

Lam Sui Cheng &
Mohamad Ridzuan
Zulkifli

Pekan, Pahang

Petrol Station



ASP JAYA LEGACY



“ I will give CGC a 5-star! For their service and for always trying to help me when I face difficulties. ”

Managing Business

Lam Sui Cheng was a Shell petrol station manager for 21 years in Kelantan. Her current managing partner, Mohamad Ridzuan Zulkifli, worked for her there for nine years. Despite Shell previously offering her opportunities to open her own station at far away sites in Johor or Melaka, she only accepted when it was in Pekan.

In August 2019, with money borrowed from family and friends, she found her partner in Ridzuan. They knew each other and had worked very well together. In the early days of running her business she struggled with cash flow, as she had to pay cash for fuel before delivery. Then the pandemic struck and sales dropped by about 50% to 70%. Luckily, her business was an essential service, so operations were maintained, bills and full staff salaries paid.

CGC's Commitment

In 2020, after operating her business for more than six months and armed with bank statements showing sales improvement, she was pleased to obtain BizWanita-i financing. With the pandemic still severely affecting businesses, she was offered BizBina-i. "Once I received the financing, my cash flow stabilised and I was able to invest and improve the facilities in my station." She increased the number of toilets, added a *surau* and, to serve her customers better, invested in staff training. Her fuel and Shell SELECT sales increased by 20% each. She has since applied to Shell to either upgrade to a bigger station or operate a Shell cluster.

"I will give CGC a 5-star! For their service and for always trying to help me when I face difficulties." She could not have been happier to be a recipient of CGC's inaugural Merdeka Awards, and attributes the recognition to treating Ridzuan and her 13 other staff members as family.

Pandemic Principle

"Not just for business-owners but also personally, prepare enough savings for any unexpected difficulties in the future."



Khoo Wen Dee &
Dr Pramod G. Bagali

Kuala Lumpur,
Wilayah
Persekutuan

Business
Consulting and
Services



WITTY CHARMAN CoTS



“ Winning CGC’s Merdeka Awards gave us so much joy and satisfaction, as we have been consistent in cultivating a fair and inclusive work culture. ”

Managing Business

Cutting-edge technology and medical expertise come together in Witty Charman CoTS. Partners Khoo Wen Dee and Dr Pramod G. Bagali share a remarkable working relationship based on trust, as well as sincerity, transparency and respect. Their business focusses on medical technology research, project management consultancy, training and development, and healthcare apps. Their team comprises medical doctors, IT developers, bioinformaticians, biomedical scientists and forensic experts, among others. Their vision is to offer affordable, brilliant and compassionate patient care through their products to make a difference in people’s health and lives.

Like many other businesses, the pandemic raised unanticipated challenges for the 5-year-old company. The initial lockdown period caused a severe dent in their revenue, affecting their operations and hampering efforts to acquire necessary equipment, IT infrastructure and staff. “To overcome the crisis, we learnt a couple of great life-lasting lessons that sustained us during this tumultuous 2-year period.”

CGC’s Commitment

With their ambition to be one of the biggest IT solutions providers in the medical industry, they worked on turning their challenges into opportunities. With the BizMula-i financing, received in February 2020, they immediately scaled up their operations to meet new market demands and to expand into newer market segments.

Building on their strengths, they recruited additional expert staff, trained staff as trainers and developed currently relevant software. Among them, WittyViz that visualises and analyses biopsy slides through whole slide scanning (WSI) with results shared through a secure portal. They conduct COVID-19 swabbing in their clinics and on-site to minimise and monitor the public’s exposure to the virus. A COVIDCare blog was launched for post-COVID survivors and patients.

To top all of that, “Winning CGC’s Merdeka Awards gave us so much joy and satisfaction, as we have been consistent in cultivating a fair and inclusive work culture.”

Pandemic Principle

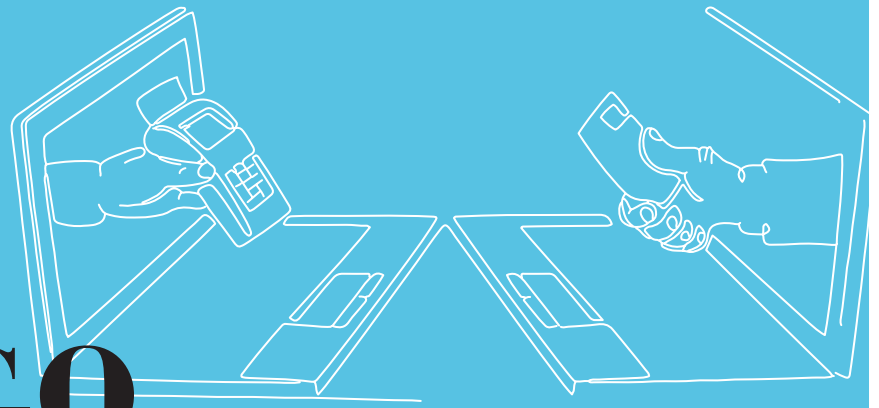
“Respond to crises by converting risk into opportunity and create cross-functional team members to help us endure, overcome and survive the COVID-19 pandemic.”



Yap Cheng Loo &
Abdul Razak Ahmad

Kuala Lumpur,
Wilayah
Persekutuan

Providing retail
management
system and
integrated online
payment platform



DUOGO

“ We are proud and honoured to receive the recognition from CGC, considering that we started with zero track record to having a loan-worthy track record. ”

Managing Business

Founders Dr Abdul Razak Ahmad and Dr Yap Cheng Loo had a vision to help small businesses be digital-economy-ready when they established DUOGO in late 2017. “COVID-19 accelerated the process of digitalisation for many businesses and so it was good for our business.” The company provides Cloud Point-of-Sale (POS) with built-in data analytics, franchise management system and ERP solution. Now more than 3,000 Malaysian small businesses in the food-and-beverage and retail sectors use their franchise, iBOXFAN Smart Business solution.

During the pandemic, their business faced significant challenges and rising costs. They also had to get accustomed to payment collection issues with businesses that had cash flow problems. So, managing the company’s cash flow was a skill they had to master. “However, as we had no liabilities in terms of loans, most financial institutions ignored us as we had no track record for borrowings despite our positive bottom-line.”

