

StarSpecial

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SOBA 2020

Spotlight on outstanding businesses

It's been a tough year, but the nation's non-listed companies once again demonstrate resilience and innovation, setting the path for further growth to thrive despite the headwinds.



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2020

A year of transformation, innovation and agility

In its 11th year, SOBA 2020 remains true to its core belief of championing local businesses



A year of unprecedented firsts: SOBA 2020 is the first time that the awards programme has leveraged the digital platform for its launch.

ALONG with the rest of the world, Malaysia greeted the start of the new decade with a year of unprecedented firsts put in motion by the arrival of the Covid-19 pandemic in 2020, the impact of which still reverberates in today's business world.

As businesses grappled with the paradigm shift that necessitated physical distancing and other standard operating procedures (SOP) set by the government, one aspect they had to quickly embrace to minimise business disruption was technology to enable remote working, commonly known today as work-from-home.

At the time, the nation's business sector took a nosedive with a harsh and drastic hit to their revenues in light of the ongoing Covid-19 pandemic, as well as the subsequent movement control order that followed to contain the outbreak of the virus.

For businesses considered essential, they had to comply with strict movement restrictions and the new SOPs; for those designated non-essential, they were forced to close their physical storefronts. Either way, the overhead cost of doing business - rental, utilities, staff salaries and so on - had to be paid, despite little to no income.

Businesses, big or small, faced down what had to be the biggest challenge of their histories yet. While a large number survived to tell the tale, a significant amount called it a day and shuttered their doors permanently.

It was a time of rapid change for businesses, which had to speed up their digital transformation and adopt new technology to not only sustain their businesses, but thrive in the new normal.

In those dark days, it was rapid adoption of technology that acted as a ray of light at the end of the tunnel for smaller businesses. And thus, this accelerated the drive towards digitalisation and digitisation, shifting the needle on technology adoption in the country.

Transforming with the times

During this time, the Star Outstanding Business Awards (SOBA) also rapidly transformed and pivoted to meet the demands of the new normal, which came shortly after celebrating its 10th anniversary in 2019.

While the SOBA awards programme has changed and expanded over the years, its core foundation remains the same: shining the spotlight on deserving small and medium enterprises (SMEs) that strive to carve out a niche for themselves, in order to inspire and drive more Malaysian enterprises towards business excellence and outstanding achievements by stimulating positive competition.

At the same time, it seeks to help entrepreneurs arm themselves with the necessary knowhow to take their businesses to the next level, through organising educational events that invite top business leaders and industry experts to share their knowledge and learnings that businesses can learn from.

This was the reason why SOBA kickstarted the SOBA SMEBiz Webinar series on April 13, not long after the pandemic started wreaking havoc on the profitability and sustainability of local companies.

Throughout the month of April 2020, the knowledge sharing sessions aimed to assist and upskill SMEs in the areas of sustainability and alleviating business adversities stemming from Covid-19. There were altogether four sessions under the initiative, including:

> April 13: Post Covid-19 Business Survival Facebook Live Forum

> April 16: Digital Commerce for Sustainability

> April 23: Resilient Leadership during Covid-19

> April 27: Additional Catalyst for SMEs to Overcome Revenue Deficit

Rapid adoption of digital platforms

In late June last year, the awards programme was officially launched, digitally, for the first time in SOBA's prestigious history.

It is also the first year SOBA introduced an online submission feature in addition to manual submission, alongside introducing two new categories to better reflect the diversity of the country's SMEs, namely 'Best in Customer Service' and 'Best in Retail'.

The 'Best in Customer Service' category serves to recognise companies providing exemplary services to their clients, while the 'Best in Retail' category highlights innovative, creative and top-class retailers across the country. As with the other categories, there will be two tiers of the award based on company turnover (Up to RM25mil turnover and Above RM25mil turnover).

Right after the digital launch, Khazanah Research Institute senior advisor and guest speaker Dr Jomo Kwame Sundaram shared his thoughts through a talk titled Some Business Challenges of Our Times, which provided much-needed insights on the state of the business sector - including its challenges and opportunities - at the time.

This was then followed by SOBA's annual free capacity building series, called SOBA Learn Aspire Build (LAB), which were con-

ducted through a combination of virtual and on-ground events - also a first for the awards programme, taken as part of the safety measures in the time of the Covid-19 pandemic.

Running the course of 2020 starting August, these webinars actively invited leading industry leaders and players to share business insights on alleviating challenges stemming from the Covid-19 pandemic.

Themed recovery, reinvention and restoration, the series intensified SOBA's educational element as compared to previous years. SOBA LAB 2020 consisted of multiple sessions, with three locations being a hybrid of virtual and physical events, including:

> Aug 13: Is Your Business Ready to Face Another Potential Lockdown?

> Aug 25: Reinvent Your Business for the Digital Future

> Sept 14: Road to Recovery in Restoring Business Sustainability (Klang Valley)

> Sept 23: Road to Recovery in Restoring Business Sustainability (Johor Bahru)

> Sept 30: Road to Recovery in Restoring Business Sustainability (Penang)

> Oct 23: Road to Recovery for SMEs (Chinese session)

> TURN TO PAGE 4



RHB's team in full force during SOBA LAB Penang to support SMEs beyond financial services in helping close the loop in ecosystem solutions.



Digi brings connectivity and digital solutions to SMEs at its SOBA LAB booth in Penang, while helping them address issues in digitalisation.



PKT Logistics Group's Peninsula College helps expand SME capacity and enable business owners to grow as entrepreneurs, at their booth at SOBA LAB PJ.



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Recognising the best local SMEs



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Following the submission deadline on Dec 15, 2020, the two judging sessions on Jan 13 and Jan 20 started off the year on a positive note for SOBA, which were unprecedented for the awards programme as it was conducted entirely online, necessitating a new way of doing things.

