

# INFRONT

For business. For growth. For life.

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Your Success  
*Our Story*



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“ SME Bank, as a financial development institution, has always and will continue to be proactive in providing SMEs with access to financing, business advisory and nurturing the development of the SMEs.”

*Datuk Mohd Radzif Mohd Yunus*

# Foreword

It is a given fact that SMEs are the backbone of the economy as they assume a significant role in providing employment, supporting key industry players, fostering a culture of entrepreneurship, promoting innovation and opening new business opportunities.

SME Bank, as a financial development institution, has always and will continue to be proactive in providing SMEs with access to financing, business advisory and nurturing the development of the SMEs.

In fulfilling this mandate, we have been very active reaching out to the SMEs and offering our services to them. Our dedicated Outreach Programmes, held at 13 locations in two cycles throughout the country have reached more than 3,000 SME entrepreneurs. From this programme, SME Bank has approved a total of RM379 million in financing to 146 entrepreneurs. This is certainly a step in the right direction as we provide the support for our entrepreneurs to expand their reach.

In addition to the Outreach Programmes, we are also currently running a comprehensive marketing campaign to reach a wider group of SME entrepreneurs. Specifically, SME entrepreneurs can avail themselves to a list of attractive financing programmes which

among others include WCGS (Working Capital Guarantee Scheme), i-EPF (i-Enterprise Premise Financing) and the exclusive financing for contractors at all levels. Options available are IBS Promotion Fund, Contract Financing, i-REACH (Rolling Expenditure Advance Cash Scheme) and MRDF (Malay Reserve Development Financing for Malays real estate development projects).

In this third issue of INFRONT Magazine for 2016, we highlight five success stories of our customers in which SME Bank is part of their journeys. We hope that their stories will inspire and motivate others to dare to dream, pursue their ideas and avoid falling into the pitfalls of the business world.

This is specially so as entrepreneurs need to urgently take advantage of market liberalisation and advancements in technology and innovation to capture bigger market share, strengthen their branding and go global. Be creative, innovative and turn adversity into opportunity.

Thank you and wassalam.

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

# MAG Auto Garage

**NAG**  
TECHNOLOGY  
& TRADING SDN BHD.

(NS0042251-T)

Customer of SME BANK since 2009



*Encik Che Mohamad  
Hafis Che Jusoh,  
Operations Director of  
MAG Auto Garage*

*Encik Zamani Baharom,  
Group Managing Director  
of MAG Auto Garage*

## GEARING UP FOR THE GLOBAL AUTOMOTIVE MARKET

From a typical car service centre, Bumiputera-owned MAG Auto Garage has grown significantly to be a business facilitator and training provider. The company's humble beginning started with only two rented shoplots in Senawang, Negeri Sembilan but today, MAG Auto Garage proudly owns four buildings to house its businesses and facilities as well as a training centre for the youth.

Established on 28 June 2008, MAG Auto Garage grew to where it is now due to the dedication, hardwork, perseverance and visions of its owner, Encik Zamani Baharom. Since the inception of the company, Encik Zamani, who is the Group Managing Director, has had unwavering support from his partner, Encik Che Mohamad Hafis Che Jusoh. Encik Che Mohamad Hafis, who is the company's Operations Director, has contributed a lot in terms of operations and mechanical decisions. The company's strength in office management, business administration and marketing is attributed to Encik Zamani's wife,

Dr. Azlina Ahmad, who shares her husband's dreams and aspirations. According to Encik Zamani, his wife has made it possible for him to discover new possibilities in the business.

The three of them have braved the impossible, opened up new doors and created a niche for MAG Auto Garage. The company is ready to take on new frontiers in order to succeed in the automotive industry. Having acquired 14 years of experience with HICOM Group and PROTON, Encik Zamani finally decided to venture into his own car service centre business. While managing MAG Auto Garage, Encik Zamani also dabbled in training and deepened his knowledge in entrepreneurship.

The Negeri Sembilan-based company provides car repair and service, engine conversion and upgrading, modification of engine parts as well

as well new and used performance spare parts. The expansion of MAG Auto Garage started when the company obtained financing from SME Bank in November 2009. The loan, which was to finance 85 percent of the purchase cost of the rented single-storey shop lot, was MAG Auto Garage's first engagement with SME Bank. Since then, the company never looked back. It has also established a subsidiary, MAG Technology & Trading Sdn. Bhd. to complement the business for MAG Auto Garage. With the addition of several more buildings, MAG Auto Garage now owns 10 new machines and a training centre to train local youth from the rural areas. The automotive skill training is made possible with the company's close rapport with relevant ministries such as the Ministry of Rural and Regional Development and the Ministry of Youth and Sports.



