

INFRONT

For business. For growth. For life.

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Your Success
Our Story

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The role of SMEs is more important than ever during economic uncertainties as competitive, productive and innovative SMEs will help the country achieves sustainable economic growth. That is why, despite the current challenging economic climate, the Government is committed to develop the SME sector given its enormous potential, especially with increased market liberalisation.

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Datuk Mohd Radzif Mohd Yunus

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Foreword

The Government has outlined various measures for the sector in the recalibrated Budget 2016 to assist SMEs to overcome the current challenges, become fitter and able to capture opportunities in the global market.

Under the recalibrated Budget, the Government has announced a RM6 billion allocation to development financial institutions and government-owned venture capital funds to support SMEs and start-up companies. The Government will also intensify the Mid-Tier and Go-Export programmes to facilitate SMEs in penetrating the overseas markets.

These measures will help SMEs improve their capacity, grow bigger and integrate further into the global trade. It will also empower them to capitalise on the opportunities in the ASEAN Economic Community and prepare for the Trans-Pacific Partnership Agreement.

As a one-stop financial centre to meet the funding and business needs of the SMEs, SME Bank will enhance our programmes to nurture the entrepreneurs and meet their unique needs. We have recently rolled out four SME financing schemes as announced in Budget 2016, with a total allocation of RM770 million, to help propel SMEs to a higher level.

The schemes include RM200 million SME Technology Transformation Fund (STTF) to assist SMEs improve productivity thus making them more competitive; RM500 million IBS Promotion Fund to encourage the use of Industrialised Building System; RM50 million for My SEED SME Scheme (MYS3) to help Indian entrepreneurs expand their businesses; and RM20 million for Skim Anjakan Usahawan (SAU) to enable small sized SMEs to upscale their business and increase capacity.

INFRONT, the latest edition of our magazine features another five of our clients who have painstakingly built their businesses with vision, passion, willpower and perseverance. These are entrepreneurs who will continue to work hard, take calculated risks, seize opportunities as they come and dare to create new business opportunities. We hope that their entrepreneurship spirit will inspire others to take the bold steps, pursue their dreams and be the best they can be.

Thank you and wassalam.

Datuk Mohd Radzif Mohd Yunus
Group Managing Director
SME Bank Group



Disitu Holdings

Sdn. Bhd. (402564-D)

Customer of SME BANK since 2007



*Encik Wan Anwar Wan Abdul Rahman
Chief Executive Officer of Disitu Holdings Sdn. Bhd.*

Small but not timid. This is the best description of Disitu Holdings Sdn. Bhd. (Disitu Holdings) in 2007 when it launched an express bus service between Kuala Lumpur and Singapore.

At that time, this new kid on the block only had three buses under the brand name, ODYSSEY that plied the Kuala Lumpur-Singapore route. Despite having only basic knowledge and expertise in passenger transportation and travel services, Disitu Holdings did not easily get intimidated by bigger rivals in the industry.

Amid intense competition from established players, Disitu Holdings persevered and accelerated against the backdrop of challenging business conditions.

Armed with strong determination to succeed, Disitu Holdings managed to overcome various obstacles and road bumps along the way. From three buses when it commenced operations, the company today owns 75 vehicles with staff strength of 192 people in both the management and operation divisions.



According to Chief Executive Officer, Encik Wan Anwar Wan Abdul Rahman, Disitu Holdings has faced many challenges in the business. “However, the greatest challenge was at the beginning of our operations. We had to compete with other competitors that were established earlier than us,” he added.

The company had to work hard to raise its brand awareness among new customers in order to attract them to use its services. As if these challenges were not enough, Disitu Holdings had to contend with the economic slowdown and the SARS crisis.

“With the economic downturn and the SARS crisis in 2008, we experienced a tough period to stand out in this industry as we were just starting our service in September 2007,” Encik Wan Anwar said.

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Disitu Holdings now manages four more main projects, namely Cyberjaya DTS, Pintar Mobile Learning Unit (PMLU), Daily Shuttle for Marlborough College Malaysia and Petroleum Equipment & Supplies Sdn. Bhd.