The move was well received by its panel of judges, comprising of professionals and key leaders from various business associations and organisations, as well as chambers of commerce. Judges included representatives from Federation of Malaysian Manufacturers, Malaysian Advertisers Association, Persatuan Usahawan Maju Malaysia (PUMM), Branding Association of Malaysia, Malaysia Retail Chain Association (MRCA), Asean Retail-Chains & Franchise Federation, Malaysian Digital Association, The National Tech Association of Malaysia (Pikom), SME Association of Malaysia (SMEAM), Associated Chinese Chambers of Commerce and Industry of Malaysia, Media Specialists Association, Bursa Malaysia Bhd, Malaysian Associated Indian Chambers of Commerce & Industry (MAICCI) and Dewan Perniagaan Melayu Malaysia Kuala Lumpur.

Among the reasons cited by judges included utilising digital documents and online platforms as enablers for a faster and more efficient judging process, with the boost to objectivity as an added boon.

A year to remember

Moreover, this year is a very significant and special one for The Star, as it kicked off

its 50 years of growing with and shaping the nation together with a golden jubilee launch on March 11 to celebrate the milestone, attended by a host of corporate clients and partners that shared their congratulatory words at the event.

It is the first to come of the year-long festivities. Coming right on the heels of the golden jubilee launch is the SOBA 2020 Gala Night, the culmination of a year's worth of various activities and initiatives.

The awards programme continues on its aim to continue recognising the undeniably important role local businesses play towards nation-building, by making their marks both locally and internationally.

The SOBA 2020 Gala Night will be held tonight, starting 6.30pm in honour of Malaysia's best local non-listed companies at the Imperial Ballroom at One World Hotel in Petaling Jaya, Selangor.

This year's winners will be rewarded with over RM1mil worth of advertising space in SMG's platform, alongside taking home the coveted SOBA trophy.

For the Top-Of-The-Class Awards, Platinum winners will receive RM50,000 worth of ad space in print and online; Gold winners will receive RM30,000 worth of ad space in print and online, while Silver winners will receive RM20,000 worth of ad space in print.

Outstanding Achievement Awards Grand winners will be rewarded with RM50,000 worth of ad space in print and online.

SOBA 2020 is organised by Star Media Group with Digi, PKT Logistics Group Sdn Bhd and RHB Bank Bhd as main sponsors, Credit Guarantee Corporation Malaysia Bhd as co-sponsor and the Malaysia External Trade Development Corporation as official trade promotion partner. It is endorsed by the Ministry of International Trade and Industry, supported by Bursa Malaysia and audited by BDO with dimsum, 988 and Suria as official media partners.

For more information on SOBA 2020, call The Star Events Business Unit at +603 7967 1388 ext 1871 (Lily) / 1039 (Poh Ern) or visit www.soba.com.my.



A decade championing SMEs: SOBA 2019's biggest winners hold aloft their respective SOBA trophies in celebration during the glitter-filled awards night, the same year the awards programme celebrated its 10th anniversary.



(from left) SMEAM national council member Datuk Grace Chia, Digi SME business division head Steven Soon, RHB Bank SME banking head Yip How Nang and PKT Logistics Group chief marketing officer Kuan Eu Jin share valuable insights to help SMEs restore business sustainability.



(from left) Knowledge Group of Companies managing director (MD) Selva Nagappan, JurisTech CEO See Wai Hun, PKT Logistics Group chief executive and MD Datuk Michael Tio and PUMM secretary-general Arlene Tan discuss the considerations that SMEs face in preparing their businesses through another potential lockdown.



Understanding the plight of SMEs, SOBA gathered industry experts including (from left) MAICCI secretary-general Datuk Dr A.T. Kumarajah, MRCA deputy secretary-general Datuk Bruce Lim, SMEAM president Datuk Michael Kang and MRCA president Datuk Seri Garry Chua to give their advice on how SMEs can tackle the negative impact of the pandemic.



CGC's team, pictured at their booth at Menara Star in PJ during the third SOBA LAB, is ready to help power Malaysian SMEs to achieve their full potential.



Matrade's team at its booth during the third SOBA LAB at Menara Star in PJ, encouraging SMEs to venture into export as an avenue for growth.



RHB Reflex Premium Plus helps SMEs keep track of all the ins and outs of the business anywhere, anytime.



Administrative HR processes are among the biggest headaches for SMEs.

Creating a thriving business

DIGITAL transformation goes beyond helping small and medium enterprises (SMEs) survive in the post-pandemic world as an essential business component, as it also integrates a future-forward path for sustainability and growth in the long term.

Be they start-ups or enterprises, Malaysian businesses have faced many challenges such as managing accounting entries, human resources and sales management.

In the next few years, digital disruption is likely to accelerate, especially with Covid-19 being a catalyst that has expedited the adoption of technology among smaller businesses.

Accordingly, various initiatives have been introduced in Budget 2021 – such as the SME Digitalisation Grant and the SME Technology Transformation Fund – recognising the importance of encouraging SMEs to embrace automation and digitalisation in their operations, in order to be resilient amid the economic uncertainties affecting Malaysia.

Heeding the Malaysian government's call, RHB Business Banking, as an SME business partner in cooperation with various product partners, has also rolled out various digital transformation solutions via the Reflex Premium Plus Package to assist SMEs with their digital transformation journey.

While small businesses realise the need for digital transformation, a significant number remain unprepared with weak knowledge in adapting to new technologies or setting up their digital business correctly, where they lack understanding on how proper technology application can improve the productivity and operation efficiency of the business.

More than ever, companies that are slow to digitise their business operations or offerings are likely to be losing out in terms of competitive advantage and opportunities in their customer segments as well.

