



A Monthly Bulletin for Entrepreneurs

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COVER STORY

Budget 2021: Boosting SMEs and Digitalisation Amid Pandemic

The COVID-19 pandemic has severely affected the Malaysian economy with gross domestic product (GDP) projected to contract by 4.5% in 2020, before regaining its target growth in 2021 of between 6.5% – 7.5%. Malaysia is not alone as negative growth in GDP has also impacted other global economies including ASEAN.

On the production side, all sectors are forecasted to register sluggish performance, before rebounding in 2021. The construction sector is expected to experience the biggest decline in 2020, following significant contraction in all its subsectors (civil engineering, residential buildings, non-residential buildings and special trade activities) and prolonged property overhang.

Government revenue is forecasted to decline in 2020 due to lower tax collection. Direct tax (50.6% of total revenue) is projected to decrease by 14.6% in 2020 to RM115.1 billion. All direct tax components are expected to decline due to weak economic activities and lower crude oil prices. Indirect tax (16.8% of total revenue) is estimated to decline by 19.4% in 2020 to RM38.2 billion. All components within indirect tax are expected to decline too.

Total trade is forecasted to decline by 5.7% to RM1.74 billion. Gross exports are anticipated to decline due to global restrictions and supply disruptions. It is expected to rebound in 2021 following the recovery in global trade and supply

chains. Gross imports are expected to drop due to lower imports of intermediate and capital goods.

The closure of operations for businesses during the movement control order (MCO) has directly affected the labour market. The unemployment rate is expected to rise to 4.2% in 2020 due to the weak labour market. It is, however, anticipated to decrease to 3.5% in 2021.

The devastating economic effects of the Covid-19 pandemic were made painfully clear by Malaysia's second quarter GDP growth numbers, with a drop of 17.1%. Arguably, the drop would have been even larger were it not for the emergency PRIHATIN support packages the government introduced in rapid succession in the first quarter and second quarter of 2020.

Now with those short-term support packages about to expire, a heavy responsibility rests on Budget 2021. With this perspective, Budget 2021 incorporates similar measures to PRIHATIN to ensure the survival of the economy in the short term, while balancing this with the creation of good jobs and a stronger social safety net, to lay the foundations for a dynamic economy in the future.

Malaysia's expansionary budget for 2021, which was the biggest ever for Malaysia, was entitled "Resilient As One, Together We Triumph. It has a twin focus on easing the people's burden and to get the economy back on track, on the back of

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Cover Story

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the profound impact caused by COVID-19. The Malaysian Government has allocated RM322.5 billion, or 20.6% of gross domestic product (GDP) for Budget 2021.

We have witnessed first-hand on how a health crisis can spur digitalization. The recent global lockdowns have increased the use of technology in almost every aspect of our everyday lives. Whether it's e-commerce, e-payments or teleconferences, the use of technology has become even more pronounced now more than ever. The initiatives to boost digitalization and automation in the SME sector were further enhanced in Budget 2021 with various incentives and assistance for SMEs. The focus is to ensure SMEs survive this crisis and be resilient throughout the economic uncertainties affecting Malaysia.

In bringing stability back to SMEs, it is important that we ensure businesses have the support they need to digitalize. The allocation of RM9.4 billion announced in Budget 2021 will develop the national digital strategy across industry sectors. It is capable of closing the digital gap and helping businesses better equip themselves towards recovery and resilience.

SMEs should recognize that automation and digitalization are no longer a differentiator and are in fact integral ingredients to a business' survival. SMEs must work closely with their key stakeholders, such as their employees, customers, suppliers and service providers, to ensure the effectiveness of digital transformation throughout their entire supply chain.

In addition, there were also various measures for SMEs that were sprinkled throughout the Budget speech, but those that stand out are JanaNiaga or the National Supply Chain Finance Platform to help alleviate the cash flow of SMEs, especially in terms of their engagement with the Government and Government-Linked Companies (GLCs). This is a win-win for the SMEs, Government/GLCs, as well as the banks; the RM2.5 billion allocation to Class G1 to G4 contractors for small and medium projects across the country.

In addition to having a multiplier effect to the economy at the local level, this will also help to sustain the business of these contractors, who are mainly SMEs; and although not specifically targeted at SMEs, the extension of the Wage Subsidy Programme for a further 3 months, targeted at the tourism and retail sectors, would greatly benefit SMEs, as they form the backbone of these sectors.

Overall, Budget 2021 sectoral impact would be mildly positive with some favourable outcomes for key sectors such as healthcare, consumer and construction due to the absence of windfall tax on the gloves sector, higher cash assistance and bigger allocation for healthcare and development expenditure. The technology sector will continue to benefit through special incentive packages for high value-added investments which will encourage R&D, foreign investment and the creation of a more vibrant ecosystem (competitive in supply/value chain).

Despite the challenging environment, the people remain the foundation of the nation, and a major catalyst for spurring economic growth. Budget 2021 recognises the necessity of continuing reskilling and upskilling programmes, particularly with the view of redeploying individuals into new roles, and positioning Malaysia as a differentiated location with the right talent. These concerted efforts, when implemented effectively, will continue to support SMEs along their recovery path while fastening the pace of their technological adoption and digitalisation.