MAG Auto Garage is a specialist for Japanese and Malaysian made cars. It provides the best scheduled and non-scheduled services to customers. In fact, when it comes to car engines, MAG Auto Garage is the one stop service centre that is able to meet customer needs and satisfy their requirements. Setting its sights on global market, MAG Auto Garage associated itself with Dyno Dynamics Pty. Ltd. Australia by becoming its sole distributor in Malaysia, Singapore and Brunei. Dyno Dynamics is Australia's leading manufacturer of chassis and engine dynamometers for cars, trucks, buses and motorcycles.

Currently, MAG Auto Garage has 15 employees on its payroll. The company motivates its staff through monetary and non-monetary rewards. "One thing for sure, most of our employees are like one big family," said Encik Zamani, adding that the company's employees are also involved in car racing tournaments held every month around Malaysia.



He believes that when employees are treated like family members, many things can be accomplished in a smoother and rational manner. This will result in good, warm and happy working environment, despite occasional "furious moments". All conflicts can be resolved amicably.

For Encik Zamani, the greatest challenge in managing his business would come from himself. He said his actions and decisions may not be for the best interest of others. That is when his partner, Encik Che Mohamad Hafis and his wife, Dr. Azlina Ahmad come in for advice, ideas and guidance. Asked on his leadership style, Encik Zamani said he is like a brother to some of his employees, and a father to most of the employees. He believes that when employees are treated like family members, many things can be accomplished in a smoother and rational manner. This will result in good, warm and happy working environment, despite occasional "furious moments". All conflicts can be resolved amicably.

“There were times when decision had to be made that might not go down well with everyone, but it has to be done for the good of all.”

“There were times when decision had to be made that might not go down well with everyone, but it has to be done for the good of all,” he added.

Despite his great strides in business, Encik Zamani is always willing to share his entrepreneurial success with others. Hence, the company’s facilities and workshops are made available for automotive skill training for young people, especially school dropouts. The youths who undergo the training at MAG Auto Garage are given hands-on practice and trained to be

specialists in engine services. They are also exposed to entrepreneurial knowledge and new ideas in automotive business.

So far, MAG Auto Garage had trained more than 120 apprentices from Felda settlements throughout Malaysia. With the skills they acquired from the training, all of them were offered jobs by various companies. Currently, MAG Auto Garage is training 80 apprentices under the “Asas Penyelenggaraan Kenderaan, Pengendalian Mesin & Asas Keusahawanan” (ASPEK) programme, funded by the Ministry of Rural and Regional Development. MAG Auto Garage also organises Motorsport Technopreneur training to inculcate automotive entrepreneurship among the youth through motorsport.

Encik Zamani’s efforts and success did not go unnoticed. Over the years, his company had clinched various awards. In June this year, Encik Zamani was awarded with the “Anugerah Usahawan Cemerlang 2016” by Yayasan Amal Maaruf Malaysia (YAMM), through nomination



by SME Bank, as an outstanding entrepreneur of the year. Earlier in May 2016, MAG Auto Garage was recognised as a Business Facilitator by Institut Keusahawanan Negara. Meanwhile, SME Corp Malaysia has given MAG Auto Garage a 3-star rating under SME Corp's SCORE or SME Competitiveness Rating for Enhancement (maintenance, repair & overhaul) for 2016-2018. SCORE is a diagnostic business performance measurement tool that assigns star ratings to indicate the performance level of the small and medium enterprises (SMEs) based on

seven assessment criteria such as financial strength, business performance, human resource, technology acquisition and adoption, certification and market presence.

In 2015, MAG Auto Garage was appointed as a Trainer in Automotive by Yayasan Sarawak, as well as a Trainer and Facilitator for Entrepreneurship, Garage Management and Marketing for 2014-2016 by Majlis Amanah Rakyat (MARA). Felda Malaysia has also appointed the company as a Trainer in Automotive for 2011-2015. In 2011,

Currently, MAG Auto Garage is training 80 apprentices under the "Asas Penyelenggaraan Kenderaan, Pengendalian Mesin & Asas Keusahawanan" (ASPEK) programme, funded by the Ministry of Rural and Regional Development.