With a structured digital solution framework, RHB Business Banking aims to guide SMEs in accelerating their journey of digital transformation to grow together, especially in this tough environment.

The bank seeks to help SMEs understand the overall benefits of using technology and kick-start their digital journey.

What is RHB Reflex Premium Plus?

With RHB Business Current



SMEs embarking on their digital transformation journey can leverage the strengths and capabilities of partners such as RHB.

Account and RHB Reflex Business Internet Banking, RHB Reflex Premium Plus helps SMEs juggle all aspects of their businesses easily with an all-in-one online banking ecosystem that integrates all the automated solutions a business needs.

RHB Reflex Premium Plus is built on several key pillars, including accounting solution with Financio Accounting and SQL Accounting as vendors, as well as human resource solution with Kakitangan.com and Talenox as vendors.

Cutting down on manual headaches

Accounting solutions are the core component of every SME business, but most companies waste a lot of resources on handling manual reconciliation of their accounting entries and bank account transactions on a monthly basis.

Under the RHB Reflex Premium Plus Package, RHB Reflex Business Internet Banking has integrated

with accounting solution partners like SQL Accounting and Financio to provide SMEs with a holistic view of business financial performance, making it easier for them to keep track of all the ins and outs of the business anywhere, anytime.

Understanding the struggles that these companies go through, RHB has worked with vendor partners to reduce operational burdens by providing auto reconciliation between the banking system and the accounting solution.

Involving two-way bank feeds between the RHB Business Current Account and Accounting Solution for auto reconciliation, RHB Reflex Premium Plus cuts down on the manual process of cross-checking each accounting entry with the corresponding bank transaction.

Among the other unique selling points are enabling SMEs to view their real-time bank balance through mobile or desktop, as well as a centralised account payment that allows customers to initiate supplier payment in accounting solutions, which in turn triggers

alerts and approval requests from the RHB Reflex Mobile App, hence saving time and reducing potential error.

In turn, this gives SMEs more time and resources to focus on growing their businesses and expanding their market segments.

This initiative also helps smaller SMEs to start doing business more easily, as the function of auto reconciliation can free up their time to strategise on how to expand their customer base.

Solving HR process conundrums

As for the administrative process of human resources (HR), most businesses will admit that it can be a confusing and arduous task for companies of all sizes, especially when accompanied with workforce challenges.

That's why having a self-serve system with an end-to-end solution that keeps tabs on all people-related processes is key in keeping back-end operations running smoothly.

Integrating with HR solutions like Kakitangan.com and Talenox, RHB Reflex Premium Plus helps SMEs improve efficiency in managing employee leaves, payroll and statutory payments without hassle.

With a centralised dashboard to manage employee leave days, payroll and statutory payments in one place anywhere and anytime, SMEs can save valuable time spent on calculating every employee's salary and statutory payment via payroll automation.

Moreover, it enables easy salary disbursement by creating the company's bank file through the HR solutions that push it to RHB Reflex to disburse salary in a few clicks thereafter.

Expanding business growth potential

It goes without saying that the pandemic has changed the landscape of the majority of industries, accelerating the needs of digital transformation for many businesses at the same time.

However, many SMEs lack the digital mindset and do not understand what is going on with digital transformation. For example, the food and beverage (F&B) industry is strongly affected by the pandemic, with many businesses struggling to increase – or even sustain – their sales through the various movement control order periods.

This is why RHB Business Banking has worked with ePOS partners such as StoreHub to assist them to transform their business to provide online food delivery to the customers.

Under this initiative, many F&B businesses have expanded to a new customer segment via a new digital sales channel and have garnered a larger base of customers.

RHB Reflex Premium Plus is a total solution package that provides integration between online banking, as well as accounting and human resource solutions from only RM50 per month. It allows businesses to manage their cash flow and make payments in just a few simple clicks so that they can spend more time doing what they're passionate about – building their business.

Apply for RHB Reflex Premium Plus now. Scan the QR code for more information.



THE much-anticipated wait for The Ship Campus is finally over, as visitors are now welcome aboard to discover what this education and lifestyle hub has to offer.

Located within the 70-acre commercial development One Auto Hub at Batu Kawan in Penang, it is a project started by PKT Logistics Group Sdn Bhd in 2017.

Modelled after a sea-faring cruise ship ready to sail forward into a future of excellence, it is able to accommodate over 4,000 people across nine decks.

Facilities onboard including a gymnasium overlooking the Straits of Malacca called Surfers' Paradise; the 470-seating capacity Opera Theatre that can be used to host seminars, business conferences and also concerts; and also the Grand Promenade, which features a mix of retail and food and beverage outlets.

Nation-building through education

Apart from being a public attraction, The Ship Campus adds value to knowledge and talent development as the headquarters of PKT Logistics Group's education arm Peninsula College, an industry-driven tertiary education provider that aims to produce employment-ready graduates.

It will also see the collaboration between Peninsula College and University of Plymouth, United Kingdom as its education partner to offer a range of tertiary educational courses – be it foundation, diploma, or degree – in logistics and supply chain management, maritime management, computer science, hospitality, accountancy and business studies.

The Ship Campus exemplifies the group's commitment towards creating graduates prepared for the working world, further laying the foundation for the higher education institution's campuses across Malaysia that uniquely feature the campus-in-industry model.

This model is the brainchild of PKT Logistics Group chief executive and managing director Datuk Dr Michael Tio, championing the necessity to bridge the gap between industry and academia by situating colleges within an industrial park.

With the concept of enabling students to closely collaborate with industry partners through part-time employment while studying, Peninsula College seeks to impart theoretical knowledge to act as the students' foundation of industry understanding, which they can then immediately apply in practice by working part-time.