SME Bank is honoured to be given the opportunity to manage the Skim Lestari Bumi fund amounting to RM300 million. Skim Lestari Bumi will see SME Bank targeting the micro and small business operators to upscale their establishments and ensuring they remain sustainable, resilient and bold in facing market challenges. SME Bank is also fully ready to support the government to revitalise the economy by transforming the SMEs to embrace digital technology, accept the new norms and ultimately contribute toward achieving economic prosperity.



Best Practices for Marketing During and Post COVID-19

by CEDAR Research Team

A global crisis can either paralyze a marketing team or galvanize it to thrive. In the wake of the COVID-19 pandemic, that's exactly what we're seeing: some companies are cutting back on marketing (in some instances, laying off the entire marketing team), while others are being more agile and coming up with interesting ways of engaging their audience during these difficult times.

If you want to stay in business, you can't stay idle for long. Being conservative feels like the safe choice when there's uncertainty about how long the crisis will last. But business owners need to balance financial responsibility with the need to keep consumers informed and engaged when things get tough. In fact, long-term studies show that the right approach during economic uncertainty is to increase your marketing spend. The last thing you want is to be caught flat-footed and find yourself lagging your competitors when the economy revs up again. For the most part, consumers are receptive to some marketing at this time. Marketing during these times requires sensitivity to what's going on in people's lives and the flexibility to keep up with swift and swooping changes.

1 Give attention on customer empathy
COVID-19's impact on consumer behaviours and attitudes cannot be understated. Now is not the time to rely on assumptions. Any data you have from 6 weeks ago—let alone 6 months ago—is already out of date. Business owners must be proactive in monitoring changes to customer behaviours and purchasing needs while the crisis is unfolding.

Businesses must move forward but do so with genuine empathy. Marketers can help C-suite executives take the right action by acting as a lighthouse for consumer understanding. Doubling down on customer engagement and listening programs can help provide insights on how to best move forward.

2 Touch the heart of your consumers
Impressively, some brands have already produced compelling campaigns that speak to the realities of the pandemic. Some brands, like McDonald and Burger King, are focusing on social distancing and encouraging people to do their part by staying home. It's great to see creativity in storytelling at this time, but marketers must push

their companies to do even more. This is the time to pay it forward and provide as much value as possible to your customers and communities. Every organization and person has the capacity to contribute in their own way. The most important question companies should ask themselves is this: "what can I do to help?" Giving back can take several forms. These moves transcend marketing and may not increase sales immediately, but they'll build goodwill and help drive long-term loyalty. Giving back is simply the right thing to do. The faster the world can beat the COVID-19 pandemic, the better chance all companies have in surviving the crisis.

3 Be agile for the new normal
Some entrepreneurs and marketers are holding off action, thinking that things will be back to "normal" in a few weeks or months. For one, some scientists are predicting that some form of social distancing may need to happen until 2022. That's a long time to put any type of marketing on hold. A more important consideration is the fact that the pandemic will have a long-term effect on the psyche and outlook of consumers. The crisis will create a new normal and have a lasting impact on society.

Regardless of how long the crisis actually lasts, COVID-19 will forever change the consumer landscape. After this comes to pass, companies can't go back to their old playbooks. Personas, messaging and even your product strategy may need to significantly evolve for the realities of the post-COVID-19 world. The bottom line is that fresh data and accurate insights have never been more important. In these uncharted territories, relying on instincts alone is dangerous. If you haven't reached out to your customers in the past month, now's the time to do so.

While it's important to recognize the uncertainties and fears surrounding COVID-19, don't let this crisis paralyze you. Enabling your team to really understand your customers and act based on timely insights is key to navigating your way through this crisis both for your marketing team and your company.

Source: [entrepreneur.com](https://www.entrepreneur.com)



5 Ways SMEs Can Reassess Their Marketing Strategy

by CEDAR Research Team

Whether you're an individual, entrepreneur or brand, the need of the hour is to reassess, rethink and reinvent your approach. While influencers, billionaires and corporations are joining hands to aid those in need, brands need to sustain business activities and simultaneously make a positive contribution to those around them. The following are five ways in which brands can rethink their strategy and make relevant offerings.

1 Go Digital!
With people spending much more time on social media platforms than ever before, brands need to shift focus to their digital operations and look for effective ways to connect, interact and transact with their audience. Several brands and large brick-and-mortar retailers are now looking to strengthen their digital presence to sustain operations, be it by leveraging ecommerce or offering special incentives. Most companies are beginning to understand the importance of social media and digital presence. It's only a matter of time until even the most stubborn executives begin to see the value of these digital tools.

2 Be Compassionate
Now is the time when we must do all we can to help each other. For brands, it is a unique opportunity to think outside the box and create innovative ideas that enable them to come forward and make a difference. Being greedy or calloused during times of strife can be suicidal for companies. On the other hand, showing a level of compassion and selflessness can help build long-term customer loyalty.

3 Be AGILE!
During a global health crisis, there are bound to be rapid changes in both consumer behaviour and market dynamics. It is essential to monitor brand

communication at all times and quickly adapt to changing circumstances. Being timely and understanding the importance of how market conditions and other changes can affect the relevancy of your product is imperative. Remaining relevant and self-aware of your product can often determine whether you succeed or not during times like this.