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**“Take things step by step. Don’t rush into something that you are not familiar with. Be it in life or business – there are great risks that you have to take to achieve prosperity and success.”**

*Encik Zamani Baharom*

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MAG Auto Garage was selected by in the Ministry of Youth and Sports to be in the Panel (Course of Study) for National Occupational Skills Standard (Motorsports). A year later, the company was appointed to be in the Panel for National Occupational Skills Standard (Diploma in Motorsports) 2012, also by the Ministry of Youth and Sports.

On his advice to young entrepreneurs, Encik Zamani said “Take things step by step. Don’t rush into something that you are not familiar with. Be it in life or business – there are great risks that you have to take to achieve prosperity and success.”

“All industries face the ups and downs and challenges in the domestic and global markets even as we speak. There is too much to learn in a very little time, so one must know the difference between important and urgent. There are things that are important but not urgent that needs to be learnt.”

“So, young entrepreneurs, know what should be deemed urgent rather than spending time on other matters that are not so urgent, in order to do the right thing in the right way.”

Encik Zamani’s vision for the future is to establish MAG Automotive Skills Academy. With his enthusiasm, drive, knowledge and experience as well as excellent facilities and recognition from various parties, his dream may materialise sooner than expected.



**“All industries face the ups and downs and challenges in the domestic and global markets even as we speak. There is too much to learn in a very little time, so one must know the difference between important and urgent. There are things that are important but not urgent that needs to be learnt.”**



*Encik Abdul Malek Abdul Razak,  
Managing Director of Mazarul  
Enterprise Sdn. Bhd.*

*Encik Mohd Fadzil Choh,  
Manager of Mazarul  
Enterprise Sdn. Bhd.*

# Mazarul Enterprise

Sdn. Bhd. (726176-D)

*Customer of SME BANK since 2009*



## **INTEGRITY DRIVES MAZARUL ENTERPRISE'S COMPETITIVENESS**

The multi-billion ringgit furniture industry is currently one of the major income earners for the country. The industry has undergone a remarkable transformation over the past three decades; from traditional, cottage-based industry to technology-driven one with excellent design capabilities and good manufacturing practices.

There are more than 2,400 furniture companies in Malaysia, a growth propelled by factors like increasing demand in domestic and export markets as well as the availability of raw materials, high quality wood and skilled workers. Perlis-based Mazarul Enterprise Sdn. Bhd. (Mazarul Enterprise) is one of the many local companies involved in furniture-making business.

The Bumiputera-owned company produces its own wood-based furniture for sale as well as being a sub-contractor for bigger companies with contracts to supply furniture to government agencies.

Mazarul Enterprise was incorporated on 6 March 2006 by its Managing Director, Encik Abdul Malek Abdul Razak and Encik Mohd Fadzil Choh, who is the company's Manager.

Encik Abdul Malek said when the company started its business some 10 years ago, it was only involved in the trading of furniture.

Now, Mazarul Enterprise, supported by 17 employees, is in the furniture-making as well as furniture supply.

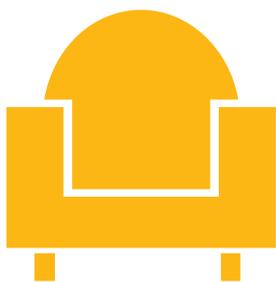
The company's employees are mainly young people who live in the surrounding areas. By hiring the youth and providing them with training, Mazarul Enterprise contributes significantly to skill development of these youths, especially in furniture making.

The greatest challenge for the company, according to Encik Abdul Malek and Encik Mohd Fadzil, was to raise adequate capital. Since the business took off on a small scale, Mazarul Enterprise required a larger amount of capital in order to establish a stronger footing in the industry.

Funding and cash flow are among a number of issues faced by startups and small businesses like Mazarul Enterprise when it was in its early years. This is because small businesses do not usually have the advantage of starting out with a lot of funds.

Other issues encountered by small business entrepreneurs are getting skilled workers, marketing the products and services, keeping and retaining customers as well as branding.

Nevertheless, the Malaysian Government is supportive of the development of small and



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By leveraging on government grants, loans and schemes, the SMEs and micro enterprises would have access to greater customer base and wider markets, as well as strengthen their growth capabilities.

medium enterprises (SMEs) in the country. There are various financial and training schemes available for startups and SMEs. These include loans, grants, micro financing, venture capital, equity and guarantee schemes.

These financial schemes, managed by various government agencies and development financial institutions such as SME Bank, seek to help businesses to take off, expand, market their products and services, build their brands and enhance their competitiveness, which will benefit the industry in general and subsequently, the country.