Nevertheless, the company rose above the challenge and charged ahead to strengthen and expand its business. Today, Disitu Holdings is running a few projects related to passenger transportation, in addition to ODYSSEY express bus service.

Encik Wan Anwar said, “The experience gained in handling the first express bus operations had enabled us to venture into related businesses. Besides ODYSSEY express bus operations, Disitu Holdings now manages four more main projects, namely Cyberjaya DTS, Pintar Mobile Learning Unit (PMLU), Daily Shuttle for Marlborough College Malaysia and Petroleum Equipment & Supplies Sdn. Bhd.”

Disitu Holdings operates Cyberjaya DTS (Dedicated Transportation System), which is managed by Cyberview Sdn. Bhd., the landowner of Cyberjaya. The company was awarded the Cyberjaya DTS contract by Cyberview in June 2011.



The company's accomplishments in safety aspect were also recognised by various agencies. In July 2014, Disitu Holdings was awarded a 3-STAR Safety Star Grading for Bus Operator from Malaysian Institute of Road Safety Research (MIROS). The Safety Star Grading is a road safety intervention by MIROS to establish a benchmark or an indicator of the standard safety practices by bus operators. This is to assist the public to choose the bus service for their journey based on MIROS Safety Star Grading.

In April the same year, Disitu Holdings achieved 92 per cent safety compliance of SPAD ICOP-Safety. The SPAD ICOP or SPAD-Industry Code of Practice is standards set by SPAD (Suruhanjaya Pengangkutan Awam Darat) for vehicle operators to nurture a safety culture in ensuring the safety of operations to reduce injuries and deaths involving the public, consumers and workers in the public transport sector.



Democratic leadership helps create team spirit within Disitu Holdings as it encourages their employees to share common vision and work collectively. This environment often motivates staff to strive for success and results in better service delivery to customers.

“Democratic leadership has been the practice in our company. Each Head of Departments shares the decision-making responsibility with their respective group members. We give the Head of Department a free hand in managing and making key decisions in running their respective departments and we also encourage open discussion and highlight the importance of working as a team,” he added.

Disitu Holdings motivates their employees by creating a friendly and pleasant environment within the company while outstanding employees are recognised and rewarded accordingly.

Besides having motivated and driven staff, the success of Disitu Holdings is also contributed by supportive financing institution, which is SME Bank. The Bank approved TPPA facility in 2007 for Disitu Holdings to acquire three units of high deck buses for the ODYSSEY express bus operations. Later in December 2012, SME Bank extended the Bai’Inah Working Capital Facility to the company.





“They have to be willing to work hard to achieve success. There is no shortcut to success. Working hard throughout the journey is the recipe for success. Usaha, Doa, Tawakal (strive to give your best effort, pray to Allah, put your trust in Allah) are important and should be the principle of life as well as in business.”

Encik Wan Anwar Wan Abdul Rahman

Asked on his advice to young entrepreneurs, Encik Anwar said, “They have to be willing to work hard to achieve success. There is no shortcut to success. Working hard throughout the journey is the recipe for success. Usaha, Doa, Tawakal (strive to give your best effort, pray to Allah, put your trust in Allah) are important and should be the principle of life as well as in business.”

Moving forward, Encik Wan Anwar plans to steer Disitu Holdings to be a force to be reckoned with in the industry via business expansion and diversification.

“We would like to maintain the existing projects and concentrate on getting new contracts which will give us the opportunity to grow and become the main player in the transportation industry,” Encik Wan Anwar enthused.

The accomplishment of Nurturing Concepts Sdn. Bhd. (Nurturing Concepts), a company specialising in meeting the needs of pregnant and breastfeeding women, is attributed to its visionary, forward-looking and creative founders, Puan Rita Rahayu Omar and Puan Nor Kamariah Mohd Alwi.

Their hard work and genuine passion for breastfeeding and natural parenting have also contributed to the company's expansion from focusing purely on breastfeeding and a range of supporting natural parenting products to training and coaching services as well as baby wearing range, under the brand name Bebe Sachi. Puan Rita Rahayu and Puan Nor Kamariah, both of whom are International Board Certified Lactation Consultants (IBCLC) established Nurturing Concepts in 2009.