CGC’s Commitment

The BizMula-i financing they received in November 2020 allowed DUOGO to establish

a track record for borrowings. Subsequently, after several months of good payment record, other financial institutions began to approach them with offers of bigger loans. This enabled them to maintain their operations, as well as pitch for new projects.

In April 2022, DUOGO opened its first physical Digital Transformation Centre at Sunway Geo under the iBOXCHAIN brand. It will be a hub to support MSMEs on their digital transformation journey, with an ambition to create 20,000 more MSME success stories in the next five years.



Alongside many awards that the Malaysia Book of Records holder has garnered, DUOGO received CGC’s Merdeka Award in 2021. “We are proud and honoured to receive the recognition from CGC, considering that we started with zero track record to having a loan-worthy track record.” Their business goal is to use their solution platform to help similarly capable entrepreneurs to generate sustainable revenue. This is so that they, too, can access financing, in line with DUOGO’s tagline of ‘Transforming SME Underdogs into Heroes’.

Pandemic Principle

“We’ve learnt that monitoring staff performance remotely is hard to manage. Motivating them, too, was a challenge without face-to-face meetings.”

NG HAN SIN

Kuala Lumpur,
Wilayah
Persekutuan

Interior decoration
and custom-made
carpentry furniture

MANGO CONCEPT INDUSTRY



“ With the BizMula-i financing, I was able to manage my operations and stock up on material using cash terms for our upcoming projects. ”

Managing Business

Ng Han Sin's newly set up Mango Concept Industry suffered many setbacks during the lockdowns in 2020. These include continuing to pay rent for a factory he had just leased, paying workers' salaries despite lack of new jobs, and loss of income. His debts to suppliers were rising.

Ng trained as a renovator and builder, and had been in the industry for more than 15 years before deciding to found his own business, specialising in interior design, carpentry work and design consultancy. Just before the COVID-19 crisis hit, he had rented a factory in Balakong to manufacture the company's own custom-made furniture. The intention was to export it in future. The company also managed to record up to RM500,000 in sales before the pandemic. "We hope to be a one-stop solution centre for renovation and custom carpentry works." But, as businesses remained shut during lockdowns and the health crisis continued, Ng had to source for capital.

CGC's Commitment

"With the BizMula-i financing, I was able to manage my operations and stock up on material using cash terms for our upcoming projects." Three months later, they reached RM200,000 in sales and, although he had increased his staff, was looking to hire more. After the movement restrictions were lifted, he says his sales accelerated to higher than pre-pandemic levels. "Everyone has been holding on for two years without any renovations, either in new or old homes or restaurants, so we have been very busy."

Ng admits that he was a little shocked when informed that CGC's PCEO, Datuk Mohd Zamree Mohd Ishak, would visit his factory. However, he found the PCEO very friendly and showed him around the factory, introducing machines and materials to him. He also informed Datuk Zamree that 70% of his production content is local. "I also shared with him my future plans of upgrading and expanding my factory to export very niche, high-quality and high-priced loose furniture to Europe and the United States."

Pandemic Principle

"At a time like this, it is sales and capital that we need to uphold the company, office and the whole team."



RAVINDRAN
KANAGASABA

Kuala Lumpur,
Wilayah
Persekutuan

Elderly Nursing
Home

ELDERLY GARDENS CARE CENTRE



“ I did think that, after I received the first financing, I wouldn't hear from CGC again. Instead, I have not only had frequent visits, video calls during the pandemic, but an amazed President/CEO who spent a lot of time talking to my residents during his visit. ”

Managing Business

Fifteen years ago, Ravindran Kanagasaba began helping his mother run her elderly care home. In 2017, he decided to branch out on his own and set up Elderly Gardens Care Centre. Currently, he hosts 60 members, including 24-hour staff, at the two centres in the capital city. Well-versed with the rigours required to establish such a business, including paperwork, financing and government-agency registrations, he has helped friends set up, too.

Yet not all have thrived, he reveals, as this work requires a gift. “I am here every day, keeping my patients and staff both happy, even if a couple of aunties treat me as their daughters-in-law!” He ensures they feel comfortable, cared for and at home. He listens to and spends time with the residents, in return learning a lot from the advice they freely give.

He adheres to his late mother's principle - offer the best service at an affordable price. Neither deposits nor extra charges for unnecessary items. He works with residents' relatives as a team to ensure that the elderly in his care spend their final days pleasantly.

CGC's Commitment

With CGC's BizMula-i financing at the end of 2019, Ravindran received the working capital he needed, as initial set-up costs can be prohibitive. In addition, he widened his search for better accommodation and location. “I have now grown in size, locations and number of residents.” With elderly care demand increasing, he hopes to add another

centre to his stable by end-2022. His second financing, BizMula-i, received in 2021, helped him cope with the pandemic.

He finds CGC Developmental Programme™ webinars very useful, too, learning many new things. “I did think that, after I received the first financing, I wouldn't hear from CGC again. Instead, I have not only had frequent visits, video calls during the pandemic, but an amazed President/CEO who spent a lot of time talking to my residents during his visit.”

Ravindran felt honoured by Datuk Mohd Zamree Mohd Ishak's visit to his humble establishment. It meant that, although he had started very small, he must be doing something right.

Pandemic Principle

“Learned a lot about humanity and compassion, as we made a lot of friends that helped each other with urgent supplies during the lockdowns.”