By leveraging on government grants, loans and schemes, the SMEs and micro enterprises would have access to greater customer base and wider markets, as well as strengthen their growth capabilities.

For Mazarul Enterprise, it has benefited from financing extended by SME Bank in 2009. The company obtained several financing facilities from SME Bank which were utilised for the purchase of machinery and working capital.

Today, Mazarul Enterprise, a Ministry of Finance-certified company, specialises in custom furniture, office furniture, kitchen cabinet, TV cabinet, wardrobe as well as furniture for government schools.

Mazarul Enterprise is also rated 3-star by SME Corp Malaysia under SME Corp's SME Competitiveness Rating for Enhancement or SCORE. It is a diagnostic business performance measurement tool that assigns star ratings to indicate the performance level of SMEs based on seven assessment criteria such as financial strength, business performance, human resource, technology acquisition and adoption, certification and market presence.



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## In May 2015, Mazarul Enterprise received the Northern Zone SPED Excellence Entrepreneur Award from the Ministry of Rural and Regional Development.

In May 2015, Mazarul Enterprise received the Northern Zone SPED Excellence Entrepreneur Award from the Ministry of Rural and Regional Development. SPED or the Rural Economic Financing Schemewas established in 2001. The scheme has created more than 3,000 rural Bumiputera entrepreneurs which in turn provided many jobs to the youth.

Last year also saw Mazarul Enterprise successfully undergone the Occupational Safety and Health (Compliance Support: SMEs) programme and received the certificate from the Department of Occupational Safety and Health, Human Resources Ministry.

Asked on his leadership style, Encik Abdul Malek said when it comes to business achievement, he is a strict man. This has helped brought Mazarul Enterprise to where it is now.

On his advice to young entrepreneurs, he said: "Integrity. You have to be honest, even with yourself."

The advice may be short but the meaning is very deep. Honest business practices will generate trust in the business circles, gain customer trust and inspire the staff. Employees of honest and ethical employers are likely to be motivated to drive the business forward.





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**“Integrity. You  
have to be  
honest, even with  
yourself.”**

*Encik Abdul Malek Razak*

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Entrepreneurs with integrity never short change or mislead their customers, and they will go out of their way to meet customer needs. Over time, their reputation will precede them and they will gain more quality customers, able to secure creditor and investor confidence, and have better opportunity when bidding for contracts. Mazarul Enterprise is now strategising to move the company forward into the future. The company aims to produce its own brand of furniture. It plans to be a supplier of not only furniture but also related equipment, as well as providing after-sales service to all government agencies. Mazarul Enterprise is also targeting to be a supplier of school furniture to schools throughout the country.



# S&A Bintang Enterprise

(001428772-U)

Customer of SME BANK since 2012



*Encik Amirudin Abdullah,  
Manager of S&A Bintang Enterprise*

## QUALITY SERVICE ENSURES S&A BINTANG STAYS AHEAD OF COMPETITION

S&A Bintang Enterprise (S&A), a specialist in air conditioner installation and maintenance services, is confident of staying ahead of the competition with its good quality service, competitive price and testimony from loyal customers.

Having established a good track record and a sizeable repeat customers, S&A is currently looking to expand its business throughout Peninsular Malaysia via licensing. Through licensing, S&A will be a mentor to selected entrepreneurs and provide guidance in many aspects of business including securing financing.

# S&A will be a mentor

to selected entrepreneurs and provide guidance in many aspects of business including securing financing.

S&A Manager, Encik Amirudin Abdullah said the company has so far identified an aspiring Bumiputera entrepreneur who has technical skills in air conditioning system. There is also plan to rope in SME Bank as a financing partner for S&A licensees in the future. Looking back, S&A business was built on hardwork, tenacity and grit of its founder, Encik Amirudin.

Selangor-based S&A Bintang Enterprise was established 12 years ago on 7 August 2003 to supply residential and industrial air conditioners as well as provide related services such as delivery, installation, repair, maintenance and spare parts.

Although Encik Amirudin has the right technical skills, having graduated from Malaysia France Institute with a Diploma in Air Conditioning, he still had to overcome various obstacles when he started the business. Among the issues faced by Encik Amirudin then were raising sufficient capital and getting clients.



Nevertheless, he did not give up. He took it as a challenge and began doing marketing to promote the company's services. At the same time, he worked part-time with air-conditioning services companies so that he could save money to meet S&A capital needs.

