOOK: NEUTRAL

- Kuwaiti Oil Minister opined that the international crude market is expected to rebalance in the 4th quarter of 2018 after producers extended a deal to curb output and oil prices would maintain at USD60 a barrel.
- Petroliaam Nasional Bhd (Petronas) has forecast crude oil price to hover around USD50 and USD60 per barrel in its second Petronas Activity Outlook (PAO) report, which compiles project activities and demand outlook for the local oil and gas services and equipment (OGSE) sector between 2018 and 2020. The first PAO, which was published for

the 2017-2019 period, was available only for the local OGSE companies.

- » Petronas has painted a somber picture on the oil and gas industry, stating that the requirement for assets such as rigs would be half from three years ago. Among the highlights of the report is that the need for jack-up rigs, used in exploration activities, has been reduced by half to about 10 rigs for the period of 2018-2020, compared to 2013-2014.



WHOLESALE AND RETAIL



RECENT DEVELOPMENT

- **MIER:** The 3Q2017 Retail Trade Index (RTI) rose 11.9 points to settle at 116.9 points mainly due to heightened consumer spending during the mega sales, fasting month of Ramadhan, Hari Raya Aidil Fitri, Hari Raya Haji, bonus payments and steady tourist arrivals that may have shored up retail spending in the third quarter.
 - » Both the sub indices, Current Performance Index (CI) and the Expectation Performance Index (EI) improved by 48.7 points to reach 51.9 points and 56.3 points to reach 65 points, respectively in the 3rd quarter 2017. Two components of the CI and EI, namely business conditions and new orders components also gained higher points compared with the previous quarter.



OUTLOOK: NEUTRAL

- The Malaysia Retailers Association (MRA) estimated an average growth rate of 3.8% during the 4th quarter of 2017. Meanwhile, RGM has revised its annual growth forecast downwards again from 3.7% to 2.2% for Malaysia retail industry in 2017. Based on latest revision, the total sale turnover for Malaysia retail industry is estimated at RM100.0 million for 2017.
- **RGM:** Malaysia's overall retail sales are expected to perform better than projected in 2018 with a growth of 6% compared to this year's meager growth of 2.2%. The improved percentage is a revised figure from the earlier projection of 5%, an increase that is expected to be influenced by several factors including the upcoming general election, external economic demand and ringgit performance.

HEALTHCARE



RECENT DEVELOPMENT

- Pharmaniaga Bhd is investing RM100 million for the next five years to make halal and affordable vaccines for local use and export following the signing of a collaboration agreement with Technology Depository Agency (TDA) and India-based Hilleman Laboratories. Under the partnership, Pharmaniaga will establish halal vaccines manufacturing facility in Malaysia, conduct clinical trials, manage regulatory matters and facilitate products' commercialization.
- KPJ Healthcare Bhd via its wholly owned subsidiary, Pasir Gudang Specialist Hospital Sdn Bhd, had entered into a sale and purchase agreement (SPA) with Johor Corporation Bhd for the proposed acquisition of land measuring 1.7 acres in Johor Bahru for RM12.1 million. The acquisition is in line with the group's objective of network expansion

in key growth areas. KPJ Puteri Specialist is undergoing an expansionary plan of 66 beds from the existing 158-bed hospitals which is scheduled to complete by 1Q2019.

OUTLOOK: NEUTRAL

• **BMI:** Medical tourism will be a key force driving the Malaysian healthcare sector although the evolution of this sector will centre on key geographic hubs. The government efforts to develop Johor, Melaka and Penang into key centres will perpetuate this trend supported by private healthcare providers. Multinational drugmakers will benefit from these developments with increasing demand for high quality services coupled with the increasing burden of chronic diseases that follows the country's demographics. The expenditure projections are:

- » Pharmaceuticals: RM8.6 billion in 2016 to RM8.99 billion in 2017; +4.5% increase in pharmaceuticals expenditure.
- » Healthcare: RM54.65 billion in 2016 to RM60.12 billion in 2017; +10.0% increase in healthcare expenditure.