As he explained, "The Ship Campus is among the few education campuses located in an industrial park.

"This was a deliberate decision as we felt the need for academia to be close to industry, in order to produce graduates equipped with the skills and capabilities required in today's demanding job market."

"Graduates today must be industry-driven and ready, equipped with the necessary skills to manoeuvre the corporate world.

"It is, therefore, timely for the rise of international and world-class institutions of learning here in Penang, as we aim to develop the

Ready to set sail



The Ship Campus is located inside the One Auto Hub at Batu Kawan in Penang.

future generations to stay abreast with the fourth industrial revolution," he added.

By implementing the campus-in-industry model, it can also help inculcate an agile mindset open to continuous learning for students - more essential than ever today to navigate any challenges that come along - as Tio is also a firm advocate for lifelong learning to continually improve oneself.

As case in point, The Ship Campus is located in close proximity within the One Auto Hub to other structural icons synonymous with PKT Logistics Group, such as The 12 Waves, a purpose-built warehouse spanning across 650,000 sq ft that is highly visible along the highway leading to the Sultan Abdul Halim Muadzam Shah Bridge (Penang Second Bridge).

To further create a conducive ecosystem for students, the group has also constructed the Peninsula Student Residences, which lies adjacent to The Ship Campus.

Inspired by the great dormitories and gardens found in the UK, it is a space for students to unwind and rejuvenate after a long

day of experiential learning at The Ship Campus.

The residence has a capacity of 1,600 students in either single or twin sharing rooms with common facilities. Those who choose to call this place home can opt for flexible rental plans to suit their length of stay.

Fostering entrepreneurship

Aside from educational excellence, The Ship Campus aims to nurture the growth of Malaysian entrepreneurs through a start-up incubator called the Entrepreneur Growth Hub (EGH).

Realising the crucial need for affordable working spaces and ready access to talent for smaller businesses, alongside entrepreneurial workshops and programmes to upgrade their capacity, EGH seeks to facilitate their growth by lowering the barriers of entry to doing business in the earlier years of their journey in entrepreneurship.

Through the EGH, start-ups and small and

medium businesses can leverage co-working spaces as not only a space to work, but also foster important networks and business ties that can eventually lead to collaborative ventures for growth.

This can in turn spark new and innovative ideas and uncover potential niche opportunities in the market, which entrepreneurs can capitalise on to fast-track their speed-to-market, by tapping into the ready pool of part-time talent from Peninsula College.

Beyond being a physical co-working space, those who register with EGH will also be able to enjoy the facilities at The Ship Campus.

"We welcome industry players and the business community of Batu Kawan to join our EGH and be part of a growing community of like-minded entrepreneurs," Tio said.

Scan the QR code to book your experience at The Ship Campus.



The Opera Theatre has a seating capacity of 470 people.



Overlooking the Straits of Malacca, the Surfer's Paradise Gym is open to the public.

Preparing SMEs for the future

MORE than ever, Malaysia's small and medium enterprises (SMEs) have to look to the future of business, where technology takes centre stage, especially with the Covid-19 pandemic expediting digital adoption among businesses for survival.

But in order to digitalise and be more future-ready, SMEs need to leverage the strengths of a partner that can provide an end-to-end ecosystem of digital solutions, including connectivity.

To this end, Digi Business is committed to being the trusted digital partner to SMEs, bringing a comprehensive range of essential digital solutions, always-on connectivity solutions and digital expertise to support SMEs' digitalisation journey.

Digi Business offers different bundles to suit diverse business needs, ranging from basic packages to more extensive digital solutions, as well as the flexibility to choose postpaid, fibre and mobile broadband plans that come with free marketing or productivity digital solutions to help SMEs boost their business quickly.

The solutions offered are affordable and user-friendly, busting the myth that digitalisation is a costly and complex exercise.

This makes it easier for business owners to digitalise their businesses, from setting up their e-commerce business to streamlining operations, resulting in increased productivity and efficiency.

The road to digital transformation is also being incentivised by the Malaysian government through the National Economic Revival Plan's (Penjana) SME Digitalisation Grant, which subsidises costs of up to RM6,000 for business owners looking to accelerate their digitalisation plan with Digi Business' bundles.

Digi Business serves as a one-stop processing centre by carrying out the grant application process from start to end so that customers can focus on business operations.

Affordable, user-friendly digital solutions

Business owners who are keen to digitalise their business can choose from three bundles and enjoy savings of up to 70%, depending on their business needs.

The first two bundles come with five Digi Business postpaid lines, with each line getting 60GB Internet and unlimited calls for as low as RM349 per month, while the third bundle offers 10 Digi business postpaid lines with each line getting 60GB Internet and unlimited calls for RM580 per month.

All three bundles come with access to Microsoft 365 Business Basic offering innovative office apps and cloud services.

The first, the Go Digital Essential Bundle, is suitable for businesses looking to expand via e-commerce to tap into a wider range of customers through a new revenue channel.

Bundled with Avana Facebook Commerce, it seeks to help businesses grow their own e-commerce brand and offers D'SMS, which helps re-market to their customer

base with a targeted SMS broadcast.

Second is the Go Digital Productivity Bundle, which caters to businesses that emphasise mobility and being on the go more often to help businesses improve work efficiency and productivity.

Where it stands out is through its Omni offering, which provides a business landline on smartphones, meaning that employees can work from anywhere, anytime to help customers. This helps boost customer satisfaction and loyalty while also enabling salespeople to never miss an opportunity to lock in a sale.

It also comes with the all-in-one digital human resource (HR) management app called altHR, which makes it suitable for businesses to digitalise and simplify fundamental HR processes. This is especially useful and relevant now as remote working becomes the new norm.

