



SHAIROS INDUSTRIES SDN BHD

REMAINING RELEVANT

Shairos Industries, set up in 2020, had many external factors affecting its 2023 sales. Adopting an aggressive promotional campaign, they participated in 45 nationwide events to attract new customers.

CGC'S COMMITMENT

In making and marketing Avergold massage oils, the company's only source of support in 2021 was CGC's BizMula-i financing. Due to the CGC Developmental Programme's Access New Markets, they showcased their products at key exhibitions like Minggu Usahawan Negara and Minggu PMKS 2023. "With Datuk Mohd Zamree, CGC President & Chief Executive's support, we received significant attention, resulting in record sales. In just four years, we have 103 wholesalers and 3,500 retail outlets nationwide."

CATALYSING GROWTH

Meeting demand requires constantly finding new customers, but also the right ones. "Our improved production capacity through substantial investments in new machinery boosted efficiency and reduced costs. We have also introduced new and innovative products to expand our range."

“ With Datuk Mohd Zamree, CGC President & Chief Executive's support, we received significant attention, resulting in record sales. In just four years, we have 103 wholesalers and 3,500 retail outlets nationwide. ”



(From left to right)
Ahmad Zawawi Mohd Amin, Amir Syarizal Amri, Shukri Senafi
Shairos Industries Sdn Bhd
(formerly known as Afiat Gold Sdn Bhd)
Selangor

“ Leveraging the Access New Markets initiative, we've introduced our beauty products on TikTok Shop to tap into current trends and potentially attract new customers. ”



> **Lim Boon Hian**
RV Avenue Sdn Bhd
Selangor

RV AVENUE SDN BHD

REMAINING RELEVANT

Lim Boon Hian acquired valuable insights from the CGC Developmental Programme, particularly through its Advisory Workshops. "Leveraging the Access New Markets initiative, we've introduced our beauty products on TikTok Shop to tap into current trends and potentially attract new customers."

CGC'S COMMITMENT

With a decade of banking experience, Lim joined his wife's RV Skincare business, showcasing 60% repeat customers. Positive feedback spurred further product refinement at the factory. Featuring natural ingredients pearl powder and ginseng, RV Ginseng Pearl Beauty Cream is their most popular product. Scaling up in 2018, they became a Sendirian Berhad and secured BizMula-i financing in 2019/2020 to upgrade ingredient procurement, including cocoa butter and natural oils.

CATALYSING GROWTH

Lim dealt with the challenges of 2023 through extensive promotions, tailoring offers each month. The focus is on skin types, not age groups, with rising interest from male customers. He anticipates growth, with TikTok Shop boosting sales.



HANA NUR LEGACY RESOURCES

REMAINING RELEVANT

After three years, Faridah Mohd Isa’s Salaam Cat Shop must contend with several new local competitors. As the north’s premium Masha Cat Food distributor, Salaam prioritises quality and service. It stands out with its Buy Muslim First (BMF) approach, alongside pet boarding and grooming services.

CGC’S COMMITMENT

With the 2022 slowdown, Faridah needed capital for procurement. Previously, she paid in two instalments for 2-3-ton bulk purchases of cat food, but now must pay upfront. “I needed capital to ensure supply to my agents, so when I discovered imSME on Facebook, I used the platform to apply for financing.” Although initially rejecting Faridah’s application, CGC’s Financial Advisory team assisted, leading to a BSN Micro/i-Kasih award in September 2023.

CATALYSING GROWTH

In 2024, her focus is on active agents, broader reach. Despite a social media deluge of low-quality, low-price products, she commits to educating new customers about quality, offering samples to ensure satisfied cats, pre-purchase.

“I needed capital to ensure supply to my agents, so when I discovered imSME on Facebook, I used the platform to apply for financing.”



> Faridah Mohd Isa
Hana Nur Legacy Resources
Perak

“Speaking as a customer since 2006, CGC offers very efficient and fast service.”

NIKMAT BEKAL SDN BHD

REMAINING RELEVANT

Mohamad Yusof’s business in 2023 was relatively unaffected by the pandemic. “Growth was good. I reinvested savings into each business.” All successful entrepreneurs, he believes, must at all times have, “integrity, trustworthiness and not compromise on staff welfare.”