Perseverance and hard work are no stranger to Encik Amirudin. He used to help his parents to make ends meet since he was a small kid. Being born to a father who was a lorry driver and a mother who ran a small food stall, Encik Amirudin was determined to bring his family out of hardship by venturing into business.

The savings habit, which was instilled by his parents, has helped him significantly when he started his business. S&A, which took off with a mere RM400 in capital, has now established a strong footing in business with a capital of RM500,000.

From installing air-conditioner at residential houses, S&A continues to grow its client base from both residential and industrial sectors. Today, S&A, which is known as DoctoAircond among its customers, has many regular customers. Its revenue comes from three main core businesses, namely air-conditioner installation and services for residential customers; maintenance of air-conditioning system at non-residential buildings; and air conditioner installation for companies on project basis.



## Savings Habit



The savings habit, which was instilled by his parents, has helped him significantly when he started his business. S&A, which took off with a mere RM400 in capital, has now established a strong footing in business with a capital of RM500,000.



Among its clients are Telekom Malaysia Wilayah Tengah, Tenaga Nasional Bhd Kelantan, Universiti Tenaga Nasional, Putrajaya Fire and Rescue Department, Malaysian Palm Oil Board, Bank Simpanan Nasional and Universiti Sains Islam Malaysia, Medivest Sdn. Bhd., TNB Intergrated Learning Solution (ILSAS) and PRASARANA (M) Bhd.

In 2014, S&A secured financing facility under Bai'Inah facility from SME Bank to finance a large-scale project.

The company prioritises customer satisfaction, safety, quality and added value in executing every contract. It ensures that it delivers the best job with competitive cost, efficiency and high safety standards.



On his advice to young entrepreneurs, Encik Amirudin said, “Aspiring young entrepreneurs must have a direction, knowledge of the business they want to venture, continuously strive to improve the business and utilise existing technology. They also need to be able to reduce costs but not at the expense of quality and integrity. They also have to adopt positive attitude in business.”

The company strongly believes in continuous improvement through effective use of knowledge and experience to deliver excellent services.

S&A has been appointed by the Department of Skills Development, Human Resources Ministry to be part of the National Dual Training System for 2012-2013. The National Dual Training System is an industry-oriented training programme that combines workplace and institutional training.

Under the programme, eligible school leavers or existing workers are offered as apprentices by a sponsoring company to undergo hands-on training at the company premise. Successful apprentices, after undergoing various tests and assessments, will be awarded with the national



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*Encik Amirudin Abdullah*

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# Leadership

Asked on his leadership style, Encik Amirudin said he is responsible in preparing the company's direction and implementing the company's plans. He also motivates the employees and allow them to make decisions. Like a true leader, he takes full responsibility on all decisions made by his employees.

skills qualification by the Department of Skills Development. Upon completion, apprentices are obliged to work with the company if they are offered employment.

By being part of the National Dual Training System, S&A plays a role in providing young Malaysians with skills for their future. The dual training programme among others, aims to ensure adequate supply of skilled workers who meet industry needs, minimise dependency on foreign workers and enhance company competitiveness when employers hire workers with relevant skills.

Today, S&A is supported by a team of highly motivated employees with technical competency to deliver a full spectrum of air conditioning engineering services, ranging from detailed designs, installation, supervision, testing and commissioning, as well as operation and maintenance.

S&A which employs 66 people up to date, always make sure that all employees, from engineers to

technicians and administrative staff share the company's aspirations, vision and mission.

"We conduct regular briefings to our staff on the company's plans, targets as well as business performance. We are transparent with the employees as we want them to share similar goals with the company," said Encik Amirudin.

Asked on his leadership style, Encik Amirudin said he is responsible in preparing the company's direction and implementing the company's plans. He also motivates the employees and allow them to make decisions. Like a true leader, he takes full responsibility on all decisions made by his employees.

S&A has set its sights on growing bigger and providing better quality service to a greater number of clients. The company will continuously improve its service quality and technical skills in order to fulfil customer needs and to stay one step ahead of the competition.



*Encik Jemizan Abu Bakar,  
Founder and Chief Executive Officer  
of Jemz Advertising Sdn. Bhd.*

# Jemz Advertising

*Jemz*

Sdn. Bhd. (715233-H)  
*Customer of SME BANK since 2013*

## **EMPOWERED STAFF KEY TO JEMZ ADVERTISING'S SUCCESS**

Jemz Advertising Sdn. Bhd. (Jemz Advertising) has demonstrated that providing the right environment and motivation to the staff will go a long way to securing success in the dynamic and competitive business world. The creative design agency motivates and encourages

its employees to reach their full potential by providing supportive work environment for the entire team to produce the best results. Each employee is empowered to deliver the best that he or she can, without any fear of failure.