*Puan Nor Kamariah
Chief Knowledge Officer
and Chief Operating
Officer of Nurturing
Concepts Sdn. Bhd.*

*Puan Rita Rahayu Omar
Chief Executive Officer
of Nurturing Concepts
Sdn. Bhd.*

Nurturing Concepts

Sdn. Bhd. (841504-U)

Customer of SME BANK since 2012

Our focus is to specialise in meeting the needs of pregnant and breastfeeding women and also the health professionals who care for them.



“Being lactation experts, we are committed to empower mothers in their decision to breastfeed by providing them with information about breastfeeding as well as featuring the most trusted and dependable products and services available in the market today. Our focus is to specialise in meeting the needs of pregnant and breastfeeding women and also the health professionals who care for them,” said Puan Rita Rahayu, who is the company’s Chief Executive Officer.

Nurturing Concepts offer products, education and coaching for new parents as well as soon-to-be moms and dads about nurturing and bringing up infants and babies. Among services offered by the company include Breast Feeding Classes, Child Consultation, Baby Wearing Coaching, Parenting Tips and Consultation, as well as Mini Library on Parenting and Children.

Besides promoting and supporting breastfeeding, Puan Rita Rahayu together with Puan Nor Kamariah, who is the company’s Chief Knowledge Officer and Chief Operating Officer, developed high quality breastfeeding, parenting products and services through two reputable brands, namely Mom’s Little Ones and Susuibu. Mom’s Little Ones is the Breastfeeding and Natural Parenting Store which focuses on producing and selling high quality breastfeeding and parenting range of products.

Susuibu.com, known as the Breastfeeding Support Centre, focuses on providing quality breastfeeding consultation services, education and training to healthcare workers and the public.

Its online community forum, “Mother-to-Mother” Support Group now has more than 40,000 members worldwide. The online community forum has been recognised by the Ministry of Health, UNICEF Malaysia and World Alliance for Breastfeeding Action (WABA). One of Nurturing Concepts’ achievements is its baby wearing brand, Bebe Sachi which has been recognised as an international brand.

Puan Rita Rahayu said, “Bebe Sachi has customers in the US, South America, Europe, Australia, New Zealand and the Asian region. Baby wearing is the practice of carrying a baby close to the mother or caregiver using a cloth baby carrier. Baby wearing is an ideal way to promote attachment between parent and child with benefits in terms of physical, emotional, intellectual, relational and practical. There are a number of different styles of baby carriers such as a ring sling, a pouch, a wrap or the mei tai, the Asian-style carrier.”

Currently, Nurturing Concepts has six staff, who works to the advantage of the company. The size makes the team functions like a close-knit family. It is a rather flat organisation structure whereby each individual is able to know the tasks of others. They believe in empowering the staff to take up responsibilities and grow their potential. Besides that, they also practise a democratic leadership style where they encourage interest among their team members to contribute ideas and then, they will decide as a team. The two innovative women behind Nurturing Concepts have also established the Malaysian Breastfeeding Peer Counsellor Association (MBFPCA).



“In 2010, WABA recognised MBFPCA as the Promising Mother-to-Mother Support Group. MBFPCA is also recognised by the Ministry of Health for its contribution as a breastfeeding support group in Malaysia and regularly receives various awards,” she enthused.

“With changing times, sometimes businesses need to evolve and possibly grow in a different direction. Things may not always go as planned but one needs to adapt and thrive no matter what,” they emphasised.

According to them, the greatest challenge in running Nurturing Concepts is to always be one step ahead and remain relevant, especially when one is a pioneer in a certain field. SME Bank plays a role in the expansion of Nurturing Concepts, where in 2012, the company received a financing under the Graduate Entrepreneur Fund (TUS) for the purpose of product development.



SME Bank plays a role in the expansion of Nurturing Concepts, where in 2012, the company received a financing under the Graduate Entrepreneur Fund (TUS) for the purpose of product development.