TOURISM



RECENT DEVELOPMENT

- **MIER:** Activities in the local tourism have bounced back in the 3Q2017, backed by an upward trend in the Travel Agencies Index (TAI). Against the previous reading, the Tourism Market Index (TAI) climbed by 25.8 points to settled at 125.5 points.
 - » The Hotel Operator Index (HOI) and Travel Agencies Index (TAI) jumped to 134.4 (2Q2017: 96.2 points) points and 108.3 points (2Q2017: 106.7 points), respectively in the 3Q2017. Both, the current index (CI) and expected index (EI) under HOI performed better in the third quarter. However, the EI, which tracks the performance of the travel agencies in the month ahead, plunged to 54.2 points compared with 76.7 points in the previous quarter.
 - » As for reservations, travel agencies expect bookings for travel packages likely to

deteriorate in the next coming month while hotel reservation anticipates demand to increase for the next three months.



OUTLOOK: POSITIVE

- **Aviation Commission (MAVCom):** Travelers from KLIA2 heading for destinations beyond ASEAN will have to pay RM73 as passenger service charge (PSC) with effect from January 1, 2018; which is the standard rate by other airports in Malaysia. This is an increase from the current RM50 charged from KLIA2. Following this revision, only the PSC rate applicable at KLIA2 for international destinations beyond ASEAN was pegged lower than those at other airports in Malaysia.
- Euromonitor International unveiled the Top 100 City Destinations Ranking 2017 Edition 1 at World Travel Market (WTM) London.

The report showed Asian cities dominate the global destination rankings thanks to the unstoppable rise of Chinese outbound tourism demand.

- » The top 10 most visited cities are: Hong Kong: 26.6 million visitors, Bangkok: 21.2 million, London: 19.2 million, Singapore: 16.6 million, Macau: 15.4 million, Dubai: 14.9 million, Paris: 14.4 million, New York: 12.7 million, Shenzhen: 12.6 million and Kuala Lumpur with 12.3 million visitors.



COMMUNICATIONS CONTENT AND INFRASTRUCTURE



RECENT DEVELOPMENT

- Lazada Malaysia expects ten times increase in orders as well as five-fold increase in traffic to Lazada Malaysia's website during the biggest shopping event of the year – the Online Revolution 2017. The month-long online shopping extravaganza would take off on 11.11 (November 11, 2017) until December 14, 2017 featuring 90 million products with savings up to 90%. Nowadays, more people were placing greater trust in online purchasing and this showed that the adoption of e-commerce was accelerating and the online environment was flourishing in the Malaysian market.
- **Facebook Malaysia:** Malaysia's e-commerce sector has grown by 47% from 2015 and is now worth USD2.41 billion. The sector is predicted to grow 10-fold by 2020 creating both opportunities and challenges for the consumer goods industry.

- » On average, Malaysians spent 187 minutes daily on their mobile phones; as such businesses should take the opportunity to implement the right e-commerce strategy to promote products and services. With Southeast Asia being pegged as the new frontier for e-commerce, it is critical for consumer goods businesses to implement the right strategy for their brand.



OUTLOOK: POSITIVE

- **BNM:** Malaysia is on the brink of the next wave of e-payment transformation driven by the high penetration of mobile phones to complement debit cards to displace cash.
 - » The introduction of Interoperable Credit Transfer Framework (ICTF) will spur the next wave of e-payment migration. The service, which will allow a payer to instruct his institution to transfer funds to a beneficiary, takes advantages of the 42.8 million phone subscriptions in the country (70% of which are smartphones).
 - » This is to achieve a leveling of the playing field, where the banks and non-banks will have open access to clearing system which will facilitate the connectivity between banks and non-banks.

BUSINESS SERVICES



RECENT DEVELOPMENT

- **DOSM:** Value of construction work done in the 3rd quarter 2017 recorded a growth of 8.1% amounting to RM34.5 billion compared with 2Q2017 at RM33.8 billion.
 - » The expansion in value of construction work done was driven by positive growth in all sub-sectors: Civil engineering (18.0%), Special trades activities (10.5%), Non-residential buildings (2.8%) and Residential buildings (1.6%) sub-sector.
 - » In terms of contributions, Civil engineering sub-sector continued to dominate the performance of value of construction work done with 38.1% share followed by Non-residential buildings (29.2%), Residential buildings (28.2%) and Special trades activities (4.5%).



OUTLOOK: NEUTRAL

- Global airlines are projected to earn USD82.2 billion (RM337.3 billion) in ancillary revenue this year; a jump from USD67.4 billion last year. The amount has tripled from what airlines had made in 2010 at USD22.6 billion.