Jemz Advertising's founder and Chief Executive Officer, Encik Jemizan Abu Bakar said the company's motto is "Bring it on!", where employees are challenged to give all they have got when taking on any tasks or responsibilities and solving any problems. According to Encik Jemizan, the motto has driven the staff to go the extra mile in overcoming any challenges thrown at them. "I always make sure that the staff know it is alright to make mistake, but what matters most is how they learn from their mistakes," said Encik Jemizan, who sees the employees as the company's most valuable asset.

Jemz Advertising's strategy is tailored to the skills of each of its employees so that, as a team, they will deliver outstanding performance. This is in line with the company's tagline, "Individually, We're Great, Together We're Awesome!" With a staff strength of 30 people, Jemz Advertising is mainly involved in brand development and provides creative designs for marketing and advertising, both print and digital.

The creative design agency motivates and encourages its employees to reach their full potential by providing supportive work environment for the entire team to produce the best results.

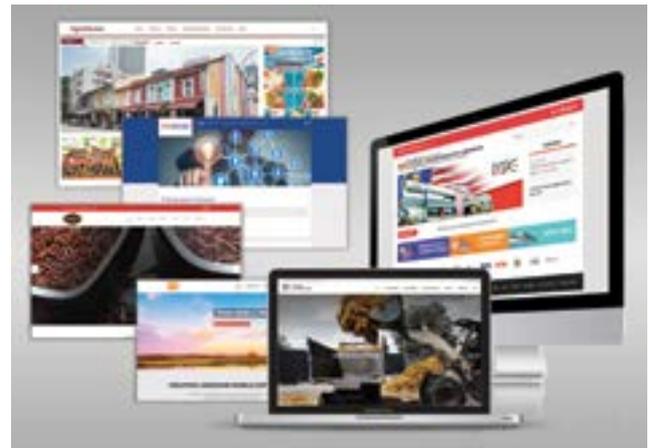


..... true leaders do not create followers,  
they create more leaders.

The Kuala Lumpur-based company practised effective communications with the staff and adopts a practical approach in their career development. Besides conducive and happy work environment, it also offers attractive incentives and benefits for the staff such as flexible working hours, travel packages, gifts, employee appreciation, celebrations, sports, social events and others. Encik Jemizan strongly believes that true leaders do not create followers, they create more leaders. He therefore, has groomed six new leaders within the organisation and they are now running the whole operations of Jemz Advertising efficiently.

Established in 2005 as a creative advertising agency, Jemz Advertising has since expanded and diversified its services. In 2013, the company established a large format printing centre, while the following year saw the company offering mobile app and website development. From a small rented flat, the company today operates from its own building called Wisma Jemz Group. With a starting capital of RM10,000, the company now has a paid-up capital of RM450,000 while its annual revenue expanded by about seven-fold to RM5 million.





Jemz Advertising now has a stable of reputable clients such as Ministry of International Trade and Industry (MITI), Ministry of Science, Technology and Innovation, SME Bank, Malaysia Productivity Corporation, Perbadanan Putrajaya, the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU), CIDB Malaysia, Bernama, RTM, Sarawak Hidro Sdn. Bhd., Westar Maxus, University Malaya, National Anti-Drugs Agency and many others.

Encik Jemizan, meanwhile was blacklisted by a banking agency as he was the guarantor of the loan made by the previous business partner. However, it managed to settle the outstanding debt and was removed from the blacklist. Encik Jemizan also had to sacrifice his time with the family in order to build a strong business foundation.

Nevertheless, success did not come easy. Encik Jemizan had to overcome various challenges and sacrifices had to be made before Jemz Advertising's position and customer recognition are on solid footing. In the initial stage, the company faced cashflow issue as all payment to suppliers had to be made in cash. It also had to deal with customer perception towards a new company.

In the initial stage, the company faced cashflow issue as all payment to suppliers had to be made in cash. It also had to deal with customer perception towards a new company.

Looking back, Jemz Advertising started its operations in a rented flat with only one employee in the delivery department. During that time, the company focused on design, printing and souvenirs. With three main clients to serve, Encik Jemizan handled everything from designs, marketing, delivery as well as office administration and accounting. After eight months, Encik Jemizan moved the operations to a shop lot and hired another employee. The company's annual sales increased by more than four-fold and its client list grew longer.