4 Support a Cause
Though business may be slow at the moment, it offers brands the opportunity to reach out to their audience online and initiate new and meaningful conversations. You must understand what customers expect from you as a brand and how it can be delivered. People like to be affiliated with projects that they think are making a difference. The power of philanthropy and social entrepreneurship is huge, as it dramatically increases a consumer's confidence in your brand.

5 Take Action!
It is essential to communicate often and effectively how your brand is helping consumers face challenges. All of the compassion and lip service in the world is meaningless without action. By providing real, tangible solutions, it shows consumers that you truly practice what you preach. As examples, think of how restaurants are now providing customers with no-contact doorstep delivery.

Sometimes a brand needs to stop thinking about statistics, revenue and returns and start thinking of genuine ways to add value and alleviate current stresses. When you stop, empathize and act and take time and effort to help those around you, it speaks volumes about you — far louder than words.

Source: entrepreneur.com

10 Ways to Get New Customers

by CEDAR Research Team

Your business needs a steady influx of new prospects in order to be successful. Whether you're in sales and looking for new customers or you're a freelancer looking for new clients, you need to know how to attract prospects to your business. While the rise of the Internet over the last couple of decades has forever changed the way that business is done, the top professionals know that getting new prospects and retaining clients requires a mix of old and new techniques. If you're looking for a leg up as you prospect for new customers, here are ten helpful tips to get you started.

1 Make Use of Social Media
The first step to acquiring new prospects is to use social media to your advantage. Creating Facebook, Twitter, Instagram and LinkedIn accounts for your business is free and can exponentially increase the exposure of your company. More importantly, since these platforms have become ubiquitous, prospective clients may be turned off if your business doesn't have a social media presence.

2 Keep Content Fresh
Consistently updating your website and social media accounts with new content is a great way to stay relevant and show prospects that you're actively engaged with your industry. Find articles, infographics or studies that are related to your business and post links on your social media accounts. Additionally, it can be helpful to maintain a weekly blog to showcase your own opinions and personality.

3 Use Testimonials
One of the best ways to attract new prospects is to show off your existing ones. If you know that you've provided a customer with a particularly positive experience, ask them for a testimonial. These testimonials don't have to be elaborate or embellished. Simply providing proof that you can deliver on your promises will help to give faith to prospective customers.

4 Network
Making use of the Internet can go a long way towards attracting new prospects, but personal connects are the lifeblood of business. Whenever possible, engage with prospects and clients face-to-face in order to give them a personalized experience. By making an effort to get to know everyone you work with individually, you can create a stronger bond, increasing the likelihood that they decide to do business with you.

5 Expect Resistance
It's human nature to follow a set routine. As you prospect for new clients, don't be surprised if you encounter resistance from people who feel set in their ways. If you sense that a prospective client is hesitant about doing business with you, listen to his or her concerns and do your best to address each of them accordingly.

6 Get Referrals from Existing Customers
One of the easiest techniques for finding new prospects is to make use of your existing customer pool. Talk to your clients and see if they know of anyone who could also benefit from your services or expertise. Remember that word of mouth can be incredibly powerful, and by having an existing client refer you to a prospect, you can greatly increase the likelihood that you land the new customer.

7 Return to Former Customers
Sometimes customers leave you for one of your competitors. While that's an unavoidable part of doing business, there is no reason to assume that the change is permanent. Rather than trying to win over new clients, consider returning to some of your former customers and see if they're interested in coming back. Oftentimes, clients aren't nearly as happy with a change as they thought they might be and are more than willing to return to your business.

8 Keep Track of the Competition
In order to succeed in business, you need to know your competition. This knowledge can be especially useful in acquiring new prospects. If, for example, you know that a competitor has introduced an initiative that is unpopular or that they're experiencing a staff shakeup, it may be time to swoop in and see if any of their clients are up for grabs. By keeping your ear to the ground and looking after your competition, you should be in a prime position to capitalize on any opportunities.

9 Don't Get Complacent
After experiencing a sustained level of success, some businesspeople get complacent and they stop searching for new prospects. While there is certainly nothing wrong with success, you should never lose the initiative to do more. Remember that, eventually, your existing customers may move on or go out of business, and you'll need to replace them somehow. If you allow yourself to become too satisfied with what you've already done, you may not be able to replace a customer that leaves, or you may miss out on a promising new prospect altogether.

10 Listen to Your Customers
Listening to your existing customers can give you invaluable insight into what you're doing correctly in your business. They can tell you what your strengths are, allowing you to highlight these strengths to new prospects. Additionally, by maintaining a constant dialogue with your clients, you can correct issues before they grow into larger problems that could result in losing a valued customer.

Finding new prospects for your company and earning their business can be a challenge. By following these techniques, however, you can go a long way towards building your roster of clients and ensuring that they stay with you for years to come.