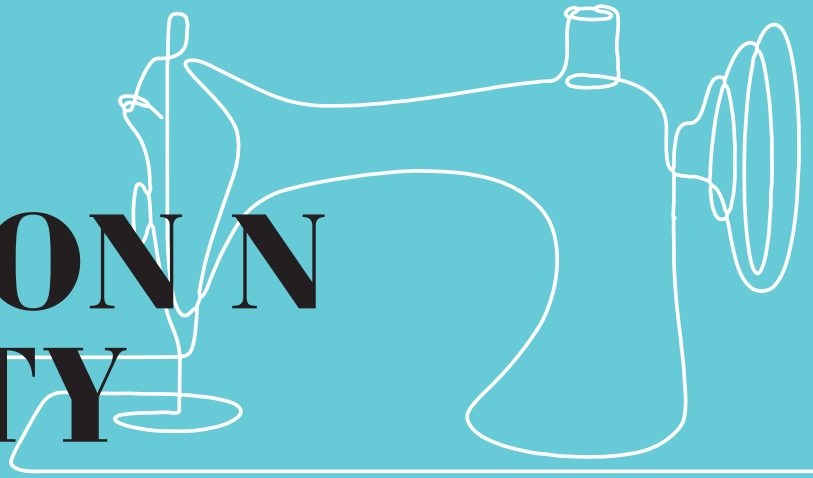


WAN NUR AQILA
WAN ROSLAN

Tumpat,
Kelantan

Sewing and
Tailoring

DAQ FASHION N BEAUTY



“ With the BizWanita-i financing, I reinvented my business and grew from one staff to 10 in order to increase my output. ”

Managing Business

Ever since Wan Nur Aqila Wan Roslan was a student she had always helped out at her mother's tailor shop. While still a student, she registered with Suruhanjaya Syarikat Malaysia (SSM), to sell products as an agent. When she was fifteen, she enrolled in vocational school to study fashion design. Whenever she was home for the holidays, she spent her time helping her mother sew clothes. By then, she was already practised in sewing *tudung*, specialising in seam-edge finishing.

In 2019, Aqila took over her mother's shop, continued the business and was doing fairly well. However, when she attended a business course, the trainer advised her to focus only

on one area of clothing. “I realised that I could not spread myself too thin, doing everything. I see now it is better to focus on just my *tudung* customers.”

CGC's Commitment

Three years ago, when Aqila decided to concentrate on *tudung*, *tudung* finishing and accessories related to the head gear, she needed working capital to redirect her business. “With the BizWanita-i financing, I reinvented my business and grew from one staff to 10 in order to increase my output.”

She also has a joint-venture agreement with a print factory in Kelantan to take on bulk finishing work. Although currently unable to fulfil the potential 30,000 pieces a month, she

hopes to grow her production to increase her capacity. One day, she'd like to open her own factory, grow a larger supply base and launch her own brand of clothing. As a larger business, she explains, she'll also be able to negotiate better terms.

Aqila was able to survive the various MCOs in the last two years, despite having to shut her shop. Meanwhile, however, she was still paying rent, and paying her staff on a piece-by-piece basis without any orders or income. Her savings sustained her business.

Pandemic Principle

“Savings! We are small and new, so our terms are always cash. I have started saving diligently again.”



JAMILAH MAT SIDEK

Kluang,
Johor

Catering and
Wholesale Food

FAZMYILA ENTERPRISE



“ I needed to get some capital back into my business, and after I received that funding via imSME, I was able to breathe a little easier to improve my business. ”

Managing Business

“I like to do new things, so I always add new dishes to my menu so that my regular customers do not get bored.” Jamilah Mat Sidek has always liked cooking. After she married she set up a catering business with her husband five years ago. She is adept at preparing all types of food depending on whatever her customers request.

She cooks from home and caters for special orders mainly for events, as well as bulk orders of snacks, desserts, cakes, popcorn and kuih Raya. She also has her own line of products, among them *Sambal Petai*, *Sambal Ikan Masin Cili Api* and *Sambal Garing Kudapan*.

During the pandemic, despite the trust and support of her community, it was tough. The catering orders reduced a lot, as did her income.

CGC's Commitment

While researching and applying for bank loans, Maybank suggested that she log on to imSME. The processes were easy and the service good, so Jamilah has already recommended the site to her friends and family.

She managed to obtain two financing schemes in 2021 via imSME, BizWanita-i and Mikro-i Individu through Bank Rakyat. “I needed to get some capital back into my business, and after I received that funding via imSME, I was

able to breathe a little easier to improve my business.” She also ventured into the Bundle business, selling clothes.

Jamilah uses Facebook pages to advertise both her businesses and updates the pages frequently. Though she hopes to open a restaurant in the next few years, she will take it slow. Prices of goods have all gone up, she

laments, and she depends on food sales. “I feel the burden but I raise my prices only when necessary, otherwise I try to maintain them like before.”

Pandemic Principle

“In business expect ups and downs, especially in the food business, as there are too many competitors with a variety of platforms.”



KUAH HONG LENG

Seri Kembangan,
Selangor

Electrical
Goods
Trading

KAY ELECTRICAL

“ I must applaud the helpful and friendly CGC staff who made my experience so easy and comfortable. Their presentation allowed me to trust them in the process. ”

Managing Business

Kuah Hong Leng has been in the retail business for the last six years, supplying electrical hardware and basic lighting items for the construction sector. Her target customers consist of wiremen, contractors and building maintenance personnel. Among the stock in her electrical hardware supply store are conduits, trunking, cables, circuit breakers, lighting, exhaust fans, ceiling fans and wall fans.

With limited capital, the business started from scratch in 2017. It grew organically and Kuah was ready to begin expanding in 2019, with ambitions to open more Klang Valley branches.

CGC's Commitment

“It was a blessing when CGC approved our funding and, instead of expansion, we used it prudently to sustain our business.” However, COVID-19 came without warning, interrupting the business in 2020 and 2021. During the lockdowns, the shop had to shut down. Meanwhile, the intermittent cessation of the construction sector further impacted business.

However, they needed to pay their fixed overheads. “The CGC BizWanita-i funding came in right after the first MCO and at the right time to cushion our business and help us pull through our difficult time.” They were able to turn things around without too much damage, with enough left over to add stock volume and expand their variety of items to cater to the eventual larger demand from customers who also had to put renovations and construction plans on hold. Soon, sales increased.

With the renovation and construction sectors moving, sales kept improving. Kuah plans to increase product stock volume to cater to buyers' needs and develop sales through online platforms in line with new trends.

“I must applaud the helpful and friendly CGC staff who made my experience so easy and comfortable. Their presentation allowed me to trust them in the process.”

Pandemic Principle

“Life is full of surprises. This pandemic is a lesson for me to understand what it means to be on standby all the time.”