- » Baggage fees will make up the biggest portion of the income at 27% followed by a la carte services (25%), onboard services such as food, seating and duty free (21%), insurance, hotel and car hire (21%) and sale of frequent flier miles to banks (12%). These projections were made in a study by the consulting firm IdeaWorksCompany and online car rental distribution company, CarTrawler, involving 184 airlines.
- » However, the International Air Transport Association (IATA) predicts nearly 4.1 billion passengers will spend USD776 billion worldwide on air transport this year and ancillary revenue accounts for 10.6% of the expenditure.

URUS BESTARI

Dalam usaha untuk meningkatkan perniagaan kecil semestinya akan melibatkan kerja keras, memerlukan komitmen yang tinggi dan tentu saja, produk atau perkhidmatan yang tepat untuk pasaran. Walaupun sesuatu kejayaan itu tidak dapat dijamin, namun dengan tahap dedikasi yang jitu, kebanyakan perniagaan dalam pelbagai sektor mampu mencapai tahap pertumbuhan yang mampan. Di sini, kita akan melihat lima strategi yang dapat membantu dalam mengembangkan perniagaan kecil atau sederhana anda.

1 Invest In The Right People

Sekiranya anda serius untuk melihat perniagaan anda berkembang, adalah amat penting bagi anda untuk mempunyai sekumpulan orang di sekeliling anda (pekerja) dengan kemahiran, dedikasi dan pengalaman untuk sama-sama membantu menggerakkan perniagaan ke hadapan.

Dengan mengambil pekerja yang berkemahiran di peringkat awal, ianya akan mempengaruhi kadar di mana perniagaan anda akan dapat berkembang kemudian. Kakitangan yang anda gunakan pada peringkat permulaan mungkin tidak sesuai jika anda menginginkan perniagaan anda berkembang dengan jayanya pada masa akan datang, jadi bersiap sedia untuk membuat perubahan di mana dan apabila perlu. Setiap ahli pasukan haruslah mempunyai nilai tambah kepada perniagaan, dan berada pada tahap gelombang yang sama dalam mencapai aspirasi untuk pertumbuhan.

2 Kukuhkan Penjenamaan Anda

Sekiranya anda menginginkan perniagaan anda berkembang dengan jayanya, adalah sangat perlu untuk anda mempunyai imej jenama yang komprehensif untuk syarikat anda. Tidak kira sama ada perniagaan anda merupakan B2C atau B2B, proses pembinaan jenama merupakan faktor penting dalam memberi pengalaman positif kepada pelanggan ketika berurusan dengan perniagaan anda.

Dengan melampirkan perniagaan anda kepada imej jenama tertentu, anda akan mewujudkan hubungan emosi antara diri anda dan pelanggan anda. Bukan sahaja ini akan menjadikan mereka lebih cenderung untuk mengingati anda, malahan, mereka akan menjadi setia kepada jenama anda dan lebih cenderung untuk membeli produk anda pada masa akan datang. Mewujudkan jenama yang dipercayai adalah kunci kepada pertumbuhan perniagaan yang mampan.

3 Buat Ramalan Aliran Tunai Yang Tepat

Dalam mengoperasikan



5 Tip Untuk Mengembangkan Perniagaan Anda

oleh CEDAR Research Team

perniagaan kecil sudah semestinya memerlukan sumber kewangan tambahan, dan anda pasti akan merasai tekanan dalam membiayai pertumbuhan perniagaan tambahan jika anda tidak menguruskan kewangan anda dengan baik. Dengan menghasilkan ramalan aliran tunai yang tepat, dan sentiasa mengawasi dengan teliti dan kerap, anda boleh menjejaki peluang pelaburan dan mengekalkan pegangan yang mantap terhadap pengeluaran anda.

4 Tunjukkan kesetiaan kepada pelanggan sedia ada

Adalah mudah untuk menganggap bahawa pertumbuhan perniagaan bergantung kepada proses perkembangan ke pasaran baru untuk mencari pelanggan baru. Tetapi untuk mencapai pertumbuhan yang mantap dan organik, anda juga harus memberi tumpuan kepada pelanggan sedia ada dan terus komited dalam menyediakan produk dan perkhidmatan yang membawa mereka kepada anda pada awalnya.