The company later shifted to a bigger office lot with eight people on its payroll and saw its sales reaching over RM1 million a year. By then, it has roped in more clients while supplier confidence in the company had strengthened and bank financing became more accessible. After seven years renting at the office lot, Jemz Advertising, which by then had diversified its services and established itself as a one-stop centre for creative and digital services, bought a three-storey office lot and renamed it Wisma Jemz Group.

This expansion was made possible with financing it obtained from SME Bank. In 2013, the Bank approved financing facilities to Jemz Advertising under the Graduate Entrepreneur Fund (TUS) and i-Enterprise Financing (i-EPF) schemes. The company utilised the TUS financing to set up a Large Format Printing Centre as well as for working capital, while the financing from i-EPF



was used for the acquisition of the three-storey office lot, general operations, branding exercise as well as for working capital.

Today, Jemz Advertising reports an annual revenue of RM5 million while making better profits and attracting more clients. Encik Jemizan himself is being invited to speak and share his experience at various entrepreneur programmes. The company has also set aside a space in Wisma Jemz Group to be utilised for the company's business seminars or leased for seminar events. Jemz Advertising has also collaborated with Universiti Malaya to establish a Mobile App Academy.

On his advice to young entrepreneurs, Encik Jemizan, who inspires his own employees to love what they do and make use of their skills to reach their fullest potential, said, "Start a



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**“Start a business on what you like and good at. Start small but you have to be creative to innovate your business.”**

*Encik Jemizan Abu Bakar*

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business on what you like and good at. Start small but you have to be creative to innovate your business.”

There are several plans in the pipeline for the future. Encik Jemizan intends to develop his employees to be better than they are now, boost the company's marketing and advertising strategies by focusing on digital marketing, and upgrade existing products and services to meet changes in demands and industry needs. He also plans to increase the company's paid-up capital to RM2 million, launch new products and services, conduct more business seminars, get more bookings for its rental space, as well as buy assets to meet the long-term plan. These moves would help Jemz Advertising realise its target of RM10 million annual sales.

In order to strengthen its brand, the company will collaborate with more government agencies such as public universities to develop entrepreneurs among the undergraduates. Jemz Advertising also plans to be certified with relevant certifications so as to improve its corporate governance and professionalism. Backed with excellent track record, exceptional creative team as well as the right strategy and industry positioning, Jemz Advertising has what it takes to be a force to be reckoned with in the industry.

# Juara Saji

## Sdn. Bhd.

(564822-K)  
Customer of SME BANK since 2013



*Hj. Ruslin Ibrahim,  
Managing Director of  
Juara Saji Sdn. Bhd.*

### EXPERIENCE, FAITH THE RECIPE FOR JUARA SAJI'S SUCCESS

Juara Saji Sdn. Bhd. (Juara Saji) has what it takes to grow into a food and beverage (F&B) empire as the founder, Hj. Ruslin Ibrahim knows his trade well, having built the business from scratch.

From operating a food stall under a tree more than 20 years ago, Hj. Ruslin now owns a chain of cafes at R&R centres along North-South Expressway such as at Ulu Bernam, Air Keroh, Tapah Utara and Tapah Selatan, as well as other places like hospital cafes, MARA Bistro and Café Pak Tam in Wisma Nusantara in Kuala Lumpur. The company is also into food truck and catering businesses.

Hj. Ruslin's popular dishes -- mee rebus and pasembor -- when he started the food stall business have become part of the menu of his current café, catering and food truck businesses. Juara Saji was incorporated on 20 November 2001, is subsidiary of Sirah Heritage Holdings Sdn. Bhd. Sirah Heritage Holdings was established in April 2016. Initially, the company operated restaurants and cafés based on government contracts such as Café Raja Perempuan Zainab II Hospital in Kota Bharu, Café Hospital Melaka, Café Tuanku Jaafar Hospital in Seremban and Café Kuala Lumpur Hospital.

Today, Juara Saji's business activities have expanded to include managing restaurants, cafeterias, kiosks, catering business and training. Success does not come easy for Hj. Ruslin, who is Juara Saji's Managing Director. Juara Saji is built from sweat and tears, perseverance, hardwork, experience, knowledge, faith and steadfastness. For Hj. Ruslin, the experience of going through the ups and downs in business is his best teacher. His supportive wife, meanwhile, is his pillar of strength when facing the trials and tribulations while starting and building the business.

Juara Saji is built from sweat and tears, perseverance, hardwork, experience, knowledge, faith and steadfastness.