JEEVANAND
SUBRAMANIAM

Bukit Mertajam,
Pulau Pinang

Manufacturing

JP JIWA MAJU ENTERPRISE



“ The trust CGC placed in us boosted our performance level to what we have become today, reaching more than 80% improvement in our yearly turnover. ”

Managing Business

Ever since he was young Jeevanand Subramaniam believed that owning a business would allow a person to grow without limitations. He established his start-up in 2019, manufacturing detergent. He chose to manufacture as it would enable him to create things from scratch. In meeting customers' needs with fast-moving consumer products, he envisioned a higher profit margin compared to being in a trading business.

However, within four months of operating the pandemic struck, and his business was affected badly. They lost almost 90% of their customers who were mainly in the hotel and restaurant businesses. Initially, also as a start-up, they had already encountered funding and

branding issues. “It is also difficult for new companies to seek financial assistance as we lack credible experience,” he explained his difficulties.

CGC's Commitment

He received CGC's BizMula-i assistance in 2020, and with the guidance provided, Jeevanand was convinced to venture into the retail market with a variety of products. They diversified into medical and cosmetic manufacturing, such as hand sanitisers, which supported his business' growth during the pandemic. He is grateful, “The trust CGC placed in us boosted our performance level to what we have become today, reaching more than 80% improvement in our yearly turnover.”

As an active CGC Developmental Programme™ participant, he attended courses on branding, online marketing and photography. His products are also available on Lazada and Shopee, and he participated in the Johor International Indian Expo 2021. “CGC not only provided us with financial assistance but they guided us on managing the fund and developing our skills, with training, marketing and target markets.

Pandemic Principle

“Think out of the box, as CGC recommended that we diversify our business according to demand. We began to target end-users instead of B2B customers.”



OLIVER SPENCER
ANAK UNDI

Miri,
Sarawak

Supplying Safety
Equipment

OSA RESOURCES



“ This year could be even more challenging, as lots of projects are beginning. But, with the last CGC BizMula-i facility, my sales increased from RM470,000 to RM1.5 million. ”

Managing Business

With experience in a similar enterprise, Oliver Spencer Anak Undi set up his own business, supplying safety equipment for mainly oil and gas companies, over two years ago. He reflects on the seriousness of his business: “Full body harnesses and rope access equipment are expensive, and people’s lives depend on them.” Clients use them both on land and at sea. “So we can’t afford any mishaps.”

Capital is critical and managing cash flow is tough, Oliver affirms, especially when project values are large but payment takes too long. During the pandemic, numerous projects had to be put on hold. Staff - comprising 20 workers, including eight permanent staff members - had to be paid, on top of new projects requiring large upfront investment. “When our business dropped, it was difficult to release staff; everyone has a family. Even with a cash backup for about seven months, we found it hard to survive.”

CGC’s Commitment

Despite the thrills and spills of running a business, Oliver enjoys facing the many challenges thrown his way, “*Susah suka, sendiri tahu.*” He has been cheated along the way, too. “But I find that, when others do that to me, my *rezeki* gets better. He adds: “I have just been awarded new clients, a new long-term telecommunications project.”

His first credit facility in 2020 helped support his growing business volume. As a direct result, the company grew. The second BizMula-i in 2022 played a part in business picking up this year. “This year could be even more challenging, as lots of projects are beginning. But, with the last CGC BizMula-i facility, my sales increased from RM470,000 to

RM1.5 million.” His ambition is to be the top safety equipment supplier in North Sarawak, covering the Bintulu and Miri markets.

Pandemic Principle

“Patience and savings, which we should try never to dip into. Never give up. There is always a way.”



DATO' MOHD PISHAL
ABDUL RAUB

Bangi,
Selangor

Manufacturing
and Supplying
Furniture

MERANTI MARSHAL



“ With CGC’s assistance, we have become one of Malaysia’s biggest Bumiputera furniture manufacturers. ”

Managing Business

Meranti Marshal is a manufacturer and supplier of wood-and-metal-based furniture as part of the Konsep Panel Perbendaharaan Kerajaan. The company has been operating for more than 30 years, largely supplying their products to government ministries, departments and agencies.

During the pandemic, in diversifying their business Meranti Marshal ventured into furniture rental, supplying custom-made furniture to university hostels. However, this undertaking requires huge capital, while return on investment can take up to five years, the duration of the lease period. Nevertheless, renting furniture is becoming increasingly popular among universities. The market is also growing rapidly, said to be worth RM30 million in just a few years.

Since university, Dato’ Pishal had planned to run a business. “My Accounting and MBA degrees helped me a lot in decision-making and my business endeavours.” Calculated risks, he asserts, are one of the most important considerations for business survival. That’s why he likes facing challenges in doing business. “And to succeed in the end is the greatest pleasure.”

CGC’s Commitment

CGC’s TPUB-i financing was initially enabled in 2005. Since then, Meranti Marshal has accessed various other available means of business financing.

When venturing into furniture rental projects with universities, the company offers the most competitive rates available. After their first project, Meranti Marshal began to make their name in other Institut Pengajian Tinggi Awam (IPTA) universities. “So far we are able to collect RM500,000 per month just from our furniture rental sector, excluding our other sectors,” stated Dato’ Pishal.

Dato’ Pishal did not expect CGC’s Chairman Dato’ Mohammed Hussein and PCEO Datuk Mohd Zamree Mohd Ishak to drop by and visit his company. He and his team enthusiastically took them on a tour to proudly display how the company has grown. “With CGC’s assistance, we have become one of Malaysia’s biggest Bumiputera furniture manufacturers.”

Pandemic Principle

“We should not only focus on one particular sector. Diversifying into areas such as furniture rental by Private Financing Incentive (PFI) helped us cover our overheads when other sectors were inactive or gloomy.”



LIM ZHING ZHOU

Ayer Tawar,
Perak

Aquaculture
Farming

MARYSON AND SONS ENTERPRISE

“CGC’s service is very good. Unlike other institutions they follow up and they also want to learn about my business and help me to grow it.”

Managing Business

In a small town like Ayer Tawar, there wasn’t much in terms of job prospects. So, Lim Zhing Zhou and his cousin looked out for a business they could do together. “We decided on shrimp farming as it was quite profitable, although it was quite challenging and we burned a lot of money in the beginning,” rues Lim. Since they were starting from zero, they focussed on learning everything on their own, all they needed to know about shrimps, ponds and aquaculture farming.