Asked on her advice to young entrepreneurs today, Puan Rita Rahayu has this to say, “Do something that you are passionate about because a business will not sustain without it. I have seen many entrepreneurs make the mistake whereby they simply jump on the bandwagon when starting a business. If you can’t figure out your purpose just try to figure out your passion. Your passion will always lead you directly to your purpose”.

She quoted the late Anita Roddick, the founder of Bodyshop who once said, “To succeed, you have to BELIEVE in something with such a PASSION that it becomes a REALITY”.

The future is bright for Nurturing Concepts as its owners dare to dream big and taking chances to grow their business. According to them, the company will continue on its current path and grow the baby wearing education branch.

“We are working towards spinning off and making the handwoven baby wraps into other lifestyle products - Home Furnishing and Fashion,” they concluded.

“Do something that you are passionate about because a business will not sustain without it. I have seen many entrepreneurs make the mistake whereby they simply jump on the bandwagon when starting a business. If you can’t figure out your purpose just try to figure out your passion. Your passion will always lead you directly to your purpose.”

Puan Rita Rahayu Omar





“To succeed, you have to BELIEVE in something with such a PASSION that it becomes a REALITY.”



Cosry Wise

(M) Sdn. Bhd. (600095-M)

Customer of SME BANK since 2013



*Encik Putra Aziz
Co-founder and
Head Fashion
Designer of Cosry
Wise (M) Sdn. Bhd.*

*Encik Ariff Quasri
Founder and
Managing Director
of Cosry Wise (M)
Sdn. Bhd.*

Encik Ariff Quasri and Encik Putra Aziz, who are the owners of Cosry Wise (M) Sdn. Bhd. (Cosry Wise), have come a long way since their humble beginnings some 12 years ago. From door-to-door tailoring services, today Cosry Wise stands proud as one of the leading fashion houses in Malaysia, offering stylish and luxurious collection with unique designs.

The hard work, tenacity and perseverance of the founders had earned them recognition from clients and in no time, their reputation for reliable service and distinctive designs attract new as well as repeat customers. Cosry Wise was established in May 2004 by partners, Encik Ariff Quasri, an entrepreneur, and Encik Putra Aziz, a designer.

“Our main business activity is to provide high-end bridal wear design services for our clients,” said Encik Ariff, the Managing Director.



The hard work, tenacity and perseverance of the founders had earned them recognition from clients and in no time, their reputation for reliable service and distinctive designs attract new as well as repeat customers.



Encik Putra, who is Cosry Wise's Head Fashion Designer, is the man behind exclusive and unique designs of Cosry collections. Together, Encik Ariff and Encik Putra have grown Cosry's label not only in Malaysia but also in South-East Asia, with their lavish collections highly sought after by upper echelons of society and celebrities.

Cosry boutiques are now known not only locally but also regionally for the elaborate, exclusive handcrafted kebaya adorned with intricate embroidery, lace, beading and modern designs. Cosry collections, which feature elaborate and

artistic designs, are popular among the upscale clientele. Cosry Wise sets itself apart from other designers with its one of a kind fusion of current fashion by blending in intricate classical styles.

Besides offering stylish and luxurious collections, Cosry's excellent customer service, its attention to detail, superior art of workmanship and timely delivery enhance its reputation further. From its inception about 12 years ago, Cosry Wise has since expanded from focusing on high-end bridal wear to a new line under Cosry label.

Encik Ariff said the company has launched Cosry Pret-a-Porter, which is a high-end ready-to-wear line. No doubt, this new line, under the creative ideas and designs of Encik Putra, will be well-received by fashionistas. “We are now getting ready to launch our hijab line, known as Papiilon By Cosry,” he added.

The company’s growth and achievements will not be possible without its dedicated employees. According to Encik Ariff, the management and staff at Cosry Wise are like one big family.

To motivate the staff, Encik Ariff said emphasis is given on communication, listening and understanding of the staff needs and interests. Their total number of employees is currently 25 and they treat each other like family. Encik Ariff and Encik Putra are like elder brothers or fathers to their staff.