Experience is the best approach for entrepreneurs to learn and improve as mistakes and missteps would pave the way for their success. Learning from mistakes and turn the mistakes into a positive growth experience will benefit entrepreneurs greatly as it strengthens them as a businessman as well as a person.

According to Hj. Ruslin, globalisation makes competition and survival in the F&B industry more challenging. The challenge becomes harder with the current state of global economic uncertainty, while the increase in raw material prices and the higher cost of hiring skilled workers pose another challenge for players in food service management.

However, having adequate knowledge and expertise in running the business are helpful in overcoming these challenges. With endurance and resilience, Hj. Ruslin was able to keep the business going and even expand during tough times.





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Understand the goals of the business and maintain his focus have helped Hj. Ruslin in riding through the challenging period. It is also crucial to have short-term and long-term plans as well as back-up plan to ensure business sustainability during rough times.

Hj. Ruslin also believes that maintaining good relations with Allah and other people will greatly help entrepreneurs in the face of adversity in business.

Studies have shown that entrepreneurs who have greater faith in God are more willing to take risks and not afraid of failure. Faith also drives entrepreneurs to dream big, gives them a greater purpose and assures that they are not alone in their venture.

Experience has also taught Hj. Ruslin that having an enthusiastic and passionate team will yield better and greater results than doing it on his own. Having a team that shares the entrepreneur's vision and dream is essential for business success.

That is why Juara Saji takes the welfare and well-being of its staff seriously and makes sure that they work in a comfortable and accommodative environment. Various programmes and incentives are provided for its employees, totalling some 300 people.

The company also provides motivation courses for its staff as well as training courses to upgrade their skills. The Family Day is also organised to motivate the staff and strengthen the bonds among the staff, the management and their families.

Hj. Ruslin describes his leadership style as one that is based on the teachings of Islam, while Islamic values are instilled in senior management members.

Senior managers undergo Quran recitation classes and perform Solat Dhuha every day before starting daily tasks at the office. Islamic studies class is held on every first and third week of the month, followed by mass Zohor prayer. The company also invites experienced religious teachers to deliver Islamic motivational and leadership talks for senior management members.

Today, Bumiputera-owned Juara Saji has a solid footing in food service management industry as it diversifies its businesses under the brand 'Tuuu... Dia Pak Tam'.



The brand was mooted from Hj. Ruslin's nickname Pak Tam, which is well-known among his relatives. The company, with its tagline, 'Sedap Bagitau Kawan Tak Sedap Bagitau Paktam', always goes the extra mile trying to exceed customer expectations.

Juara Saji's business expansion is also supported by its financial partner, SME Bank. The company acquired financing from SME Bank since 2013. Juara Saji obtained Bai Bithaman Ajil and Bai Inan financing facilities for renovations and purchase of equipment and fittings.

Among Juara Saji's achievements include getting Halal Certification from JAKIM in April 2015; "Café Certificate" from the Ministry of Health for the company's cafe in Putrajaya Hospital in 2015; and "Café Bess" from PLUS Malaysia Bhd and the Ministry of Health for Pak Tam Café at R&R Tapah Utara and Tapah Selatan in 2014.

The company's Tuuu... Dia Pak Tam Restaurant in Selayang, Selangor was recognised as a "Fair Price" restaurant by the Ministry of Domestic Trade, Co-operatives and Consumerism in August this year.

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**“Firstly, strengthen your mental and physical resilience to face an increasingly challenging business world. Secondly, it is a necessity to acquire knowledge and to constantly improve your knowledge in both secular and Islamic knowledge. Finally, Islam should be the foundation of your business and lifestyle.”**

*Hj. Ruslin Ibrahim*

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Asked on his advice to young entrepreneurs, Hj. Ruslin said: “Firstly, strengthen your mental and physical resilience to face an increasingly challenging business world. Secondly, it is a necessity to acquire knowledge and to constantly improve your knowledge in both secular and Islamic knowledge. Finally, Islam should be the foundation of your business and lifestyle.”

Juara Saji always make sure that client needs are met beyond their expectations through innovation and diversification. At the same time, the company always challenge itself to exceed its own targets.

Going forward, Juara Saji plans to establish Central Kitchen, involve in wedding planning, produce and market pattern sliced bread under Pak Tam brand as well as establish a network of convenience stores. Also in the pipeline are F&B products such as bread, pre-mix coffee, teh tarik and chillies with shrimp paste (sambal belacan).





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