CGC’S COMMITMENT

In business since 1994, Nikmat Bekal engages in wholesaling diesel and other petroleum products. Additionally, the company operates petrol stations and is involved in construction projects. A diverse portfolio spanning fuel distribution and construction, Mohamad’s businesses play a significant role in the local energy and infrastructure sectors. His relationship with CGC is long-standing, initially with Direct Access Guarantee Scheme (DAGS) and a top-up scheme in 2014, “Speaking as a customer since 2006, CGC offers very efficient and fast service.”

CATALYSING GROWTH

Mohamad believes diversification enhances a company’s competitive advantage. As a G7 contractor, the highest building construction and civil engineering construction grade in Malaysia, he already has a few projects lined up for 2024. He always ensures that the Nikmat Bekal companies “do not mix money. Each business must sustain itself.”



> Mohamad Yusof
Nikmat Bekal Sdn Bhd
Kelantan



MSME SUCCESS STORIES

REEYNA BEAUTY PARLOUR

REMAINING RELEVANT

In the beauty and wellness industry, trends constantly evolve, along with advances in skills, training, products, machines and treatments. Noorawierina Abdul Ghani stays updated through market studies, adjusting pricing competitively and customising promotions to customer clusters, sometimes segmented by profession.

CGC'S COMMITMENT

Noorawierina takes advantage of CGC's online programmes, when time permits. "The CGC Developmental Programme® seminars and workshops have provided valuable knowledge for me about business management." She especially appreciates the beneficial marketing insights that help her services reach a wider audience. BizMula-i financing in 2019 bolstered her working capital, elevating her business prospects. CGC's resources and financial support equip her with the confidence to navigate and thrive in this dynamic industry.

CATALYSING GROWTH

Other than capital, transforming markets and customer needs are consistently demanding responses, "In six years of business, I've continually upgraded my skills and stayed up-to-date with trends." Noorawierina prides herself on always raising her service quality, while expanding her customer base through marketing.

“The CGC Developmental Programme® seminars and workshops have provided valuable knowledge for me about business management.”



>Noorawierina Abdul Ghani
Reeyna Beauty Parlour
Sabah

“Thanks to CGC, I'm back on track. With BizMula-i's working capital in 2022 post-Movement Control Orders (MCO), I was able to revive and expand my business.”

SHIRAZ ENTERPRISE

REMAINING RELEVANT

"The pandemic was challenging for everyone," acknowledges Cyrus Anak Jelai. To progress, he intensified efforts in general services like wiring, supply, electrical installation and maintenance. Networking, forming alliances and expanding sales channels became key strategies for advancing amidst adversity.

CGC'S COMMITMENT

"Thanks to CGC, I'm back on track. With BizMula-i's working capital in 2022 post-Movement Control Orders (MCO), I was able to revive and expand my business." Now with 25 staff, along with expanded facilities with increased stock capacity, Cyrus diligently strives to increase his client roster. With new high-value clients scheduled for 2024, he hopes to become one of Sarawak's best Bumiputera wiring service providers, as well as a Sarawak Energy Berhad certified electrician provider.

CATALYSING GROWTH

"I'm lucky that I enjoy what I do," Cyrus admits. "That helps me spur my company forward." In late 2023, after five years in business, Shiraz Enterprise diversified into small-scale truck and machinery repair, aiming to expand this sector.



>Cyrus Anak Jelai
Shiraz Enterprise
Sarawak

HONG LIM TRANSPORTATION SDN BHD

REMAINING RELEVANT

In 2023, Voon Jan Lim’s transport company faced various challenges, including supply chain disruptions, regulatory changes and fuel price fluctuations. He overcame these challenges by focusing on “optimising our operations, enhancing efficiency and leveraging technology to streamline processes.”

CGC’S COMMITMENT

Voon initially followed up a relative’s recommendation. Now he has three facilities with CGC: BizBina-i, BizSME, and BizMaju. “CGC’s crucial role in assisting us with financing and advisory services provided us with the necessary capital and strategic insights to navigate the turbulent economic landscape.” The company, a specialist in various stages of palm oil product delivery throughout Sarawak, invested in fleet upgrading, implemented advanced logistics, and expanded their market reach with the aim of becoming East Malaysia’s preferred global player.

CATALYSING GROWTH

The catalyst that helped Voon’s business grow last year was the team’s proactive approach to adapting to market changes. “By embracing innovation, diversifying our services and forging strategic partnerships, we positioned ourselves to capitalise on emerging opportunities to stay ahead of the competition.”

“CGC’s crucial role in assisting us with financing and advisory services provided us with the necessary capital and strategic insights to navigate the turbulent economic landscape.”