The Go Digital Growth Bundle offers a wide range of solutions, combining the Go Digital Essential Bundle and the Go Digital Productivity Bundle into one end-to-end offering.

The Growth Bundle offers Omni, altHR, Avana Facebook Commerce and D'SMS for a complete solution to the common challenges faced by smaller businesses.

Value-packed connectivity offerings

Recognised as Malaysia's fastest mobile network in the latest Ookla Speedtest Awards, Digi Business has a range of value-packed postpaid, fibre and mobile broadband plans, offering business owners free usage of selected digital solutions.

Those thinking of switching to a better mobile and Internet network provider can choose three to five mobile and data plans to enjoy 30% off the bill, plus free digital marketing or productivity solutions.

With all plans offering unlimited calls, businesses can choose from Go Digi 48 (supplementary line), Go Digi 78, Go Digi 98, Go Digi 128 and Go Digi 168.

Go Digi 48 offers 300 SMS and 30GB Internet. Go Digi 78 and Go Digi 98 both offer or 1,500 SMS, but the former comes with 40GB free Internet and a free Vivo Y11D smartphone worth RM499, while the latter comes with 60GB Internet and a free Vivo Y20S smartphone worth RM799.

Go Digi 128 and Go Digi 168 are perfect for businesses that have regular dealings with Singapore, as both offer 500 minutes of international calls to Singapore and 3,000 SMS.

Where they differ is that the former offers 80GB Internet and a free Samsung Galaxy A51 worth RM1,299, while the latter offers unlimited Internet and a free Oppo Reno 5 worth RM1,899.

With cybersecurity necessary due to a rise in cybercrime, SMEs can protect their businesses with Cisco Umbrella for just an additional RM3 per line.

■ For more information, visit digi.my/digibusinessXsoba or call 016-299 8888.

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Remarket to your customer base with targeted SMS broadcast.

Save
50%

Productivity Bundle

Increase business operational efficiency.

Now: **RM349**/mth

RRP: RM900

5x Digi Business Postpaid lines

Each line gets 60GB Internet and unlimited calls.

- Microsoft 365 Business Basic**
Innovative office apps and cloud services for increased productivity.
- Omni**
Business landline on your smartphone.
- altHR**
All-in-one digital HR management app.

Save
60%

Growth Bundle

Expand your customer reach and grow your business base.

Now: **RM580**/mth

RRP: RM1960

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Each line gets 60GB Internet and unlimited calls.

- Omni**
Business landline on your smartphone.
- altHR**
All-in-one digital HR management app.
- Avana FB Commerce**
Grow your e-commerce brand with a few clicks.
- D'SMS**
Remarket to your customer base with targeted SMS broadcast.

Save
70%

eTRADE 2.0 for export growth

THE Covid-19 pandemic has had a far-reaching impact. Lockdowns worldwide have caused a massive disruption to global trade and economic growth.

This is the best time for companies to digitalise their businesses as the pandemic has led to a surge in ecommerce and digitalisation initiatives.

In 2019, retail e-commerce sales worldwide amounted to US\$3.53 trillion (RM14.5 trillion) and are projected to grow to US\$6.54 trillion (RM26.9 trillion) by 2023. With the growing global ecommerce market and the current travel curbs, there is no better time for SMEs to capitalise on ecommerce platforms.

Under the 11th Malaysia Plan, the Malaysia External Trade Development Corporation implemented the eTRADE Programme from 2017-2020 to offer export facilitation to cover part of the onboarding cost for companies to join cross-border ecommerce platforms.

A total of 3,358 SMEs benefited in terms of increased global business opportunities and enhancing technical know-how.

Under the 12th Malaysia Plan, the government has approved the enhancement of the eTRADE programme. Under eTRADE 2.0, SMEs will be offered two types of financial aid – the Onboarding Scheme worth RM5,000 and the Digital Marketing and Training Scheme (DMT) Scheme worth RM20,000.

Through the Onboarding Scheme, qualified Malaysian SMEs can utilise up to RM5,000 per company as reimbursement for expenses incurred on onboarding cross-border ecommerce platforms of their choice.

The Time to EXPORT is Now.

eTRADE PROGRAMME 2.0
Your Online Access to Global Markets

PROGRAMME BY MATRADE TO:

- Increase participation of Malaysian companies in cross border eCommerce and grow their exports.
- Sustain Malaysian SMEs digital presence via digital marketing and related training activities.

Onboarding Scheme	Digital Marketing and Training (DMT) Scheme
<ul style="list-style-type: none"> Financial incentive worth RM5,000 to cover part of the onboarding cost to join one or multiple eCommerce platforms. Open to all CROSS-BORDER eCommerce Platforms. 	<ul style="list-style-type: none"> Financial incentive worth RM20,000 to cover part of the cost in the undertaking digital marketing activities and/or eCommerce training programmes. Digital marketing activities must be focusing on exports.

More information at www.matrade.gov.my/en/etrade

MALAYSIA EXTERNAL TRADE DEVELOPMENT CORPORATION (MATRADE)
www.matrade.gov.my | @matradeHQ | @matrade | MATRADE | MATRADE | matrade_hq

Grow your export with eTRADE 2.0.

For the DMT Scheme, qualified SMEs can receive up to RM20,000 per company as reimbursement for their expenses in conducting digital marketing activities to promote products abroad and for ecommerce training programmes they choose to attend.

■ SMEs can apply for the eTRADE Programme 2.0 at www.matrade.gov.my/en/etrade

Brighter days ahead



CONGRATULATIONS to all winners of The Star Outstanding Business Awards 2020 (SOBA). This recognition serves as an inspiration to many small and medium enterprises (SMEs) during this unprecedented health and economic crisis.