Dengan menghargai dan melayan pelanggan sedia ada dan pelanggan setia anda, anda boleh mendapatkan penyokong jenama yang boleh terus membeli produk dan perkhidmatan anda atau memperbaharui kontrak dengan anda. Mereka juga lebih cenderung untuk mengesyorkan perniagaan anda kepada rakan dan keluarga mereka. Ianya akan dapat membantu mengembangkan

perniagaan anda secara semulajadi. Untuk menggalakkan *word of mouth referrals*, anda mungkin ingin mempertimbangkan untuk menawarkan diskaun kesetiaan dan tawaran untuk pelanggan berulang.

5 Cari Rakan Dagang Dengan Sumber Yang Betul

Sumber kewangan tambahan seringkali menjadi kekangan kepada para pemilik perniagaan ketika mereka cuba untuk mengembangkan perniagaan kecil mereka. Satu taktik yang digunakan kebanyakan perniagaan kecil untuk memulakan pertumbuhan adalah untuk menjalin kerjasama dengan firma yang lebih besar, yang mungkin dapat menyediakan pembiayaan dan sumber di dalam pertukaran produk dan perkhidmatan.

Kerjasama dengan syarikat lain tidak selalu bermakna wang tambahan akan berada di dalam poket anda, tetapi ia menjanjikan peluang yang boleh mendorong kepada pertumbuhan perniagaan. Sebelum anda mendekati rakan kongsi yang berpotensi, pastikan anda memahami dengan tepat apa yang perniagaan anda tawarkan, dan bagaimana pihak lain akan mendapat manfaat berkerjasama dengan anda. Ada kemungkinan perniagaan kecil anda hanya mempunyai penyelesaian yang inovatif untuk membantu perniagaan yang lebih besar, justeru menjadikan anda suatu cadangan pelaburan yang menarik.

Bagaimana Menjadi Ahli Pasukan yang Baik

Oleh Wan Zainuddin Wan Muda

Bekerja secara berpasukan merupakan keperluan yang penting- sama ada di rumah dengan ahli keluarga, di sekolah atau kolej atau dengan rakan sekerja. Sesebuah pasukan tidak berfungsi sekiranya satu anggota dalam pasukan itu gagal melaksanakan tugas. Bekerja dalam pasukan memerlukan tahap disiplin dan komitmen tertentu. Hanya apabila semua anggota pasukan bekerja dalam harmoni antara satu sama lain, maka pasukan dapat berfungsi dengan baik dan memenuhi objektifnya. Antara ciri-ciri menjadi ahli pasukan yang cekap dan bertanggungjawab adalah seperti berikut:

1 Tahu Tanggungjawab Anda

Sebagai ahli pasukan, anda mesti memahami tanggungjawab anda terhadap pasukan anda dan bertanggungjawab penuh terhadap tugas itu. Ingat, sebagai ahli pasukan, anda bertanggungjawab kepada ahli pasukan lain. Kejayaan pasukan bergantung kepada kejayaan anda menjalankan tugas dengan sempurna.

2 Belajarlah Untuk Menyesuaikan

Perubahan adalah satu-satunya perkara yang berterusan dalam kehidupan. Oleh itu, anda mesti mempunyai kemahiran untuk menyesuaikan diri dengan keadaan sekeliling yang cepat berubah dan berfungsi dengan baik dalam semua senario.

3 Mengambil Bahagian secara Aktif Dalam Semua Aktiviti Pasukan

Buatlah inisiatif untuk terlibat secara aktif dalam semua aktiviti pasukan, sama ada brainstorming dan menghasilkan idea baru, perbincangan mengenai rancangan masa depan dan pelaksanaan rancangan - rancangan tersebut. Ini akan membantu anda untuk mewujudkan tempat yang penting untuk diri anda dalam pasukan.

4 Buktikan Komitmen Anda

Sebagai ahli pasukan, anda akan mendapat banyak peluang untuk membuktikan komitmen 100% anda terhadap pasukan dan menyumbang secara positif kepada kejayaan pasukan

anda. Jangan biarkan mana-mana peluang ini terlepas.

5 Belajar Mendengar Dan Bekerjasama Dengan Orang Lain

Perkataan "Pasukan" itu merujuk kepada sekumpulan orang yang mempunyai kemahiran tertentu, bekerja bersama untuk mencapai matlamat yang sama. Sebagai ahli pasukan yang boleh dipercayai, anda mesti mempunyai keupayaan untuk mendengar pandangan orang lain walaupun ia berbeza dari pandangan anda sendiri dan mencapai keputusan terbaik yang mungkin.