Companies that treat people as family often make the staff feel respected and cared and that they are doing meaningful and fulfilling work. The management usually listens to the staff, respects their ideas and perspectives, provides the flexibility to improve their roles and assures them that what they do and who they are, matter.

We do simple yet impactful ways
to motivate them, which is by communicating, listening and understanding, and try to mentor them based on the interests in their work. We do our best to expand our employees’ abilities to do the best that they can do in their respective tasks

“We do simple yet impactful ways to motivate them, which is by communicating, listening and understanding, and try to mentor them based on the interests in their work. We do our best to expand our employees’ abilities to do the best that they can do in their respective tasks,” said Encik Ariff.

Having reliable financing partner is essential in any business. For Cosry Wise, the financing facility it secured from SME Bank has contributed to the company’s expansion. SME Bank extended a financing facility to Cosry Wise in 2013 under Bai’ Bithaman Aijil and Bai’Inah. The financing was for the purpose of renovation, acquiring machinery as well as for working capital.



For Encik Ariff, Cosry's bridal reception gown which was specially designed for Malaysian actress Anzalna Nasir is one of the company's greatest achievements. Designed by Encik Putra, the gown was made of hand-painted silk with a generous dash of Swarovski crystals. The elegant and beautifully designed wedding dress, which wowed everyone who saw it, went viral not only in Malaysia but also in fashion blogs overseas including Indonesia, Singapore, Thailand, the United Kingdom and Europe.



Another Cosry Wise's significant achievement is designing the dress for Malaysian celebrity Raianna, who won the Best-Dressed (female) Award at the Special Edition of Oscars®2016, organised by HBO Asia. No business is risk-free or without challenge. For Cosry Wise, the current challenges facing its business are the implementation of GST, the drop in petrol price and the fluctuation in sales. With these challenges, Encik Ariff said running a business is a great endeavour for anyone.

"However, we do our best to find other resources to not only keep our company running smoothly but also to further our business direction in the coming future," he said, adding that, "we're very fortunate to have clients who always come back to us for our services and for our brand quality and loyalty."

"However, we do our best to find other resources to not only keep our company running smoothly but also to further our business direction in the coming future."





Asked on his advice for young entrepreneurs today, Encik Ariff said, “Do not live your life as a boring person. Know what you want and what you are passionate about in life and go get it. There’s always a solution, you just have to seek it and it’s never wrong to ask for help.”

Cosry Wise is set to scale greater heights in fashion industry. With strong partnership of the founders who share the same passion and aspirations, the company is poised to make waves in the global market with its plush collections. Already, Cosry designs have captured the hearts of fashion enthusiasts thousands of miles away from Malaysia’s shores.

“Do not live your life as a boring person. Know what you want and what you are passionate about in life and go get it. There’s always a solution, you just have to seek it and it’s never wrong to ask for help.”

Encik Ariff Quasri



Panda Rice



Sdn. Bhd. (892252-H)

Customer of SME BANK since 2011

*Encik Idris Jeddu
Director of Panda Rice Sdn. Bhd.*

“Give a bowl of rice to a man and you will feed him for a day. Teach him how to grow his own rice and you will save his life.”

Chinese philosopher Confucius

“Give a bowl of rice to a man and you will feed him for a day. Teach him how to grow his own rice and you will save his life,” a quote from the most influential Chinese philosopher Confucius.

The wise and inspiring quote means that it is better to teach a man how to fend for himself and be independent rather than lending him a hand each time he needs help.

Rice is cited by Confucius as it has been a staple food source for people in Asia for many centuries. In fact, rice is the staple food of more than half of the world's population.

The multi-ethnic community in Malaysia share a common staple food, which is rice. The country, which is blessed with sunny weather all year round with sufficient rainfall and temperature, is suitable for rice cultivation.

The government, under the Economic Transformation Project, is intensifying rice production in the country through adoption of technologies across the production chain to increase productivity and expand production.

Better rice production will create more business for those in the distribution and supply chain including Panda Rice Sdn. Bhd. (Panda Rice), one of the players in the industry.