These winning SMEs have reflected, rebooted and adjusted to the new normal. Credit Guarantee Corporation Malaysia Berhad (CGC) is honoured to be part of SOBA, in its sixth year as a sponsor of this award to recognise Malaysian SMEs' unfaltering resilience in the face of the Covid-19 pandemic.

Covid-19 greatly affected SMEs' survival in the ecosystem. On the home front, CGC quickly re-aligned its strategies to support SMEs by expediting its operational readiness. It has efficiently coordinated its initiatives to help SMEs weather the storm with all stakeholders in the Malaysian SME ecosystem.

CGC ensured its support in every phase of Malaysia's 6Rs Strategy comprising six stages; Resolve, Resilience, Restart, Recovery, Revitalise and Reform.

In the first half of 2020, CGC geared up efforts to Resolve, helping SMEs to survive by softening the impact of the pandemic. CGC supported the distribution of the Special Relief Facility (SRF) Scheme by Bank Negara Malaysia to affected SMEs so that they could sustain their operations.

Its BizJamin and BizJamin-i SRF schemes guaranteed financial institutions or development financial institutions' financing and lending to SMEs affected by the pandemic.

The schemes provided a breather to SMEs battling short-term cash flow challenges, enabling them to be Resilient and stay afloat.



CGC ensured its support in every phase of Malaysia's 6Rs Strategy.

CGC also provided a six-month moratorium to SMEs, a temporary relief measure allowing its customers to defer financing or loan repayments. This way, SMEs were able to Restart their businesses as they could address their short-term cash-flow requirements. In addition, CGC continued to hold regular engagements with SMEs in need through Targeted Repayment Assistance.

In the second half of 2020, CGC's efforts pivoted toward Recovery and rehabilitation of businesses. It supported the Short-Term Economic Recovery Plan (Penjana) which was unveiled to stabilise and revitalise the domestic economic and business conditions.

Covid-19 has shifted the paradigm for SMEs. Businesses need to re-align in order to move forward. Sustainability is key and adjustment is a must to stay relevant in the constantly changing business landscape.

■ For more details, look out for the advertisement in this *StarSpecial*.

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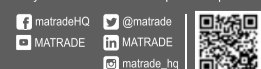
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Cautious optimism for 2021

WITH the nationwide vaccination campaign in progress, things might start looking up for businesses for the rest of the year.

While Malaysia's gross domestic product (GDP) will likely contract in the first quarter owing to the second movement control order (MCO 2.0), the overall impact will be less severe compared to the first MCO last year.

For comparison, the government estimates daily economic losses during MCO 1.0 to be around RM2.4bil but for MCO 2.0, it is gauged to be around RM70mil a day.

At the same time, the nation's economy is expected to see sequential growth pick up in the second half of the year to chart positive growth – in line with the recovery of the global economy boosting consumption – with economists cautiously optimistic that 2021's real GDP growth could range from 4.9% to 6.7%.

The country is maintaining its GDP growth target of between 6.5% and 7.5% for 2021 despite the emergency declaration and MCO 2.0.

However, Finance Minister Tengku Datuk Seri Zafrul Tengku Abdul Aziz has acknowledged that the growth might be at the lower end of the spectrum.

World Bank Group macroeconomics, trade and investment global practice lead economist Richard Record said the bulk of global vaccine deployment will be completed this year in the majority of economies, leading to strong recovery and demand, as well as boosting trade and commodity prices.

Although he projected global growth of 4.0% and between 5.6% and 6.7% for Malaysia, he noted that there are risks to growth that are linked to the Covid-19 pandemic, such as any unexpected delays in vaccine rollout.

In addition, AmBank Research



Cash flow, as always, remains a core worry for smaller businesses, with purses still straining from the need to stretch the ringgit further to make ends meet.

expects Malaysia's GDP growth to hover at 5.2% and 5.9%, with Maybank Investment Bank Research maintaining its 5.1% projection and Fitch Solutions revising its forecast from 10.0% to 4.9%.

Ups and downs

Despite the positive growth outlook, that does not mean the year will be smooth sailing for businesses, especially for the nation's small and medium enterprises (SMEs). These businesses continue to grapple with the aftershocks from the

MCO 1.0 and MCO 2.0 period.

Aside from the continued trend of cautious consumer spending, most SMEs have barely had time to catch their breaths, with the slight recovery from easing restrictions in July to August last year falling yet again towards the end of 2020, much less having enough time to rebuild their business to pre-Covid-19 levels.

Cash flow, as always, remains a core worry for smaller businesses, with purses still straining from the need to stretch the ringgit further to make ends meet.

Indeed, a survey by the Associated Chinese Chambers of Commerce and Industry of Malaysia revealed that SMEs cannot survive for more than three months with zero cash flow.

Many SMEs survived by the skin of their teeth last year, with their burden offset by the various stimulus packages and government aid such as the wage subsidy programme and the loan moratorium.

Among the initiatives that have alleviated the pinch is the RM2bil National Economic Recovery Plan (Penjana) SME Financing scheme.

The government has approved nearly 7,000 applications with a total loan value approximating RM1.32bil, prioritising SMEs that have not previously received bank loans.

As for Penjana Micro Credit Financing, a total of RM391.9mil has been channelled to 11,708 micro-SMEs, while Perbadanan Usahawan Nasional's RM200mil Bumiputera Relief Financing has benefited 641 SMEs with total funding of RM182.8mil as at Feb 26.

Meanwhile, the Prihatin Rakyat Economic Stimulus Package (Prihatin) and Penjana's Wage Subsidy Programme 1.0 benefited a total of 322,177 employers and 2.64 million employees as of its closing date on Sept 30 last year.

The Wage Subsidy Programme 2.0 further channelled a sum of RM808.31mil to 66,591 employers and 554,876 employees, bringing approved wage subsidy applications to around RM12.77bil as of Feb 26.