6 Kepentingan Terbaik Pasukan Diutamakan

Setialah kepada pasukan anda sedaya yang mungkin. Matlamat anda sepadan dengan matlamat dan objektif pasukan. Hanya dengan ini pasukan anda boleh berjaya.

7 Mesra Dan Menyenangkan

Untuk bekerja dengan baik dalam satu pasukan, anda mesti membangunkan minda yang positif dan mempunyai pandangan yang menyenangkan dan mesra terhadap semua rakan dan ahli pasukan anda.

Ketika anda menaiki tangga korporat, anda akan menyedari betapa pentingnya belajar untuk berfungsi dengan baik sebagai satu pasukan yang efektif.

Wan Zainuddin Wan Muda adalah Pengarah Kumpulan Modal Insan, SME Bank Malaysia. Beliau boleh dihubungi di wanzainuddin@smebank.com.my.



Temubual oleh Norhisham Hamzah

SEMBAWANG USAHAWAN bersama

Dato' Zalina Md Zik

Pemilik dan Pengendali
Stesen Minyak PetronNama Syarikat
ZMZ OmegaBidang Perniagaan
Pusat sehenti dan pengedaran
dan pembekalan bahan api petrol
dan diesel jenama PetronAlamat Perniagaan
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datozalina95@gmail.com

Dato' Zalina Md Zik telah memecah tradisi dan berjaya dalam perniagaan bagi industri yang majoritinya didominasi oleh lelaki. Beliau kini mengendalikan sebuah stesen minyak di bawah jenama Petron, di Peramu, Pekan, Pahang sejak 2012. Memilih konsep DODO (*Dealer Owned Dealer Operated*) sebagai pilihan operasi, beliau menjalankan perniagaan stesen minyak dengan menyediakan perkhidmatan sehenti, menjangkau stesen minyak yang biasa, dan berusaha untuk menyediakan perkhidmatan dan produk yang memenuhi dan melebihi jangkaan pelanggan.

Dato' Zalina telah sudi untuk berkongsi pengalaman, pengetahuan dan pendapat beliau dalam dunia keusahawanan dengan **BizPulse**.

S: Bolehkah ceritakan secara ringkas bagaimana anda terlibat di dalam perniagaan ini?

Saya berasal dari Chukai, Terengganu namun stesen saya beroperasi di Peramu, Pekan, Pahang. Satu jarak yang jauh maka saya perlu menguatkan diri untuk menghadapi segala dugaan dan cabaran berniaga di tempat orang. Pada dasarnya, sebelum saya menjadi seorang *dealer* stesen minyak, saya adalah seorang

kontraktor. Saya mula mengendalikan stesen minyak pada tahun 2014 setelah selesai projek terakhir. Saya merupakan kontraktor kelas A. Pada masa itu, keadaan perniagaan adalah agak sukar. Bayangkan contohnya saya mendapat projek selama 2 tahun, tetapi tidak mendapat apa-apa projek untuk 3 tahun seterusnya. Adalah agak sukar untuk survive pada masa itu, di mana saya perlu menanggung perbelanjaan pada setiap bulan dan terpaksa kekal dalam perniagaan.

Memang sukar untuk saya ceritakan. Jadi, sebagai titik permulaan saya telah mengambil langkah ke arah perubahan dengan berjumpa seorang konsultan untuk bertanya tentang bidang lain yang dapat saya ceburi, selain kontraktor. Bidang apa yang saya dapat jadikan sebagai long term business. Sejak dari dulu lagi, saya memang suka berniaga dan tidak suka kerja dengan orang. Keluarga saya sendiri iaitu mak dan saudara mara saya terlibat dalam perniagaan kecil-kecilan. Saya telah didedahkan dalam bidang keusahawanan sejak awal lagi dan dari situ saya belajar berdikari. Pihak perunding kewangan telah mencadangkan beberapa perniagaan dan salah satu bidang yang paling sesuai dan berpotensi ialah stesen minyak. Ini kerana kenderaan sentiasa memerlukan minyak, tiada benda lain yang boleh dijadikan pengganti. Keperluan untuk minyak itu

tidak akan pernah luput selagi adanya kenderaan di atas jalanraya. Jadi saya rasa ini merupakan satu peluang yang tidak boleh dilepaskan, maka saya mula berfikir apa yang saya perlu buat untuk menjadi seorang *dealer*.