Source: businessknowhow.com

BUSINESS ALERT

..... by Corporate Planning, SME Bank Malaysia

OIL, GAS AND ENERGY (Average USD18.7 / Brent Crude)



OUTLOOK: NEUTRAL

- Malaysian state-owned energy giant, Petronas, would reshape its portfolio after reporting its first quarterly loss in nearly five years following a coronavirus-related demand slump and lower oil prices. Petronas, also warned its full-year performance would be severely affected and that demand may not return to pre-pandemic levels until the second half of 2021.
- Petronas, the world's fourth-largest exporter of liquefied natural gas, has already flagged production cuts and cost savings to mitigate the impact of the pandemic. It will now seek to expand its renewable energy portfolio, and reassess its oil and gas positions and it has formed a team to look into developing a "higher value" portfolio. The company sees the biggest opportunities in solar and wind energy in the Asia Pacific region.
- Petronas reported a loss of 21 billion ringgit (\$5.06 billion) for the April-June period, compared with a profit of 14.7 billion ringgit for the same period last year. The loss included impairment charges as the company readjusted its oil price outlook. It was the first loss since the fourth quarter of 2015. Revenue fell 42 per cent to 34 billion ringgit.

HEALTHCARE



OUTLOOK: NEUTRAL

- Budget 2021 announced a 4 per cent increase of the Ministry of Health (MoH) allocation from last year to RM31.9 billion in Budget 2021. MoH will receive an additional RM1 billion next year to be channelled to the ministry in its efforts to stem the third wave of Covid-19, which includes RM475 million to purchase reagent supplies, screening kits and consumables as well as RM318 million to provide personal protective equipment and hand sanitisers to frontliners.
- In addition, the government has agreed to provide a one-off payment of RM500 in appreciation of the contribution by the frontliners, which is expected to benefit 100,000 medical staff.
- In the detailed, an item labelled "Bekalan Perubatan Fasiliti Kesihatan" (Health Facility Medicine Supply) was given an allocation of RM2.9 billion, which caters to medicine possible for Covid-19 and other issues.
- Budget 2021 is the largest Budget in Malaysia's history, with a total of RM322.5 billion compared to RM297 billion for Budget 2020.



TOURISM



OUTLOOK: NEUTRAL

- Under Budget 2021, an allocation of RM50 million has been announced by the government for the reskilling and relocation of some 8,000 former aviation workers retrenched as a result of the Covid-19 pandemic to soften the effect felt by those within the tourism industry, which has been among the worst affected by the pandemic.
- A further allocation of RM20 million will be provided to improve the infrastructure and intensify the promotion of Cultural Villages in Terengganu, Melaka, Sarawak and Negri Sembilan.
- An allocation of RM10 million to ensure preservation efforts are undertaken at national heritage buildings like the Sultan Abdul Samad Building and Carcosa Seri Negara to ensure they remain local tourism icons.
- In recognising the potential of the health tourism industry for Malaysia, RM35 million has been allocated to the Malaysian Healthcare Travel Council for it to further empower the local health tourism industry.
- Addressing the worries of hawkers in Sabah, a state heavily reliant on tourism for revenue, Geran Khas Prihatin worth RM1,000 for some 20,000 traders and hawkers in the East Malaysian state has been allocated.



BUSINESS SERVICES



OUTLOOK: NEUTRAL

- Penang's port industry has been greatly affected by the Covid-19 pandemic, and the declines are expected in the handling of containers and conventional cargo, and cruise operations, this year, compared to last year. The handling of containers is expected to drop by 6.6 per cent this year, compared to 2019. The handling of containers for 2019 was 1,113,618 TEU (twenty-foot equivalent units), but the figure is expected to drop to 1,040,098 TEU this year.
- Similarly, the handling of conventional cargo is expected to drop by 17.2 per cent; and cruise operations by a whopping 70.6 per cent. The handling of conventional cargo last year was 7,167,415 FWT (freight weight tonnes). Penang Port Sdn Bhd (PPSB) is only expected to handle 5,934,435 FWT conventional cargo this year. As for cruise operations at the Swettenham Pier Cruise Terminal (SPCT), they are expected to drop by 70.6 per cent. PPSB handled 733,789 passengers last year. However, the figure is expected to drop to 212,627 passengers this year.



COMMUNICATIONS CONTENT AND INFRASTRUCTURE



OUTLOOK: NEUTRAL

- The allocation of RM9.4 billion announced in Budget 2021 to develop the national digital strategy across industry sectors and the people is seen as capable of closing the digital gap holistically.
- The Malaysian Communications and Multimedia Commission (MCMC) welcome the allocation as it would be able to provide better telecommunications infrastructure with the Prihatin Network programme and National Digital Network Initiative (Jendela). Under this measure, the Prihatin Network programme costing RM1.5 billion would benefit eight million in the bottom 40% income group (B40). The aid will reduce their financial burden to obtain Internet service. They will receive RM180 each to spend on Internet subscription or to cover part of the cost for a new mobile phone.
- The phase will also give priority to 4G mobile broadband coverage from 91.8% to 96.9% in populated areas as well as improving broadband mobile speed from 25Mbps to 35Mbps.