Newspaper reports in 2021 state that the demand for Malaysia’s marine shrimp aquaculture accounts for 24.8 % of Malaysia’s aquaculture production, and the local marine shrimp production aquaculture market is projected to expand at a compound annual growth rate of 11.9%, from RM1.13 billion in 2020 to RM1.99 billion in 2025.

Eight years on, Lim feels it’s a good business to be in and the pandemic didn’t really affect his business. He sells his shrimps to a middle man about twice a week, harvesting about 1 - 2 tons

each week. “Yes, in the beginning I did eat my prawns every day but then I couldn’t, too *geli* already.”

CGC’s Commitment

Lim applied and obtained BizMula-i financing in 2019 because he wanted to expand his business, to purchase more stock and pallets as well as increase his number of ponds from seven.

With the financing, he doubled his ponds and attended many of the CGC Developmental Programme™ briefings on marketing and branding. He simply wanted to learn new things, as the middle man sells his produce to the Selayang wholesale market or exports to Singapore and other countries.

“CGC’s service is very good. Unlike other institutions they follow up and they also want to learn about my business and help me to grow it.” Lim was granted the moratorium in 2020 and the PEMULIH moratorium in 2021. He found both very helpful to tide him over.

Pandemic Principle

“Need to keep the cash flow strong, don’t rush to expand too much. If your cash flow gets tight, and something goes wrong, you *kantoi*.”



HALIMAH MAT DESA

Ayer Keroh,
Melaka

Retail

AHAS CLASSIC EMPIRE



“Without CGC, it’s very hard for businesses like ours to grow. Not only is their service excellent, but they help develop newbies to expand their businesses.”

Managing Business

In this family of engineers who love beautiful clothes, fabrics and fashion are mainstays of their business. Halimah Mat Desa and her children started a small enterprise in 2016, selling various types of *baju kurung* and ready-made clothes for women.

However, as the children involved in her business get married, they move on to run their own clothing companies. Establishing a private limited business in 2020, the following year Halimah created K-Blossom, a new brand aimed at providing best-quality clothing for Muslimah. “More to modest, traditional yet modern, *baju kurung*, blouses and long skirts,” Halimah explains her brand’s aesthetic.

“This business is competitive,” Halimah states. So, last July, she was readying for the 2022 Hari Raya season. “To develop our collections, we prepare four to six months in advance, from choosing fabrics to conducting photoshoots.” She planned to produce 10,000 ensembles and needed to swiftly get in the queue for bulk-sewing tailors. But no bank would give her a loan, so she turned to CGC.



CGC’s Commitment

“Without CGC, it’s very hard for businesses like ours to grow. Not only is their service excellent, but they help develop newbies to expand their businesses.” As soon as she received BizWanita-i financing, Halimah immediately ordered fabrics from a contact she had made on a 2019 visit to Guangzhou.

Halimah needed increased stock due to accelerated online shopping demand. She also envisaged that, after the pandemic’s savagery, people would be ready to mark festivities with lots of new clothes. By end-March 2022, 7,000 outfits

were on sale, with the remainder ready in two weeks.

With strong online presence and active social media, Halimah runs her business with around 10 staff. They have a boutique and warehouse in Melaka, with plans to expand to either Bangi or Shah Alam in Selangor in 2023.

Pandemic Principle

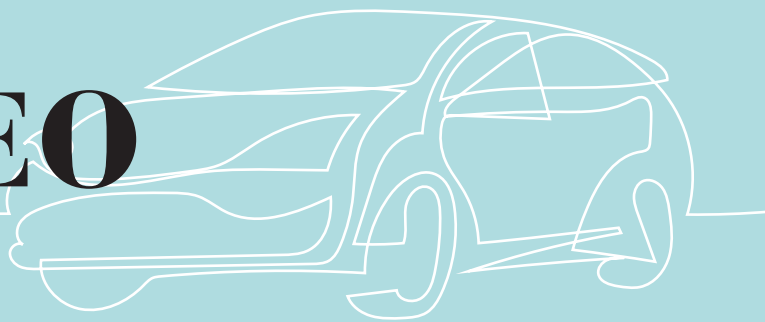
“Forward-planning with enough capital can help us prepare, especially with positive festive purchasing trends. It’s the peak time for us to boost our sales.”

JORDAN WAYNE
FELIX

Kota Kinabalu,
Sabah

Workshop

PRO BORNEO AUTO



“ After receiving the BizMula-i financing in 2020, I was able to move my workshop into a proper, more conducive environment, pay my rent and staff salaries on time, upgrade my tools and ensure spare parts were stocked. ”

Managing Business

Jordan Wayne Felix was 21 when he decided to start his own business. He had been an employee in his father's automotive business for two years. "While I learned about business slowly but surely from my father, I am a very independent person," he explains. "I don't like to be controlled." He has always had a love for cars and enjoys making them run as smoothly as possible. He felt he was ready to build his own business. "As I preferred to be my own boss and manage my own time. I can decide on everything."

Jordan set up his own Pro Borneo Auto workshop from home at the end of 2018. Among the services the company offers are car service, general service and engine overhaul, as well as diagnostic computer engine system and car air conditioning. He was hoping to expand his business, which required additional working capital. "We faced many difficulties in our business: workers' salaries, shop rent, capital turnover and payments to spare part suppliers."

CGC's Commitment

During the pandemic, his auto business - like all other businesses - was affected. Pro Borneo Auto shut down during the lockdowns. "No customers meant no income. Yet all expenses such as rent, salaries and debts had to be paid. That really affected our finances."

Soon, though, despite the continuing pandemic, his business results improved. "After receiving the BizMula-i financing in 2020, I was able to move my workshop into a proper, more conducive environment, pay my rent and staff salaries on time, upgrade my tools and ensure spare parts were stocked."

In offering financial advisory, CGC also ensured the importance of having proper documents, to warrant that all necessary paperwork and documents are up-to-date and well filed. He recalls: "CGC staff were very professional, giving me good advice and all the assistance I needed."

Pandemic Principle

"The best lesson I learned during the pandemic is that, for any business, we must have savings as a backup."