S: Apakah yang mendorong anda untuk memulakan perniagaan ini?

Saya mula berjumpa dengan pihak Caltex, Shell, Petron, Petronas dan BHP untuk berbincang apa langkah seterusnya yang perlu saya lakukan. Selepas itu, saya melihat perbezaan di antara CODO (*Company Owned Dealer Operated*) dan DODO. CODO merupakan konsep di mana stesen minyak dimiliki oleh syarikat minyak dan usahawan menandatangani kontrak untuk jadi operator. Bagi DODO pula, usahawan perlu mempunyai tanah sendiri yang sesuai untuk membuat *construction* bagi membangunkan stesen minyak dan usahawan juga menjadi operator. Kebetulan pada masa itu, berkat dari hasil kerja sebagai kontraktor, saya ada menyimpan sedikit wang yang mencukupi untuk membeli sekeping tanah yang terletak di Peramu, Pekan. Sebenarnya saya telah membeli tanah itu pada tahun 2009, namun begitu, saya tidak merancang pun untuk membangunkan stesen minyak di atas tanah tersebut. Pada mulanya, saya merancang untuk membangunkan rumah kedai tetapi pada masa itu, Peramu bukanlah tempat yang sesuai kerana ia terletak di kawasan perindustrian.

Hasil dari rundingan dengan pihak konsultan, kami memutuskan adalah lebih sesuai untuk membangunkan sebuah stesen minyak. Berdasarkan nasihat konsultan dan pengalaman saya sebagai seorang kontraktor, saya mula merangka *feasibility study* bersama rakan-rakan. Kalau hendak berniaga, kita perlu mengkaji secara menyeluruh dan jangan syok sendiri dan jangan hanya memikirkan tentang untung besar sahaja. Setiap perniagaan mempunyai risiko masing-masing, tidak kira apa jua bidang yang kita ceburi. Jadi, satu langkah yang terbaik adalah dengan membuat *feasibility study*.

S: Apakah strategi atau konsep perniagaan anda yang berbeza daripada pesaing lain?

Setiap lokasi mempunyai keunikan dari segi cabarannya. Saya menggunakan kaji selidik yang saya jalankan itu untuk melihat apa keperluan yang perlu saya siapkan. Dengan keluasan tanah lebih kurang 1 ekar, saya berjumpa dengan pihak Petron yang masih dikenali sebagai Esso pada ketika itu. Saya mencadangkan bahawa stesen minyak saya ini dijadikan hentian rehat. Kebiasaannya Pusat Hentian Rehat

& Rawat (RnR) terletak di lebuhraya. Tetapi disebabkan masih baru, jadi peluang untuk berada di Lebuhraya itu amat tipis kerana volume untuk beroperasi di kawasan hotspot seperti itu sangat tinggi. Untuk mengawal operasi dan pelanggan dalam skala besar, jika tiada pengalaman yang cukup, ianya amat mustahil. Oleh sebab itu, walaupun stesen saya terletak di Peramu, Pekan, saya berhasrat untuk menambah nilai perniagaan saya dengan menjadikan stesen saya sebagai one-stop centre. Selain dari keperluan untuk mengisi minyak, para pelanggan juga akan berhenti untuk pergi ke tandas, membeli barang keperluan sepanjang perjalanan dan juga berehat seketika.

Sememangnya stesen minyak lain turut menyediakan surau, namun keluasannya yang tidak seberapa tidak mampu menampung pelanggan yang ramai dalam satu masa. Maka tercetuslah idea untuk saya membina surau yang lebih selesa dan besar berbanding stesen minyak yang lain. Telah menjadi hasrat saya sejak dulu lagi untuk melaksanakan tanggungjawab sosial saya dalam bentuk ini. Saya menekankan aspek keselesaan dalam memastikan surau dan kemudahan lain yang saya bina dapat memenuhi kehendak pelanggan. Kebanyakan surau di stesen minyak terletak begitu hampir dengan tandas. Seperti sedia maklum, aspek kebersihan amat penting bagi seorang Muslim. Oleh sebab itu, saya mengasingkan tandas dan surau agar pelanggan merasa lebih selesa dalam menunaikan tanggungjawab mereka. Stesen Petron Peramu juga menyediakan kawasan rehat santai bagi pelanggan berehat sebelum meneruskan perjalanan mereka.