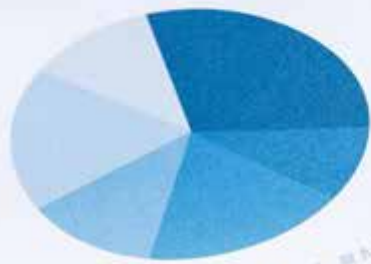


WHOLESALE AND RETAIL



OUTLOOK: NEUTRAL

- For the first half of 2020, Malaysia's retail sector experienced the most drastic decline in sales in decades, with a 20% year-on-year contraction. With a moderate recovery underway in the second half, it is expected that full-year performance for 2020 will show a decline in sales of around 9% compared to a year ago.
- Budget 2021 has been seen as bringing hope to small and medium enterprises (SMEs) and e-commerce startups. The Budget is quite a comprehensive plan as it will help drive Malaysians further in the adoption of e-commerce through connectivity enhancement such as Prihatin Connectivity Plan (Program Jalinan Prihatin) and National Digital Connectivity (JENDELA). The Budget also helps homegrown brands such as Oxwhite cushion the impact of the global pandemic by incentivising Malaysians to support local brands online through the RM150 million allocation for Shop Malaysia Online campaign.
- On top of that, the RM35 million allocated for the promotion of local products and services would be beneficial for the local e-commerce players to remain competitive as retail patterns shift online.



	Jan	Feb	Mar	Apr	May	Jun
Revenue	223,144	265,554	314,500	254,610	330,156	
Cost of Goods Sold	145,994	167,255	240,553	271,497	230,337	
Gross Profit	10,200	10,200	10,200	10,200	10,200	
Operating Expenses	800	800	800	800	800	
Operating Income	178,255	178,255	251,553	282,497	241,337	
Interest Expense	87,299	87,299	62,947	-27,887	88,819	
Income Before Tax	90,956	90,956	188,606	310,384	152,518	
Income Tax	18,191	18,191	37,721	62,077	30,504	
Net Income	72,765	72,765	150,885	248,307	122,014	
Net Income Margin	32.6%	27.4%	48.0%	97.5%	36.9%	

oleh CEDAR Research Team

Keputusan Analisis Kewangan Untuk Perniagaan

Proses mengkaji laporan kewangan yang bertujuan untuk menilai dan meramal keadaan kewangan sesebuah syarikat dan menilai pencapaian syarikat dikenali sebagai analisis kewangan. Analisis kewangan juga boleh menerangkan hubungan antara angka-angka di dalam penyata kewangan dengan angka-angka lain yang mempunyai kepentingan untuk menjelaskan arah perubahan dalam situasi syarikat. Angka-angka dalam laporan kewangan tidak mungkin dapat difahami dengan mudah apabila dilihat secara individu, tetapi dengan adanya analisis kewangan angka-angka ini akan lebih mudah untuk ditafsir.

Analisis kewangan sangat penting untuk memastikan aliran tunai syarikat berjalan dengan lancar. Berikut adalah feadha-faedha yang boleh diperolei dengan adanya laporan analisis kewangan sesebuah syarikat:

- Untuk perbandingan di antara satu syarikat dengan syarikat yang lain, atau perbandingan satu laporan kewangan dengan laporan kewangan lain. Jika terdapat satu atau lebih kelemahan dalam laporan kewangan, maka tindakan perlu diambil untuk menanganinya.
- Untuk mengetahui kedudukan kewangan syarikat dalam tempoh tertentu. Contohnya aset, liabiliti, kos atau jualan syarikat dalam tempoh tertentu.
- Untuk mengenal pasti kekuatan dan kelemahan dalam syarikat.

- Untuk mengetahui langkah pemulihan yang perlu diambil berdasarkan kedudukan kewangan syarikat.
- Dapat mendalami beberapa informasi yang tidak nampak secara mata kasar dari suatu laporan kewangan atau di sebalik laporan kewangan tersebut.
- Dapat mengetahui kesilapan-kesilapan dalam laporan kewangan serta dapat membongkar isu-isu lain yang konsisten dengan laporan kewangan lain; atau kaitannya dengan maklumat luar dari syarikat.
- Dapat membuat perbandingan situasi sesebuah syarikat dengan syarikat lain dalam tempoh yang lalu atau perbandingan mengikut standard normal industri atau ideal.
- Dapat memahami situasi dan juga keadaan kewangan, pendapatan serta struktur kewangan sesebuah syarikat serta meramal potensi syarikat di masa yang akan datang.

Pada dasarnya setiap kegiatan pengurusan bertujuan untuk mendapatkan sesuatu. Berikut merupakan antara tujuan analisis kewangan dibuat untuk sesebuah syarikat:

- **Screening** – Analisis dilakukan dengan tujuan untuk memilih suatu kemungkinan pelaburan atau penggabungan (merger).
- **Forecasting** – Analisis digunakan untuk meramal suatu keadaan kewangan syarikat di masa akan datang.

- **Diagnosis** – Analisis bertujuan untuk melihat kemungkinan adanya masalah-masalah dalam pengurusan, operasi, kewangan dan lain-lain.
- **Evaluation** – Analisis dilakukan untuk menilai pengurusan, operasi dan kecekapan. Prestasi sesebuah syarikat juga dapat dinilai.
- **Understanding** – Dengan melakukan analisis kewangan, maklumat mentah yang dibaca dalam laporan kewangan akan ditafsirkan dengan lebih luas dan mendalam, serta mudah difahami.