RUHIL AMAL RAZALI
and NOOR FAEIZAH
TUMARI

Kangar,
Perlis

Retail

PIONEER PREMIER



“CGC teaches businesses like us to not be afraid of getting financing, unlike other banks.”

Managing Business

The husband-and-wife team of Ruhil Amal Razali and Noor Faeizah Tumari moved to Perlis when Ruhil was posted there as a lecturer in 2012. Noor Faezah, who had to quit her job to join him, began a small business from home selling *kain pasang*. Five years later, Ruhil joined his wife to build the business together.

A year later, they attended a programme by entrepreneur, investor and business growth mentor Dr Azizan Osman, who is their current mentor. They followed his guidance and their business began to grow very fast. Nevertheless, their ByReefa clothing line was still in its infancy and needing capital to increase production.

They also found that, once they had mastered the art of marketing, they could not fulfil orders as their stock kept depleting. “We knew how to sell and how to get the customer, but without enough stock or capital, we could not grow further.”

CGC's Commitment

The couple's first financing, BizMula-i in 2019, helped them establish themselves in the market as an affordable Muslimah clothing line. Their products are available via online platforms such as IG, FB, Shopee, and Lazada, as well as at their outlets in Perlis. Indeed, they only market online. Ruhil believes that the most important thing in marketing



is to let as many people as possible see what they offer. “Whether they buy or not, that is another factor.”

Once they knew how to navigate their way through obtaining financing, they sourced more from AmBank and Maybank in 2020. In 2021, they obtained another BizMula-i. “CGC teaches businesses like us to not be afraid of getting financing, unlike other banks.”

Last year the company made around RM28 million. Ruhil is looking at doubling that figure this year and then doubling it again the following year. “We have our eye on reaching RM100 million.”

Pandemic Principle

“In every problem, there is an opportunity. This pandemic has sifted out people who give up easily. The resilient ones who survive this will go further.”

PALANI MUNIANDY

Cyberjaya,
Selangor

Contract Cleaning
Services

AJS MAJU SERVICES



“ In 2021, with imSME, I was contacted by Bank Islam within two weeks and received the Bank Islam Biz G.R.O.W disbursement within two months. ”

Managing Business

Although his job as an aircraft engineer brought Palani Muniandy lots of perks and fun-filled moments, it lacked fulfilment. “I knew I had something more to offer, to channel my interest, passion and my dying thirst for success.” He needed a platform where he could excel, proving to himself that he could do more.

Cleaning services is the only business that is always needed, he thought, as he set up AJS Maju Services with a partner. They began commercial and residential contract cleaning services in 2014.

Yet it was a challenge to roll the capital. “Almost 75% of what we charge clients goes to staff salaries. By the time we receive our 30-day term payments from our clients, we would have had to pay our staff two months in salary.” Furthermore, the company has 100 workers now, having started out with just two.

CGC's Commitment

It was a Facebook pop-up ad that directed Palani to the imSME site. He had tried to obtain loans from many banks before that, after being impacted by the pandemic in 2020. “In 2021, with imSME, I was contacted by Bank Islam within two weeks and received the Bank Islam Biz G.R.O.W disbursement within two months.”



Palani used the funds as working capital to pay staff salaries, to sustain instead of developing the business as he had planned. With the MoU signed by the governments of both Malaysia and Indonesia, he hopes his workers who were held back in the last two years will be on their way over soon. These workers will help him expand his residential cleaning services beyond Cyberjaya. He also hopes to push ahead with his super app booking platform that he expects to transform AJS Maju Services.

Pandemic Principle

“Especially when I thought that this industry would not be affected by anything, it proved me wrong. In any industry, there’s always a hidden enemy behind us - for which we must always be prepared.”

KHARTIGESU
SUBRAMANIAM

Kulim,
Kedah

Logistics
Services

PAN PANTHER LOGISTICS



“ Once I received the BizMula-i in 2021 and a BizBina-i in 2022, I managed to expand my business and increase the number of trailers I purchased in the last two years. ”

Managing Business

After six years of experience in logistics, Khartigesu Subramaniam set up his own company, Pan Panther Logistics, in 2018. The transportation company services clients such as Nippon Express and Alumac Industries, among others.

“This is a good business to be in, but the capital required is very high,” Khartigesu affirms. He needs to ensure that he has enough cash, RM70,000 - 80,000 a month, on rotation. For work done, it takes 90

days for Pan Panther Logistics to receive payment. Yet they spend RM1,500 to 2,000 in cash on fuel and toll charges daily.

During the pandemic, the business kept going but the MCOs in 2020 debilitated the company's cash flow. At the same time, Khartigesu still needed to develop his business. While they were able to operate throughout most of the crisis, total lockdowns, when borders closed, meant they could not function.

CGC's Commitment

So, the first BizMula-i helped tide the company over. “Once I received the BizMula-i in 2021 and a BizBina-i in 2022, I managed to expand my business and increase the number of trailers I purchased in the last two years.” Currently, Pan Panther Logistics owns three trailers and one lorry, and employs four staff members including him, and four drivers for his trucks. With improved facilities and additional trailers, the business progressed, enabling him to secure more logistics contracts.

Karthigesu reflects: “While CGC's service is very good and the staff really helpful, I wish the disbursement of the funds could be a little faster.” In addition, although he logged in to a few CGC Developmental Programme™ webinars, he found them unrelated to his field of work. “For someone who has been in the business for a while and gone through challenges, they were just general knowledge to me.”

Pandemic Principle

“Actually, I have no real lesson. But for the first time in years, during a total lockdown, I got the opportunity to enjoy a holiday for a whole month. I ate well, slept well and rested well.”



SHANMUGANATHAN
SITHIRAVELU

Rawang,
Selangor

Supplying cleaning
products

VGC CHEMICAL ENTERPRISE

“CGC’s financing options allowed me to diversify, and build my business step by step with new product ideas. I have a lot of new projects coming in, and I never let go of any opportunity, however small or big.”

Managing Business

Enthusiastic, driven and motivated may describe Shanmuganathan Sithiravelu best. After working with his uncle in the elder’s chemical cleaning supplies business for four years, Shanmuganathan ventured out on his own in 2019. “I had my own plans and strategies that I wanted to try out to make my business a success,” he explains.