S: Bagaimanakah anda menguruskan perjalanan perniagaan anda?

Selain dari jualan minyak, kedai serbaneka juga memainkan peranan penting dalam menyumbang kepada pendapatan yang lumayan jika kita bijak menguruskannya dengan baik. Sejajurnya, hasil dari jualan minyak tidak seberapa jika dibandingkan dengan hasil margin jualan kedai serbaneka. Satu benda yang sering dilupakan ialah perlunya untuk menjaga keadaan dan susun atur kedai. Ini dapat mempengaruhi pembelian pelanggan secara tidak sedar. Yang paling senang sekali ialah dengan menghias kedai mengikut perayaan contohnya waktu merdeka, kita hiaskan kedai dengan bendera, pada hari raya kita hiaskan dengan lampu raya, kad ucapan dan selitkan dengan promosi pada waktu yang sama.

Perkara *simple* begini secara tidak langsung akan mempengaruhi pelanggan



untuk menjadi pelanggan tetap kedai kita. Untuk mencapai pertumbuhan yang mantap dan organik, kita juga harus memberi tumpuan kepada pelanggan sedia ada dan terus komited dalam menyediakan produk dan perkhidmatan yang membawa mereka kepada kita pada awalnya. Dengan menghargai dan melayan pelanggan sedia ada dan pelanggan setia kita, kita boleh mendapatkan penyokong jenama yang boleh terus membeli produk dan perkhidmatan kita. Mereka juga lebih cenderung untuk mengesyorkan stesen kita kepada rakan dan keluarga mereka. Ianya akan dapat membantu mengembangkan perniagaan secara semulajadi.

Dari segi barang-barang yang dijual juga perlu dititikberatkan. Pada awal penglibatan saya dalam operasi stesen minyak, saya hanya mengikut sahaja produk-produk yang disyorkan di kebanyakan stesen minyak. Selama 6 bulan saya terpaksa menghabiskan stok yang ada kerana agak sukar untuk memastikan barang tersebut laku dijual. Sebagai contoh, biskut Oreo, tetapi tidak mendapat sambutan di kalangan orang Peramu, Pekan. Rata-rata penduduk Peramu lebih menggemari biskut-biskut kering yang memang telah menjadi menu petang mereka. Jadi, saya terpaksa melakukan promosi "beli 2, percuma 1" semata-mata untuk menghabiskan stok yang banyak di dalam stor daripada mengalami kerugian. Penduduk Peramu rata-rata amat menyokong produk tempatan, sebagai contoh, stesen minyak saya turut menjual produk kesihatan seperti Kacip Fatimah, Pamoga dan Qu Puteh. Ternyata, produk tersebut mempunyai pelanggan setianya sendiri di mana saya dapat menjana pendapatan dari situ. Dari situasi inilah saya belajar betapa pentingnya untuk kita membuat kaji selidik pelanggan yang tepat bagi memastikan produk yang kita pesan dari pembekal betul-betul dapat memenuhi permintaan sebenar pelanggan bagi mengelakkan sebarang pembaziran.

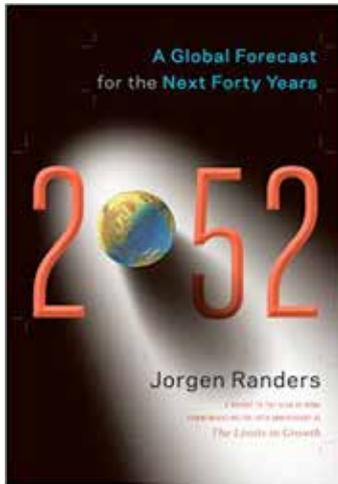
S: Bolehkah anda berkongsi aspirasi anda dalam perniagaan?

Dalam menjalankan perniagaan, tidak kira sama ada stesen minyak, kedai runcit mahupun warung kecil-kecilan, para pemilik perlulah menerapkan elemen kreativiti dalam menjalankan sesuatu perkara. Dalam erti kata lain, anda perlu berfikir dan berusaha dengan lebih keras bagi menjadikan perniagaan anda sesuatu yang lain daripada pesaing demi menarik minat lebih ramai pelanggan. Perniagaan yang mempunyai kreativiti tersendiri kebiasaannya akan lebih cepat dikenali oleh para pengguna tambahan pula sekiranya produk atau servis yang disediakan menepati kehendak pengguna. Akan tetapi, faktor kreativiti tersebut mestilah seiring dengan strategi perniagaan anda agar faktor itu benar-benar dapat memberikan impak kepada perniagaan yang diusahakan. Dunia perniagaan berkait rapat dengan kreativiti dan inovasi. Tanpa kreativiti dan inovasi, dunia perniagaan akan kekal statik tanpa sebarang pembaharuan dan perubahan.