> **Voon Jan Lim**
Hong Lim Transportation Sdn Bhd
Sarawak

“CGC’s BizWanita-i and BizBina-i financing, when I was still selling online, enabled continued growth despite my capital-intensive operations with four-month payment cycles.”



> **Leow Cheah Hooi**
TLE Trading Sdn Bhd
Sarawak

TLE TRADING SDN BHD

REMAINING RELEVANT

Even as the organic food industry grows exponentially, Leow Cheah Hooi feels that, “My products are challenged every year. If I don’t have new stock, my customers get bored.” Through analysis and customer feedback, all her outlets carefully cater to diverse demographic tastes.

CGC’S COMMITMENT

Ten years ago, Leow launched her online natural and organic food business, initially seeking extra income. She then became a wholesale supplier, filling the gap in East Malaysian supermarkets, catering to disparate clients. While MCO periods increased sales, post-lockdown cooking decline prompted her to seek financing to expand her business. “CGC’s BizWanita-i and BizBina-i financing, when I was still selling online, enabled continued growth despite my capital-intensive operations with four-month payment cycles.” Leow is taking proactive steps to improve her digital marketing and business skills through CGC Developmental Programme®’s Advisory Workshops. Onboarding Grab and TikTok Shop via Access New Markets has expanded her company’s reach and kept them current with industry trends.

CATALYSING GROWTH

In the post-pandemic era, Leow worked hard to control her costs and manage her budget, stabilising sales. Despite revenues being unaffected, she had to counter slower business by opening new outlets, although costs increased as a result of her expansion efforts.

WIRA KERJAYA SDN BHD

REMAINING RELEVANT

Survival is Mohamad Fadhilillah Mahmood's priority amid ongoing economic turbulence. Despite slight improvements in 2023, insufficient work volume persists alongside rising material costs and trust issues among suppliers. Securing profitable contracts also proves challenging due to unfavourable pricing and slim margins, highlighting the importance of maintaining cash flow.

CGC'S COMMITMENT

The 24-year-old construction company prioritises timely, budget-conscious project completion, mainly various government and private company projects. "To increase our capital spending, especially with rising material costs, we applied for and received CGC's TPUB-i financing in 2023. That helped us complete our projects." While financing eased some strains, he had expected seamless coordination between CGC's branch offices and Headquarters to hasten processes and make them more efficient.

CATALYSING GROWTH

Amid desperation for work and rampant price undercutting despite poor margins, Mohamad Fadhilillah calls for increased government investment in infrastructure to stimulate participation. "The industry needs to take a turn for the better in 2024, especially in supporting local contractors."

“To increase our capital spending, especially with rising material costs, we applied for and received CGC's TPUB-i financing in 2023. That helped us complete our projects.”



> Mohamad Fadhilillah Mahmood
Wira Kerjaya Sdn Bhd
Selangor

“Our second financing, BizMula-i, not only helped us increase our sales but purchase our POS system, pay our suppliers and partly cover our cost for the new branch.”

TOLLY PETS



> Chong Jia Hui
Tolly Pets
Sarawak

REMAINING RELEVANT

With a vision for 'Tradigital Retail', Chong Jia Hui revamped the family pet care business in 2021. Implementing modern systems and services, they aimed to enhance business management, transitioning from traditional to innovative practices by tracking sales and collecting customer data to understand spending patterns.

CGC'S COMMITMENT

The BizWanita-i financing that Chong received in 2021 helped her expand product range and increase stock. "Our second financing, BizMula-i, not only helped us increase our sales but purchase our POS system, pay our suppliers and partly cover our cost for the new branch." Chong was then able to monitor staff and, critically, manage inventory. Besides that, management can "view real-time analytics and up-to-date reports any time, anywhere."

CATALYSING GROWTH

To ensure customer connection, Tolly Pets remains accessible, welcoming orders and enquiries with messaging. "Our dedicated team is eager to assist with pet-related queries and resolve issues promptly, prioritising customer satisfaction."

ZAC COM

REMAINING RELEVANT

Operating in a sluggish market, most people prefer to shop for their telecommunication products online. Lee Kien Vun contemplated going online, too, but opted out. "Online sales require high product volume at lower prices, meaning lower profit margin."

CGC'S COMMITMENT

"In 2019, I used the CGC BizMula-i financing to expand my product range, to offer a wider variety of items to my customers." Lee praises CGC's attentive service, most notably the regular check-ins to ensure that everything is going smoothly. He has been in business since 2015, growing his brand and, although he has gradually downsized from three shops to one, business is still brisk.