Thanks to the fact that MCO 2.0 was not a full lockdown, SMEs were still able to generate enough income to scrape by as they were better prepared this time around – be it familiarity with the new standard operating procedures and their implementation, or the adoption of technological tools to enable work from home and to establish or expand digital sales revenue channels – to minimise disruptions to business operations.

That said, even with hope on the horizon, there is no denying that there are still more obstacles to come for SMEs, which will have to persevere and innovate to not only survive, but prosper through sustained growth.

High-quality pulp products

HZ GREEN Pulp Sdn Bhd (HZ), which is strategically located in Perak, is one of the leading manufacturers of moulded pulp products. Established in 2017, it pioneered a new technology to manufacture high-quality moulded pulp products from recycled paper.

It offers customers cost-effective and environmentally friendly solutions and its production adheres to Good Manufacturing Practices and Hazard Analysis Critical Control Points, so customers can be assured of the quality of the products they are buying.

Taking into consideration the alarming environmental issues caused by plastic waste, pollution and littering, HZ has taken the initiative to develop environmentally safe products that are biodegradable, compostable and recyclable.

This is in line with its vision "To green the earth with high-quality moulded paper pulp products"

coupled with its mission to provide quality, sustainable and cost-effective solutions.

The company's products range includes cup carriers, food trays, fruit punnets and egg cartons.

HZ products have been tested as per United States Food and Drugs Administration and European Food contact requirements.

The products are also proven to be free from allergens, carcinogens and restricted substances.

HZ currently supplies its products to five continents. Export markets contribute up to 75% of its total sales.

HZ has successfully shipped to the US, UK, Australia, New Zealand, China, Taiwan, Singapore, Vietnam, Hong Kong, Romania, Netherlands, Ireland, Switzerland, Chile and the Middle East.

In the US, HZ is currently exporting to 21 states. Besides that, the top 10 food and beverage

franchises in the world are using HZ products currently.

When it comes to research and development, HZ has collaborated with an established university in conducting research and development. It began collaborating with the Asian Institute of Medicine Science and Technology) this year to develop innovative and environmentally safe products.

As a responsible company, HZ has a corporate social responsibility policy covering a fair share of priority to ethics, human rights, customers, community and the environment. It has participated in various charity events which benefited the community.

In line with the company's mission, HZ organises various campaigns annually to enhance environmental efforts and create more awareness of environmental issues.

Reducing carbon footprint,



HZ products are proven to be free from allergens, carcinogens and restricted substances.

creating awareness of electronic waste and planting trees are among the projects HZ successfully organised with both employees and the community.

The production facility at HZ complies with cleanroom Class C requirements. HZ is also equipped with an in-house laboratory to perform testing and validation of products.

When the Covid-19 pandemic began, HZ was among the first companies to install an intelligent face scan, body temperature and body mist to prevent further

spread of the virus. This device uses chemicals approved by National Environmental Agency of Singapore.

HZ was awarded the APAC Best Malaysia Moulded Pulp Manufacturer 2020 by UK Insider and Best Safety Practice by the Perak Department of Safety and Health.

■ For more details, email info@hzgreenpulp.com or log on to <http://www.hzcorporation.com/> or Facebook (<https://www.facebook.com/hzcorporation/>) or Instagram [@hzgreenpulpmalaysia](https://www.instagram.com/hzgreenpulpmalaysia)



HZ has taken the initiative to produce and develop environmentally safe products that are biodegradable, compostable and recyclable.

Start local, go global



ESTABLISHED in 2016, Malaysian homegrown rising star Wellous is a prominent leading multi-functional food and food technology company.

Wellous focuses on discovering potent, naturally sourced ingredients to extract the most beneficial compounds for optimum health effects on the human body.

The company positions itself as a medium to assist consumers to lead a healthier and more beautiful life from the inside out.

Wellous vigorously sources for the best raw materials globally to ensure the highest quality of its products. The three vital key elements of quality, efficacy and consistency are the propellants behind the company's development in going beyond the limits.

By utilising innovative and advanced technology, as well as world-class patented ingredients, Wellous places a strong emphasis on "uniqueness in creation and development".

To ensure the highest quality control of production, Wellous always adheres to its philosophy of only applying the most stringent specifications to provide assurance and ultimate satisfaction for all consumers.

"Making life convenient and easy" is the belief Wellous upholds – all its product ranges come in an easy form for consumption, yet yield highly effective results.



Wellous focuses on discovering potent, naturally sourced ingredients to extract the most beneficial compounds.

Wellous chief executive officer Racheal Tan said, "Our ambition is to be No.1 in the health supplement industry and we are more than ready to take on the world."

Five years after its inception, Wellous has launched eight series of star products that bring ultimate function to the human body such as Tigrox Tiger Milk King which targets enhancing lung functions; Bio-Grape Seeds which help in the neutralisation of free-radicals; Frusso and Spi2ro which can improve detoxification of accumulated toxins, Tigrox Imuglo which focuses on immunity enhancement; and Liveon which helps with anti-ageing and the restoration of energy and vitality.

In 2018, a team of doctors, pharmacists, professors and scientific researchers gathered to form the Wellous Medical and Research Board of Advisors.

These experts offer professional

advice and guidance for each ingredient, from the scientific aspect to how to optimise the benefits of every product.

They also assist Wellous in delivering factual health knowledge to educate the public as Wellous always ensures that only accurate educational information reaches consumers.

These close collaborations help to enhance the power of innovation and creativity to synergise more beneficial and impactful products to the public.

Wellous consistently emphasises the importance of giving back. Its charitable arm, "Wellous, We Care", is a corporate social responsibility (CSR) initiative for outreach to help communities in need.