Demikian beberapa fungsi analisis kewangan sesebuah syarikat. Untuk memajukan lagi syarikat, seorang pemimpin perlu menghasilkan laporan kewangan dengan baik agar kerugian dapat dihindari. Selain itu, untuk menghindari penyelewengan wang syarikat, analisis yang terperinci perlu dibuat terhadap laporan kewangan tersebut. Ini perlu dibuat bagi mengatasi penyelewengan yang telah berlaku, supaya syarikat yang dipimpin dapat berjalan lancar and berkembang pesat. Pemilik perniagaan perlu sentiasa bertindak dengan bijak dalam setiap apa yang dilakukan dalam perniagaan. Janganlah memandang rendah akan kepentingan akaun dalam perniagaan. Untuk usahawan, dalam memastikan kejayaan dalam perniagaan, amatlah digalakkan untuk memastikan penyediaan akaun syarikat anda berada dalam keadaan yang baik dan tersusun.

Sumber: usahawan.com

5 Tips Menangani Pekerja Bermasalah

..... oleh CEDAR Research Team

Adakah anda pernah berhadapan dengan pekerja yang bermasalah dalam organisasi? Jika ya anda harus mengatasi masalah ini sebelum ia menjadi nanah dalam organisasi anda. Memang sakit bila melihat ada pekerja yang bermasalah dalam organisasi anda. Sememangnya pekerja bermasalah wujud di mana-mana organisasi, tidak kira sama ada kecil atau besar. Untuk menangani pekerja yang bermasalah bukanlah suatu perkara yang mudah untuk dilakukan. Namun, ia harus dibendung secepat mungkin.

Hal ini kerana ia boleh membuat organisasi itu sendiri kehilangan pekerja yang komited dengan tugas mereka, dek kerana bosan berurusan dengan pekerja yang sering memberi masalah kepada mereka. Sebagai seorang ketua yang mahukan perubahan supaya pekerjanya disiplin dan komited dengan kerja, anda perlu mengetahui cara untuk mengatasi masalah ini, seperti:

1 Berbincang dan bersemuka dengan pekerja
Lakukan perbincangan secara bersemuka dengan individu tersebut, dan mencari punca yang menyebabkan individu tersebut melakukan perkara-perkara yang tidak sepatutnya, khususnya ponteng kerja dan melaksanakan tugas dengan sambil lewa tanpa rasa bertanggungjawab sebagai seorang pekerja di sesebuah organisasi. Apakah

perkara utama atau masalah utama yang membuatkan mereka melakukan kesalahn tersebut. Mulakan perbualan atau perbincangan secara formal dan bersendirian tanpa melibatkan individu lain, agar pekerja tahu bahawa ini adalah perbincangan mengenai isu penting dan dapat menyelami isi hati pekerja secara lembut tanpa paksaan.

2 Lakukan pemantauan terhadap pekerja anda
Walau sesibuk manapun tugas anda sebagai ketua pejabat, luangkan masa untuk selalu berjumpa pekerja-pekerja anda tidak kira pekerja yang bermasalah dan tidak bermasalah dengan berkomunikasi dengan mereka, supaya jurang antara bos dengan pekerja dapat dikurangkan dan pekerja selesa untuk berkongsi permasalahan mereka. Hal ini kerana, keadaan ini akan mewujudkan suasana yang sihat dalam sesebuah organisasi tersebut.

3 Ciptakan sistem ganjaran pekerja
Organisasi harus melaksanakan atau memberi ganjaran kepada pekerja yang berkhidmat dengan cemerlang mengikut kemampuan organisasi itu sendiri, seperti memberi bonus, anugerah ataupun pakej percutian kepada pekerja, cuti atau sebagainya yang relevan, mengikut kategori seperti kedatangan pekerja itu cemerlang, perkhidmatan pekerja cemerlang dan sebagainya.

4 Sediakan suasana kerja yang santai
Elakkan memberi tekanan kepada pekerja untuk melakukan tugas yang diberi. Beri ruang dan waktu untuk mereka melaksanakan tugas yang diberi sebelum ini dahulu, atau jika tugas itu penting maka beri kelonggaran kepada pekerja tersebut untuk menagguhkan dahulu tugas yang sebelumnya. Mungkin harus melakukan aktiviti seperti Ice Breking sebelum memulakan kerja.

5 Sediakan ruang kenaikan pangkat/gaji kepada pekerja
Sediakan ruang kenaikan pangkat atau gaji kepada pekerja yang berpotensi dan cemerlang dalam organisasi anda. Kaedah 'reward' merupakan salah satu kaedah yang digunakan oleh sesebuah syarikat bagi mengelakkan pekerja mereka yang cemerlang, berpindah ke syarikat lain yang menawarkan gaji yang lebih tinggi kepada mereka. Para pekerja akan lebih bersemangat untuk melaksanakan tugas mereka jika ada 'reward' yang sedang menanti mereka. Selain itu, secara tidak langsung persaingan sihat akan wujud dalam organisasi anda.



Temubual oleh Nursyafiqah Mohd Rafee

SEMBAW USAHAWAN bersama

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bertapak di Taman Industri Subang, Subang Jaya, Selangor. Kini perniagaan kami memasuki fasa yang semakin maju dengan pengurusannya juga berpindah tangan kepada kami, yang merupakan generasi kedua selepas pemergian ayahanda kami. Kami tekad untuk meneruskan legasi perniagaan bapa kami kerana kami telah melihat sendiri titik peluk serta susah payah ketika orang tua kami membangunkannya dahulu. Kami mengambilalih pengurusan Fitrah pada 2013 ketika kami masih mentah dalam selok-belok perniagaan.