Justeru, usahawan yang membudayakan kreativiti dan inovasi di dalam model perniagaan mereka, akan lebih bergerak maju dan berjaya berbanding usahawan yang kekal dengan model perniagaan tradisional, yang hanya mementingkan jualan semata-mata. Dengan menerapkan elemen kreativiti, sebarang produk atau perkhidmatan yang ditawarkan, akan membentuk keunikan dan berbeza dengan produk atau perkhidmatan yang sama yang telah sedia ada di pasaran. Di Malaysia, kita mungkin mempunyai lebih 3500 stesen minyak. Tetapi apa yang dapat membezakan semua stesen yang ada? Jawapannya adalah sejauh mana kreativiti dan inovasi digunakan bagi menonjolkan kelainan dan keunikan produk masing-masing.

2052 : A Global Forecast for the Next Forty Years

Reviewed by Norhisham Hamzah



Author : Jorgen Randers

Pages : 377

Publisher : Chelsea Green Publishing

Forty years ago, *The Limits to Growth* study addressed the grand question of how humans would adapt to the physical limitations of planet Earth. It predicted that during the first half of the 21st century the ongoing growth in the human ecological footprint would stop - either through catastrophic "overshoot and collapse" - or through well-managed "peak and decline."

So, where are we now? And what does our future look like? In the book *2052*, Jorgen Randers, one of the coauthors of *Limits to Growth*, issues a progress report and makes a forecast for the next forty years from 2012. To do this, he asked dozens of experts to weigh in with their best predictions on how our economies, energy supplies, natural resources, climate, food, fisheries, militaries, political divisions, cities, psyches, and more will take shape in the coming decades. He then synthesized those scenarios into

a global forecast of life as we will most likely know it in the years ahead.

The good news: we will see impressive advances in resource efficiency and an increasing focus on human well-being rather than on per capita income growth. But this change might not come as we expect. Future growth in population and GDP, for instance, will be constrained in surprising ways - by rapid fertility decline as a result of increased urbanization, productivity decline as a result of social unrest, and continuing poverty among the poorest 2 billion world citizens. Runaway global warming, too, is likely.

So, how do we prepare for the years ahead? With heart, fact, and wisdom, Randers guides us along a realistic path into the future and discusses what readers can do to ensure a better life for themselves and their children during the increasing turmoil of the next forty years.

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ENTREPRENEURS' EVENT CALENDAR

21-22
Dec

Malaysia Startup Festival 2017

Venue:

MAPKL Publika, Kuala Lumpur

An initiative by Hexx Event supported by EntreVestor and Tink Big Venture with a mission to connect all layers of the Malaysia's Start-up ecosystem, new and aspiring start-ups into one single festival. Malaysia Start-up Festival provides a platform for you to get to know local start-ups, build bonds and bridges, establish new connections, create new opportunities to accelerate your business, uplifting demos, pitch sessions and useful matchmaking opportunities between start-ups, investors and corporates.

23
Dec

How to Start an Affiliate Marketing Business

Venue:

Penang Affiliate Marketers, Georgetown

Who Else Wants to Discover The Secrets Of Successful Affiliate Marketing? Have you always wanted to start your own business but do not know which industry to be involved in? We will be sharing with you the latest business trend and the right industry to get involved in, how we generate profits and earn passive income and get to know the business partner that we work with.

30
Dec

Sync Products From Website to Facebook Shop & Start Earning

Venue:

Malaysian Global Innovation & Creativity Centre (MaGIC), Cyberjaya

Everyone's doing it, so you probably should, too: sell to people where they spend their time: Facebook and Instagram. Marketing on Facebook helps your business build lasting relationships with people, find new customers and increase sales for your online store. In this course, you will learn to use advance features, such as up-sell, cross-sell, coupon management, user management, analytics and others to further enhance the sales of your online store. Even more, we will guide you through sending your entire catalog from website to Facebook shop. It's ideal for merchants, retail and e-Commerce advertisers who want to reach customers on Facebook.