Various efforts have been rendered to individuals and organisations nationwide over the years, especially with the recent



'Our ambition is to be No.1 in the health supplement industry and we are more than ready to take on the world,' says Tan.

pandemic, where personal protective equipment and three-ply surgical masks were donated to frontliners.

"This CSR effort is aligned to Wellous's direction of being a corporate company to do its fair part of contributing to society," said Tan.

Wellous is currently working on research and development for more product series. It is targeting

an increase from the current eight series available now to a total of 12 by the end of 2021, offering a more comprehensive series of products that protect consumers from head to toe, internally and externally.

The company is also looking into deeper market penetration to more countries in line with its plan to conquer the online global market as a proudly Malaysian homegrown business.

The journey of an aesthetician

DATUK Dr Inder Kaur eats, sleeps and breathes wellness. For the last 25 years, her passion has been to help people live a full life with strong mental and physical health.

This petite, winsome woman from Sungai Petani, Kedah, with Punjabi and Chinese heritage has set up healthcare centres that, among others, specialise in aesthetic and hair restoration with the motto "Look Good, Feel Good".

"When people look good, their outlook on life changes," she said in a recent interview.

"They become more confident and pragmatic, so they contribute to positive vibes among their family and friends."

In particular, hair restoration has a lifelong effect on an individual that resonates well with society.

So far, Dr Inder has performed one million grafts worth of hair restoration procedures on over 5,000 satisfied clients worldwide.

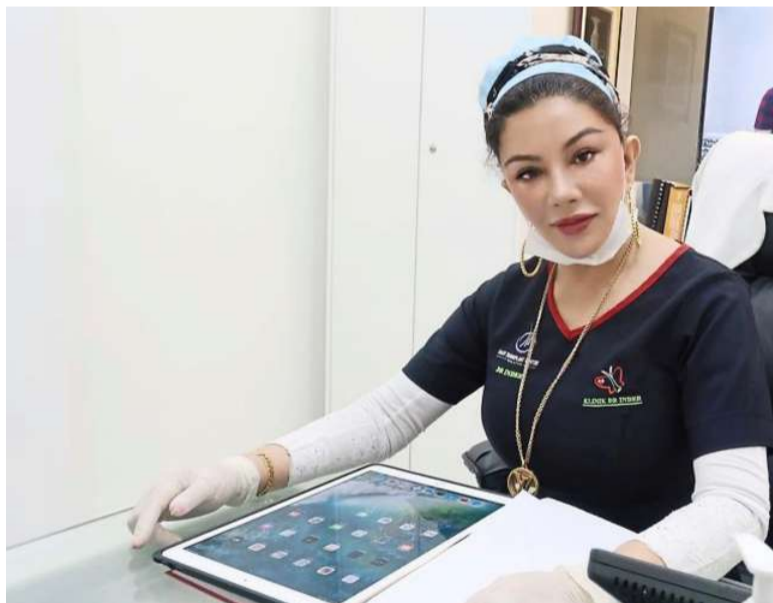
For her work, she has earned awards and accolades that recognise her contribution to society.

Last year alone, she won the Global Health, Asia Pacific Awards 2020, the Global Excellence Award 2020 and Anugerah Ikon Usahawan 2020.

As the chief executive officer, director and founder of Inder Aesthetic Sdn Bhd, Dr Inder is also the president of the Follicular Unit Extraction Malaysia Society.

She has a letter of privileging and credentialing from the Ministry of Health to practise aesthetic medicine and is also an active member of the International Society of Hair Restoration Surgery.

Dr Inder is the only female



Dr Inder is board-certified in aesthetic medicine by the American Academy of Aesthetic Medicine.

Malaysian doctor who is a Diplomate of The American Board of Hair Restoration Surgery.

She is also board-certified in aesthetic medicine by the American Academy of Aesthetic Medicine.

She lives by the maxim: Wellness is about inner and external beauty. Beauty starts from within.

Dr Inder has had to deal with her share of challenges in life, but she takes them in her stride with a positive outlook and the ability to turn risks into opportunities.

Some industry players consider her an aesthetic guru who accentuates her work with creativity and innovation.

To her regular clientele, Dr Inder

is more than a medical doctor. She is also a counsellor who provides a sympathetic ear to their non-aesthetic issues, a skill that has been picked up by her dedicated staff.

To her, each client is different. Special care is paid to their needs and all treatments are customised.

Her enthusiasm for what she does is infectious – it spreads quickly to others who come away refreshed and energised.

She attributes her drive and compassion to her family upbringing.

Her late father, a hospital assistant, had instilled in her and her siblings strong positive values that



Last year, Dr Inder won the Global Health, Asia Pacific Awards 2020, the Global Excellence Award 2020 and Anugerah Ikon Usahawan 2020.

underscore service to society.

Dr Inder is planning to extend her global reach so that others too can benefit from embracing a healthy lifestyle.

Discussions are underway to set up hair restoration centres in Jakarta and Manila.

"It's all about passion. When I am working, I don't think I am working. I am oblivious of the outside world," she says on what motivates her to work hard.

"I also wish to create more educational platforms to engage more people around the world."

Her mantra is: "Hair is your

crown that you never take off."

Another pet project of hers is research and development. To this end, Dr Inder hopes to collaborate with a local university in the field of medicine and pharmacy to conduct research and development in instruments and products.

Her organisation is currently exploring simulation, animation, predictive technologies, built-in notification and cloud image libraries to create a client-centric application.

■ For more information, visit <https://www.klinikdrinder.com/>

Meet Datuk Dr Inder Your Wellness is her concern

Helping you every step of your way
Where excellence blends with experience
The delicate art of combining medicine,
nature and craftsmanship
The science of inner and external beauty



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