Kami banyak belajar perkara baharu dalam perniagaan Fitrah dan berusaha untuk meneruskan dan mengembangkannya. Kami berasa optimis akan perniagaan yang lahir daripada usaha dan keringat bapa kami ini mempunyai potensi yang cerah untuk terus berkembang. Malah, kami juga merancang untuk menerokai pasaran lebih luas bagi mengukuhkan Fitrah dalam pasaran tempatan dan antarabangsa.

Boleh anda ceritakan bagaimana perjalanan perniagaan anda?

Sejak mengambil alih syarikat, kami menekankan aspek kualiti terutamanya dari segi pembuatan dan kandungan

Fitrah Food Sdn Bhd dengan produk minuman cincaunya semakin menempa nama dan diterima pengguna. Namun, tidak ramai yang mengetahui cerita pada awal penubuhan syarikat Bumiputera itu. Allahyarham Hashim Mohd pernah menerima sindiran daripada pelanggan ketika cuba mengkomersialkan minuman herba cincau yang dihasilkannya. Namun, berbekalkan pengalaman lebih 30 tahun dalam perusahaan minuman di sebuah syarikat terkemuka, Allahyarham tidak pernah berkecil hati sebaliknya komen berkenaan dijadikan pembakar semangat untuk membangunkan perniagaan berjenama Fitrah yang diuruskannya pada tahun 2000.

Bermula daripada situ, Allahyarham terus berusaha membangunkan syarikat Fitrah Food Manufacturing Sdn Bhd (Fitrah) bagi merealisasikan cita-citanya untuk mengkomersialkan minuman yang dihasilkan sendiri. Kecekan Allahyarham itu kini diteruskan oleh anaknya, Rabbiatul Adawiyah yang menjadi Pengarah Fitrah Food bersama sepupunya, Zulqadri Akhrin Abdullah yang bertindak sebagai Pengarah Urusan Fitrah Food.

Apakah yang mendorong keluarga anda untuk menceburi perniagaan sekarang?

Ia bermula dengan usaha ayah kami berdua, Allahyarham Hashim dan Abdullah Mohd yang ingin memiliki perniagaan sendiri. Pada masa itu mereka bermula dengan hanya bermodalkan RM100,000 yang merupakan wang simpanan mereka sendiri. Pada peringkat permulaan mereka berdua berjimat sehinggalah syarikat itu didaftarkan pada Oktober 1999 dengan operasinya



Sumber daripada Internet



Sumber daripada Internet

produk minuman yang diadun dengan herba terpilih serta dijamin keasliannya. Dalam perniagaan ini, kami fokus terhadap minuman dingin yang menyegarkan, bukan sahaja untuk menghilangkan dahaga malah mempunyai khasiat yang baik untuk kesihatan.

Pada mulanya, Fitrah membekalkan pati cincau dan pau di beberapa kilang di sekitar Lembah Klang sahaja. Gabungan kepakaran arwah pakcik dalam bidang teknologi makanan dan arwah ayah dalam bidang pengurusan kewangan dan sumber manusia menyebabkan perniagaan berkembang maju dalam tempoh beberapa tahun sahaja. Tambahan lagi, kami berdua sendiri akan turun padang untuk memantau operasi pengeluaran Fitrah. Walaupun memfokuskan kepada mengembangkan perniagaan, kami amat menjaga kualiti kerana cincau merupakan produk yang sensitif dan memerlukan penjagaan rapi untuk mengelakkan ia rosak.

Bagaimanakah anda menjaga dan mengekalkan kualiti produk anda?

Selepas beberapa tahun membekalkan pati cincau, syarikat mula menambahkan pengeluarannya iaitu menghasilkan minuman cincau segar dan dipasarkan di beberapa pasar raya besar dan kedai serbaneka pada 2006. Selepas pemergian ayahanda kami berdua pada tahun 2012 dan 2013, kami menguruskan perniagaan tersebut dan melakukan beberapa perubahan sesuai dengan kehendak pasaran.

Apa yang kami lakukan ialah menjenamakan semula Fitrah, melakukan pemasaran yang agresif dan menukar semula pembungkusan Fitrah. Kami mempunyai peranan masing-masing dan

saling melengkapi diantara satu sama lain selepas mereka diberikan kepercayaan untuk menerajui perniagaan tersebut. Selain memfokuskan kepada pemasaran, kami juga mengutamakan bidang operasi yang mana Fitrah Food mempunyai satu kilang sahaja yang terletak di Nilai, Negeri Sembilan. Kilang tersebut bernilai RM3.6 juta mempunyai kemudahan fasiliti yang terbaik bernilai RM1.5 juta mampu mengeluarkan 600,000 botol cincau sebulan. Bagaimanapun, kami mengeluarkan 300,000 botol sahaja sebulan.

Apakah cabaran yang anda lalui dalam menguruskan perniagaan anda?

Cabaran terbesar kami dalam meneruskan perniagaan adalah ia memerlukan kami sentiasa belajar. Kami tidak mempunyai pengalaman dan pengetahuan dalam perniagaan ini. Untuk menunaikan tanggungjawab ini, kami perlu memiliki kedua-duanya. Kami perlu mencuba dan jangan takut kepada kegagalan. Kami perlu selalu berbincang dan mencari idea untuk melakukan penambahbaikan dalam perniagaan ini.

Apakah perancangan perniagaan anda pada masa akan datang?

