

# SME WEEKLY NEWS

(11 March 2019 – 15 March 2019)

Countries	Highlights
<p><b>MALAYSIA</b></p> <p><b>SME Bank completes book building exercise for RM600 mil government-guaranteed sukuk</b></p>	<p><b>SME Bank completes book building exercise for RM600 mil government-guaranteed sukuk</b></p> <p>Small Medium Enterprise Development Bank Malaysia Bhd (SME Bank) has completed its book building exercise for RM600 million Government guaranteed Islamic medium-term notes (IMTNs). SME Bank said in the statement that the book building exercise was completed today with the IMTNs having tenures of five years and seven years, and its final pricing ranging from 4.03% to 4.10%. SME Bank added that it had managed to secure investors to close the exercise between 45 basis points (bps) and 31 bps above Malaysian Government Securities (MGS), within the mid-range of the pricing guidance for such securities. It added that interest from financial institutions and asset management firms amount to a total bid-to-cover ratio of over three times or RM1.83 billion of the final order over the issuance size. This reflects strong market confidence in SME Bank's digital and technology transformation plan as part of its mandate to nurture, develop and serve the SMEs in Malaysia in a more holistic and effective manner in embracing Industrial Revolution 4.0. It added that the joint lead managers for the transaction are AmInvestment Bank Bhd, Kuwait Finance House (M) Bhd and Maybank Investment Bank Bhd.</p> <p style="text-align: right;"><i>(Source: The Star, 15 March 2019)</i></p>
<p><b>THAILAND</b></p> <p><b>Thai SMEs scout opportunities in India</b></p>	<p><b>Thai SMEs scout opportunities in India</b></p> <p>Increase in air connectivity between Thailand and India energised small and medium enterprises of the South East Asian country scouting for greater trade opportunities in India. A host of 30 Thai brands are participating in a five-day trade show in Kolkata in association with The Bengal Chamber. Such shows had also been held in West, North and South Indian cities. Thongrunang said a delegation of 15-20 manufacturing companies will visit the state after the Lok Sabha elections. Thai low-cost airlines, NokScoot and Thai Smile, are two new air carriers that connect the two countries following a bilateral agreement. NokScoot has launched its four-times-a-week operations between Delhi and Bangkok while Thai Smile will fly scheduled Bangkok Kolkata route from end of March 2019.</p> <p style="text-align: right;"><i>(Business Standard, 12 March 2019)</i></p>
<p><b>SINGAPORE</b></p> <p><b>New portal for SME bosses to reskill and deepen knowledge</b></p>	<p><b>New portal for SME bosses to reskill and deepen knowledge</b></p> <p>A new initiative has been launched to drive home the message that the need to reskill and deepen existing knowledge is for everyone, including bosses. The National Trades Union Congress (NTUC) Employment and Employability Institute (e2i) has set up a closed portal for bosses of small and medium-sized enterprises (SMEs), with modules specifically tailored for business owners and directors. The portal is part of the existing platform U Leap, or Learning Enabled through Active Participation. The new initiative was launched yesterday by Mr Ng Chee Meng, Minister in the Prime Minister's Office and NTUC secretary-general, at the Conference on Industry 4.0, Artificial Intelligence, Digitalisation and Technology. The U Leap platform was launched in 2017 and has over 200 e-learning modules for working professionals. They cover topics such as information and communications technology, design, human resources, robotics and wholesale trade. Since its launch, more than 10,000 users have tapped the platform, which is a mobile application with bite-sized training courses for professionals on the go. HCS and e2i said the modules can help boost the bosses' leadership and human capital skills to drive change, stay on top of</p>

trends and upgrade their workers and companies.

(Source: *The Business Times*, 11 March 2019)

## SUCCESS STORIES



**'Hanya modal RM10'**

Aneka kuih yang dihasilkan Fatimah melalui jenama Imahfaa.

menghantar dan mengambil adik-adik di sekolah," katanya.

**Dapat geran SME Corp**  
Fatimah kini hampir enam bulan mengusahakan kuih jenama Imahfaa secara atas talian (Facebook dan Instagram).

Selain kuih, dia juga menghasilkan chocorice, cream puff, tart telur, tart nanas, brownies dan kuih batik.

"Saya dapat geran SME Corp dalam bulan Ogos 2018. Sebelum dapat geran saya buat kuih sikit-sikit dulu. Dah dapat geran saya mula beli keperluan seperti meja, peti, ketuhar, pencetak, komputer riba dan pengadun.

"Saya betul-betul serius beriaga dengan jenama sendiri Oktober tahun lalu dan buat penghantaran (COD) di Kuala Nerus dan Kuala Terengganu dengan memaki motosikal kepunyaan bapa saudara," katanya yang kini mempunyai dua ejen di Kajang dan Johor Bahru.

**Cuba resipi sehingga menjadi**  
Fatimah berkata, dia belajar membuat kuih sendiri melalui resipi dalam Facebook dan internet.

With only RM10 as capital, this financial mathematics graduates of Universiti Malaysia Terengganu started making cakes and deliver it around Terengganu. Before obtaining RM15,000 grants from SME Corp. Malaysia under the TUBE programme, she used her PTPTN allowance as initial capital.

As the sole breadwinner in her family, Fatimah Awang, 25, is very determined to make ends meet as she has a bedridden father and a mother who is also not working. This is to ensure that she has the ability to be able to sustain her living. Blessed with academic prowess, this young lady is also currently pursuing her Masters Degree at Faculty of Computing and Informatics at Universiti Sultan Zainal Abidin (UnisZa) and aims to pursue her PHD soon.

Fatimah learned baking through Facebook and now she is the proud owner of 'Imahfaa' cake brand. Fatimah stories set a good example that if you work hard, you will be rewarded in the end.

(SME Corp. Malaysia's website, 12 March 2019)

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