He had also spent almost two years studying everything about making cleaning products. Sacrificing family visits and fun activities, he focussed on honing his skills before beginning to experiment with formulations. “I am almost a one-man show, with an on-off part-timer. I’m the director. I’m the lorry driver. I’m the salesman. I’m the everything, with a very busy schedule and no time to stop.”

The pandemic affected his business in that his profits dropped because of the 80% rise in chemical costs. Also, he could not get his plans off the ground concurrently, lacking capital.

CGC’s Commitment

Shanmuganathan’s business mantra is, “We have to invest first.” He used his first BizMula-i financing, in 2019 as working capital to start his business. As he gained customers’ confidence through quality products, excellent service and customer care, his stable of clients grew with word-of-mouth recommendations.



Ready to level up his business, he applied for BizBina-i financing in 2022. “I wanted to be a supplier of everything that a cleaning company requires.” These include bulk-buying, along with cleaning supplies, garbage bags, tissues and soon-to-be-available cleaning tools. However, he had to shrink his plan, as the approved amount fell short. Nevertheless, “CGC’s financing options allowed me to diversify, and build my business step by step with new product

ideas. I have a lot of new projects coming in, and I never let go of any opportunity, no matter big or small.”

Pandemic Principle

“Savings are most crucial. Whatever I saved to expand the business disappeared during the pandemic when I had to support many family members.”

FLASIUS CHIN

Kota Kinabalu,
Sabah

Retail auto
spare parts and
electrical goods

CAPITAL AUTO ELECTRICAL PARTS

“ I used the BizMula-i financing in 2019 as working capital and invested in a second branch in another district with a partner. ”

Managing Business

After gaining experience in a similar business for 30 months, Flasius Chin decided to start a shop on his own in 2019. Because he wanted to try his hand at running his first business, he started Capital Auto Electrical Parts, selling parts for vehicles, aircraft and boats.

He grew his business with regular customers by ensuring that he always had enough parts in his store. “Whatever they ask for, we must have the stock. My service includes fast delivery and looking for an item for my client until I find it for them,” claims Chin. This method also ensures that he stays ahead in this very competitive business. Due to the state’s geography and terrain, Sabah businesses

such as Chin’s are many and competition is stiff. He also keeps his customers informed by posting available parts on the company’s Facebook page.

However, seven months later the pandemic struck and he found running the business quite demanding. During the lockdowns, he had to shut down. Later on, he could only see customers through appointments. When he fully reopened his store, he and his single employee had to work even harder and for longer hours and more days.

CGC’s Commitment

Chin took a decisive step: “I used the BizMula-i financing in 2019 as working capital and invested in a second branch

in another district with a partner.” With the funds, he also increased his stock, a critical part of his business as customers’ needs are often urgent.

While business has improved recently, it has not yet reverted to pre-pandemic levels. But Chin is hopeful for the future. Eventually, he would like to upgrade his enterprise into a full-fledged Sendirian Berhad.

Pandemic Principle

“Try not to have too many financial commitments. We can’t be overburdened in case another crisis comes.”



Gloryana Law and
Ricky Chai

Miri,
Sarawak

Welding and
Fabrication Work

JERMANS' WELDING & FABRICATION

“ I am waiting for CGC to approve my next facility, as I am ready to expand again. I want to open my third workshop in Bintulu. ”

Managing Business

Partners Ricky Chai and Gloryana Law have been in the welding and fabrication industry for more than five years. They worked together in Laos for three years before opening their own business in 2019. Their welding and fabrication work, specialising in laser cuts, includes working with stainless steel and metal to create items such as gates, awnings and safety grilles.

Chai has always been keen on business and enjoys the challenges that come with it. He does not see himself sitting in an office and drawing a fixed salary. With the intention of being first choice among locals, Chai ensures his marketing is high-value and tops his strong after-sales service with festive gifts during Hari Gawai and Hari Raya.

Of course, the pandemic did wreak havoc, especially among his sub-contractors, who have no income if they have no work. “I had to lend them money to support them so that they could feed themselves and their families,” reveals Chai. He admits it was a difficult two years, but the outlook is getting better.

CGC's Commitment

Chai applied for his first BizMula-i financing in 2021 to expand. With that he and Gloryana opened a second branch in Miri, catering to demand. “I



am waiting for CGC to approve my next facility, as I am ready to expand again. I want to open my third workshop in Bintulu.” Many customers clamour for their work there, but it is too difficult and costly to make and transport what they want from Miri. All is set up and ready, awaiting funding.

Continuing to create job opportunities in the local community, with each

workshop they open, they hire more people. Currently, the company employs 12 salaried staff and 30 sub-contractors.

Pandemic Principle

“I always invest a lot to ensure I have a few sources of income. Like the crayfish farm I started six months ago, and the farm and a car wash. All businesses with different partners.”

LIM POH LENG and
KHAIRUDIN YUSOFF

Cheras,
Kuala Lumpur

Processing and
Marketing Water
Filters

DELCOL INDUSTRIES

“ If we had not received CGC’s financing in 2020 we would have had to shut down by now. I am very thankful that CGC could see that we are worth saving. ”

Managing Business

“The potential is in the water,” stresses Delcol Industries co-founder, Khairudin Yusoff. The company promotes water dispensers and water filtration systems and has grown into one of Malaysia’s leading brands, specialising in water solutions. Together with co-founder Lim Poh Leng, his colleague of 10 years, Khairudin purchased the 26-year-old water solutions company in 2018 and rebranded it.

They take pride in their role, helping Malaysians stay healthy by supplying them with clean water, especially during the many water crisis incidences. The award-winning company, with a stellar client list, supplies water dispensers, water filters, reverse osmosis systems and various water treatment systems for households, corporate offices and industrial applications.

During the COVID-19 crisis, Delco Industries was set back when Work From Home measures became the norm and offices did not require water supplies. The commercial sector forms a large portion of their business, thus delivery was affected and business dropped by 30 - 40%. However, they did not want to lay off around 60 staff members, including those at their Sabah branch.

CGC’s Commitment

With a stressed cash flow, the CGC BizMula-i financing was a welcome relief, loosening the tightrope they were treading. Khairudin commented: “If we had not received CGC’s financing in 2020 we would have had to shut down by now. I am very thankful that CGC could see that we are worth saving.”