Tawau-based Panda Rice is involved in the wholesale, processing, packing and distribution of rice. The company has come a long way since it started operations in March 2010.

Panda Rice Director, Encik Idris Jeddu said, “Five years ago, the company ventured into the industry with only minimal facilities and equipment. The rice processing was done manually.”

“Five years ago, the company ventured into the industry with only minimal facilities and equipment. The rice processing was done manually.”





Today, the company owns adequate facilities for its processing and packing activities such as machinery and a large warehouse. Realizing the importance of controlling the supply chain ecosystem, the company today owns its own transportation unit to distribute their products.

This was made possible with the support from SME Bank who extended its financing to Panda Rice to part finance the acquisition of asset for its wholesaling and retailing of rice. The company obtained the Bai' Bithaman Ajil financing from SME Bank in 2011.

Panda Rice started as Syarikat Panda Jaya, which is also SME Bank's client. The company has settled most of the financing it obtained from the Bank. Panda Rice has set its sights on being a leader in the industry and to further solidify its position.

This was made possible with the support from SME Bank who extended its financing to Panda Rice to part finance the acquisition of asset for its wholesaling and retailing of rice. The company obtained the Bai' Bithaman Ajil financing from SME Bank in 2011.



“We aspire to be a leader and a pioneer in the industry, who are always ahead of the competition and meeting the needs of the industry. Recently, we have successfully landed a contract for the supply of rice to Kedai 1Malaysia from Mydin Mohamed Holdings Berhad,” said Encik Idris, adding that the company also aims to deliver products of the highest quality.

Encik Idris added, “I always motivate employees to continuously improve themselves. The company ensures employees undergo training as well as provides various incentives for them.”

At the enterprise level, Encik Idris said, “Panda Rice upgrades its facilities regularly so that it can enhance the quality of its products significantly.”

“ We aspire to be a leader and a pioneer in the industry, who are always ahead of the competition and meeting the needs of the industry.”



“The greatest challenge faced by the company was when it had to compete with established players in the industry as well as other newcomers.”



Looking back, he said, “The greatest challenge faced by the company was when it had to compete with established players in the industry as well as other newcomers.”

However, this did not deter Panda Rice from expanding its business. In fact, the challenges have strengthened Encik Idris’s determination to bring the company on a faster growth path and become known for high quality rice.

The company’s efforts to improve, upgrade and expand did not go unnoticed. In November 2013, it was selected by Padiberas Nasional Berhad or BERNAS to take part in BERNAS’ Champions Programme.





Panda Rice has also been appointed by BERNAS to be BUMI SABAH rice packer under BERNAS Bumiputera Incentive Programme, effective 1 November 2013. In the same year, Panda Rice was selected by the Ministry of Agriculture and Agro-based Industry to be TEKUN Strategic Partner.

Asked on his advice to young entrepreneurs, Encik Idris said, “They have to be bold and face challenges head on. Young entrepreneurs should be wise to explore the existing market and dare to venture and take risks in the business world.”

Panda Rice now has the experience and market knowledge to scale greater heights. Nevertheless, the company will never be complacent and will keep on improving itself as well as its manpower.

“They have to be bold and face challenges head on. Young entrepreneurs should be wise to explore the existing market and dare to venture and take risks in the business world.”

Encik Idris Jeddu

Creativize

Sdn. Bhd. (1114910-U)

Customer of SME BANK since 2013

*Mr. Joachim Sebastian
Managing Director of Creativize Sdn. Bhd.*



The motorcycle market in Malaysia has grown steadily over the years, fuelled by the need for flexible transportation in the city and rural areas, while the growing affluence drives demand for big bikes.



Lightweight motorbikes continue to register brisk sales as they are a practical mode of transportation in the city with traffic congestion, while in the rural areas, small motorbikes are widely used for various purposes. The growing middle class and easy financing have revved up the market for superbikes in the country.

Malaysia's market for big bikes (500cc and above) has seen rapid growth in the past decade with European and Japanese marques such as Ducati, Aprilia, Kawasaki and Yamaha, gaining significant market share.