Pada musim tertentu terutamanya kemarau dan bulan Ramadan, permintaan Fitrah akan meningkat. Buat masa ini, kami menyediakan tiga perisa Fitrah iaitu cincau segar, cincau rumpai laut dan lemon serta kurma cincau. Kami merancang untuk menghasilkan produk baharu pada masa akan datang. Fitrah Food juga merancang untuk mengeksport Fitrah ke luar negara antaranya Singapura dan Thailand berikutan mendapat permintaan untuk memasarkan Fitrah di negara-negara itu. Fitrah kini yang boleh diperolehi daripada

beberapa pasar raya terkenal dan telah memacu jenama Fitrah. Selain itu, Fitrah juga terdapat di beberapa pasar raya mini di Semenanjung Malaysia.

Fitrah kini boleh didapati di pasar raya serta kedai-kedai rangkaian pengedaran yang menjalinkan kerjasama dengan syarikat kami. Daripada maklum balas yang diterima, terdapat permintaan yang tinggi dan menggalakkan daripada pengguna terhadap barangan keluaran minuman syarikat. Kebiasaannya, produk minuman ini kebanyakannya diusahakan oleh bangsa asing dan soal halal kadang-kadang diragui oleh masyarakat. Masyarakat Islam di negara ini berhati-hati dalam soal halal terutama yang melibatkan penyediaan pembuatan minuman dan makanan.

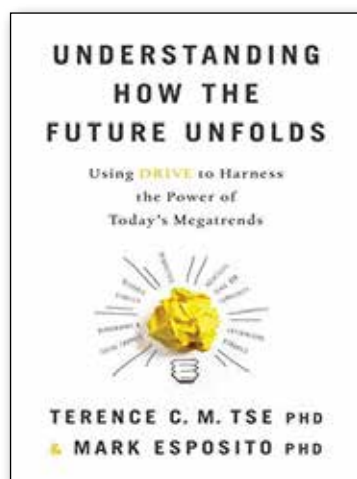
Namun, jika pengusaha mengikut piawaian pihak Jabatan Agama Islam dari segi pengiktirafan halal, maka tidak menjadi masalah untuk membeli produk tersebut. Sebagai sebuah syarikat Bumiputera, syarikat kami sudah mendapat pensijilan halal daripada Jabatan Kemajuan Islam Malaysia (JAKIM), selain dalam proses mendapatkan Amalan Pengilangan Baik (GMP). Semua kakitangan juga kalangan Muslim, sekali gus mengurangkan perasaan was-was dalam kalangan pengguna Islam.

Pihak kami menyasarkan 300,000 botol pada setiap bulan dan berkeyakinan sasaran itu dicapai kerana Fitrah menjadi pilihan utama penduduk di negara ini. Kami mahu perniagaan yang dikatakan sebagai perniagaan air pasar malam atau air balang ini mampu berjaya sebaris dengan jenama minuman terkemuka lain.

Sumber: bisnessinar.com



Sumber daripada Internet



Understanding How the Future Unfolds: Using DRIVE to Harness the Power of Today's Megatrends

World-renowned scholars and professors and long-term academic partners, Terence Tse and Mark Esposito, are megatrend strategists who coach executives to find new business opportunities and markets using the DRIVE framework. These authors provides a fresh, holistic way to think about tomorrow by preparing for it today: DRIVE. The DRIVE framework examines five interrelated megatrends which are Demographic and social changes, Resource scarcity, Inequalities, Volatility, complexity, and

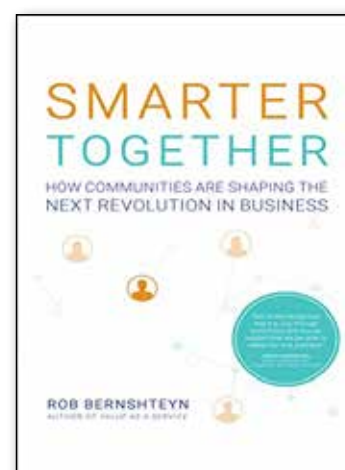
scale and Enterprising dynamics. By offering their accumulated wisdom that they gained from their deep and wide experience, Terence and Mark offer us a “reflective instrument” to think about difficult questions in a systemic way, and encourage us to do something about them. In this book, you will learn how to simplify the complexities around them, make better-informed decisions, and identify new business opportunities now. You will also discover how to prepare for uncertainty, own the global conversation, and illuminate the blind spots on the journey ahead.

Author : Terence C.M. Tse & Mark Esposito
Pages : 232 pages
Publisher : Lioncrest Publishing

Smarter Together: How Communities Are Shaping the Next Revolution in Business

Driving value today requires information. Lots and lots of information. Most of us are becoming good at distilling the data within our own companies, but that's not enough if we want a competitive advantage. In Smarter Together, Coupa Software CEO Rob Bernshteyn explains how we will soon be able to draw upon the intelligence of the community—collectively what

we, and the organizations we work for, know—to benefit the community, our companies, and ourselves. The prescriptive insights gleaned from the massive amount of community data available worldwide will transform entire industries and break down long-standing barriers to value. All of us will grow smarter together. Commerce will never be the same again.



Author : Rob Bernshteyn
Pages : 240 pages
Publisher : Greenleaf Book Group