After receiving the assistance, they have saved costs and increased productivity, along with efficiency levels. “We continuously improve, stick to our core values and focus on what we specialise in, making new products better.”

After the last two years Khairudin is optimistic about the future, as he believes the water industry’s potential is huge, especially in ASEAN where conditions in certain countries are still unsatisfactory.

Pandemic Principle

“Helping businesses grow, making sure that Malaysians move ahead, continue to live and have work. Trusting in our future when we needed support.”



LUI SIAW MOI

Kuching,
Sarawak

Aluminium
Management
Installation
Service

ALUMMAKER ENTERPRISE

“ With the BizMula-i I received in 2019, I was able to purchase stock to cater to my business growth. My cash flow was also smooth and facilitated my operations without any hassle. ”

Managing Business

Lui Siaw Moi garnered 14 years of industry experience before venturing into her own business five years ago. In offering aluminium management and installation services, Alummaker Enterprise provides custom-made aluminium and glass work in Kuching.

The company specialises in making automatic swing doors and sliding doors, motorised roller shutters, performance casement windows, as well as sliding windows and doors. They also deal in all types of tempered glass, laminated glass, mirrors and showers,

along with curtain wall systems. On the company's Facebook page they share recent installations, showcasing new products such as double-glazed casement windows and powder-coated folding doors.

It is a profitable business, admits Lui, as the market always demands better and high-quality products and work. Although they were able to maintain their business during the pandemic, CGC's credit facility helped them to get through the tougher months.

CGC's Commitment

An existing CGC customer recommended CGC to Lui, who was finding it difficult to raise capital for Alummaker Enterprise, with it being a newly set-up company. Unfortunately, none of the other financial institutions deemed the company viable enough. "With the BizMula-i I received in 2019, I was able to purchase stock to cater to my business growth. My cash flow was also smooth and facilitated my operations without any hassle." It helped maintain her eight workers' salaries during the pandemic period, too.

She would like to strengthen her enterprise to cater to the current business demand, in addition to supplying and working all over Sarawak. Though some consider her to be breaking the gender barrier in a male-dominated industry, as far as Lui is concerned, "There is no difference between men and women." She declares: "Nowadays, women are even stronger and better."

Pandemic Principle

"The importance of SOPs, to ensure that all our workers are safe and test negative before coming into the workshop. We split our workforce into shifts as a way to take care of each other."



SHAMIRA ALI

Chukai,
Terengganu

Retail | Home
decor

GEROBOK MYRA

“ I find that CGC not only helped me with capital, but taught me how to do my business better. I’ve recommended many friends to seek their assistance and some have received their financing, moving from roadside stalls into shops. ”

Managing Business

“Our concept at Gerobok Myra is to provide a range of clothing and home items at very affordable prices to the general public,” explains Shamira Ali. With a plethora of choices, she deliberately positioned her specialist shops in front of each other to almost create a one-stop centre.

Shamira, who used to work in oil and gas prior to her marriage, officially established Gerobok Myra in 2016 after three years of running a small, home-based online, door-to-door clothing business. Now she sells home furnishings, interior decorative items, furniture, and women’s and children’s clothing and accessories in four stores and online.

Shamira credits CGC for her rapid business growth. However, two months after launching her furniture shop in 2019, COVID-19 struck. Most of the already received capital was invested in stock. Her shops had to shut and she was just starting out online.

CGC’s Commitment

“I find that CGC not only helped me with capital, but taught me how to do my business better. I’ve recommended many friends to seek their assistance and some have received their financing, moving from roadside stalls into shops,” reveals Shamira.



When Shamira received her BizWanita-i in 2019, she had expanded her business from clothing and home interior items to selling bed linen and carpets in her second store. Soon after, her third store opened in Balok, Kuantan. It was right after her fourth store opened, selling furniture, that she had to apply for BizBina-i to help her survive the pandemic’s repercussions. Despite challenges, her sales quadrupled compared to pre-2019 figures.

Actively participating in the CGC Developmental Programme™ taught her how to market and sell products online. In future, she aspires to be one of the East Coast’s largest home decor retailers and wholesalers.

Pandemic Principle

“I realised that, as a business, we couldn’t focus just on our offline sites. We had to explore all options to grow, especially online.”

KAMASUHAILA
KARIM

Seremban,
Negeri Sembilan

Motorcycle
sales and
service

KAMA BIKE

“ We needed the financing to smoothen cash flow and add more variety and stock, which was not easy to acquire during the MCOs. ”

Managing Business

Despite the anti-pandemic MCOs disrupting regular business, Kamasuhaila Karim found it to be an interesting time. “It taught me how to do my business in new ways and opened up my market.”

As walk-ins could no longer browse in the bike shop in Seremban, Kamasuhaila posted motorcycle photographs on the Kama Bike Facebook page. Exchanging photos and details over WhatsApp with potential customers resulted in sales. “We chat and negotiate online and, once they agree, we deliver our bikes to their doorstep.” In addition, instead of just relying on customers in and around Seremban, they even delivered a motorcycle up north in Kedah.

As part of their service to differentiate themselves from competitors, Kamasuhaila does not charge for delivery. Neither does she turn away customers without a warranty or who are not pleased with their purchase. Her husband and five staff members ensure that the needs of customers are taken care of first.

CGC's Commitment

Kama Bike is in its fourth year of operations and, while the business did not dip too much during the pandemic, it started to improve as soon as 2022 began. The store not only sells a variety of motorcycles and superbikes, but offers repairs and services, too.



Kamasuhaila registered her business as an enterprise when she first began in 2018, and first applied for BizMula-i financing in 2020. “We needed the financing to smoothen cash flow and add more variety and stock, which was not easy to acquire during the MCOs.” She recalls: “Although that required a lot of upfront investment, if we do not have the bikes that customers want, then we lose another sale.” By 2021, she had expanded the enterprise to a Sendirian Berhad and applied

for her second BizMula-i. Kamasuhaila hopes to open a branch soon, either in Kuala Lumpur or Subang.

Pandemic Principle

“Other than ensuring that I have enough stock, I had to learn new strategies to expand my business through different mediums, as I could not depend on walk-in customers only.”