The positive growth of motorcycle industry provides an opportunity for various ancillary businesses including kismet decals or decorative stickers for motorbikes. Creativize Sdn. Bhd. (Creativize) is one of the local companies that produce and supply stickers for motorcycles. Among the company's products are inner rim stickers, outer rim stickers, body stickers, customs stickers and motorcycle sticker packages.

The positive growth of motorcycle industry provides an opportunity for various ancillary businesses including kismet decals or decorative stickers for motorbikes.



Creativize was founded by Mr. Joachim Sebastian, who is the company's Managing Director and Ms. Diane Pavitra, the company's Head of Kismet Decals, in October 2014. The company commenced operations on 1 January 2015. Currently, the company offers 488 different items for inner rim stickers, 402 items for body stickers, 11 items for motorcycle sticker package, 8 items for outer rim tape and 2 items for custom stickers. Mr. Sebastian said they supply the products to more than 70 countries.



..... they supply the products to more than **70 countries.**

A sense of teamwork is strong in Creativize, a company that values and prioritises its people. This makes a huge difference to the company's success as the team works together efficiently. Mr. Sebastian said Creativize currently has 10 employees and they work together to achieve the company's targets. According to him, the salary grade at Creativize for similar jobs in the industry is above the average.

"We provide a comfortable working environment and believe in a good work-life balance. We rarely have overtime and generally everyone starts at 9.00 am and ends at 6.00 pm," he said.

Companies like Creativize which provide incentives such as better remuneration, conducive work atmosphere and work-life balance are likely to see better employee performance. Describing his leadership style, Mr. Sebastian said he strived to be a hands-on and approachable leader.

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“One must be able to relate to all levels of work within the company to truly connect with your staff. I believe that you earn their respect when you display the willingness to be on the ground and push together with your staff,” he explained.

Creativize’s humble beginning started with only Mr. Sebastian and Ms. Pavitra as the only manpower, operating from a single room in a rented house in Subang Jaya, Selangor. The company later expanded and is now able to produce products for the export market.

Having employees with the right skills is essential for the growth of a company, especially to keep up with industry expansion, keep abreast with market evolution and execute strategies to drive the business in a dynamic marketplace. On the company’s greatest challenge, Mr. Sebastian singled out finding the right talent that fits the company’s culture and hiring them at the right time.

“Our expansion so far has been mainly limited by a lack of manpower,” he said, and emphasised, “Our people are our greatest asset.”

Having employees with the

right skill

is essential for the growth of a company, especially to keep up with industry expansion, keep abreast with market evolution and execute strategies to drive the business in a dynamic marketplace.

SME Bank has been Creativize’s financing partner in starting up the business when the Bank extended its financing facility to the company in January 2013. Creativize has benefitted from the Graduate Entrepreneur Fund (TUS) financing to acquire machinery as well as for rental and operating expenses.

Be realistic and conservative with spend and projections.

Know your numbers and understand the principles behind financial reporting. Learn to be a leader by example rather than by position. Be honest and keep your word at all times.

Mr. Joachim Sebastian

Mr. Sebastian has this to say to young entrepreneurs today, “Be realistic and conservative with spending and projections. Know your numbers and understand the principles behind financial reporting. Learn to be a leader by example rather than by position. Be honest and keep your word at all times.”

Mr. Sebastian strongly believes that the right leadership will go a long way in raising staff performance and ensuring business success. Going forward, Creativize has set its sight to capture opportunities in the superbike market by being the Original Equipment Manufacturer (OEM) in automotive graphics. They also envision Creativize as an OEM automotive graphics producer specialising in the superbike market.

Exciting future awaits Creativize as it trail blazes the business path just as the superbike market is growing rapidly, especially in the ASEAN market of 600 million people. More demand for superbikes means greater sales for motorcycle graphics producers like Creativize. Currently, more people in the region are choosing motorbikes with bigger engine capacities, small bikes owners are graduating to larger models and superbikes enthusiasts are growing in number, including women, due to rising income and changing lifestyles.





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