CATALYSING GROWTH

Business-wise, Lee notes that 2023 was a more favourable year, unlike currently where money movement in the market is lacking. Lee expects greater economic stability in two to three years. "I will continue to enhance my shop's operations, increase sales and keep improving every day."

“In 2019, I used the CGC BizMula-i financing to expand my product range, to offer a wider variety of items to my customers. **”**



> Lee Kien Vun
Zac Com
Sabah

“With CGC's BizMula-i financing in 2023, I bought more fabric from China and sewing machines. **”**



> Zainab Asrie
Benoni Textile Enterprise
Sabah

BENONI TEXTILE ENTERPRISE

REMAINING RELEVANT

Zainab Asrie launched her textile and carpet business in 2020, during the Covid upheaval. Adapting promptly, she sold essential items online. Her business thrived. "In 2023, I organised *lelong* events to clear old stock and offered free delivery for purchases over RM500."

CGC'S COMMITMENT

Expanded into wholesaling clothes and manufacturing bedsheets and blankets, she needed funds to meet demand. "With CGC's BizMula-i financing in 2023, I bought more fabric from China and sewing machines." Unwilling to risk it, Zainab is hesitant about introducing new products due to economic uncertainty, instead opting to focus on current offerings.

CATALYSING GROWTH

Zainab seeks new ideas and methods, as well as considering customers' feedback, to improve and expand. Maintaining an edge over her competitors means higher-quality rubber, all-around fitted sheets. "Also, my salesmen will begin to cover wider areas this year, up to Tawau and Sandakan."

RAY RIZQI EMPIRE

REMAINING RELEVANT

After less than two years, Wan Aida Suliana and her husband manage three restaurants: Jitra and Changlun in Kedah and in Arau, Perlis. Their strategic approach includes evening-only hours and competitively-priced Western food, setting their Rumah Lepak apart in the market.

CGC'S COMMITMENT

Referred by CGC Kedah, Wan Aida secured financing from Bank Simpanan Nasional in January 2024. The couple used the capital to lease equipment and upgrade their restaurants. "When we approach banks through CGC, bankers answer our questions readily. The process is a lot smoother and is great for small start-up businesses like us who don't have much collateral." Despite initially discovering CGC through social media, Wan Aida suggests wider promotion of CGC's products and services for greater accessibility.

CATALYSING GROWTH

Wan Aida, eager to expand her business, lacks funds amid economic uncertainty. She advocates government investment in MSMEs and grants for new entrepreneurs, suggesting repayment once the economy stabilises: "We need some breathing space."

“When we approach banks through CGC, bankers answer our questions readily. The process is a lot smoother and is great for small start-up businesses like us who don't have much collateral.”



> **Wan Aida Suliana Megat Azhari**
Ray Rizqi Empire
Kedah

“The BizMula-i financing post-Covid-19 upgraded our facility for research and development and, most importantly, was spent on our branding and marketing.”

UNINOTO SDN BHD

REMAINING RELEVANT

Honey aficionado Lau Weng Wuei launched an online business in 2022, selling innovative honey products with natural ingredients. Despite success during the pandemic, 2023 saw a sales dip. "Facing weak market responses in 2024, we are devising new strategies to boost sales and adapt to market demands."

CGC'S COMMITMENT

"The BizMula-i financing post-Covid-19 upgraded our facility for research and development and, most importantly, was spent on our branding and marketing." Uninoto's uniqueness lies in innovative products blending fresh fruit like passion fruit into concentrates for beverages. The CGC Developmental Programme® Advisory Workshops and Networking Sessions have broadened Lau's business acumen, and joining TikTok Shop under the Access New Markets has further expanded the company's market reach.

CATALYSING GROWTH

In 2023, the wholesale retailer's efforts sustained its business. This year, Uninoto is exploring Asian export avenues through seminars and participating in Malaysia External Trade Development Corporation (MATRADE) programmes, aiming to expand its market presence.



> **Lau Weng Wuei**
Uninoto Sdn Bhd
Melaka



PERSUASIVE MARINE (M) SDN BHD

REMAINING RELEVANT

With over 20 years' expertise in fire-fighting equipment servicing, maintenance, repair and supply, Mohamed Salib is grateful to be in an industry that remains active even in tough times. "With health and safety, there is no compromise. Companies have to comply." To add value to their clients, Persuasive Marine held free talks on maintenance reminders.

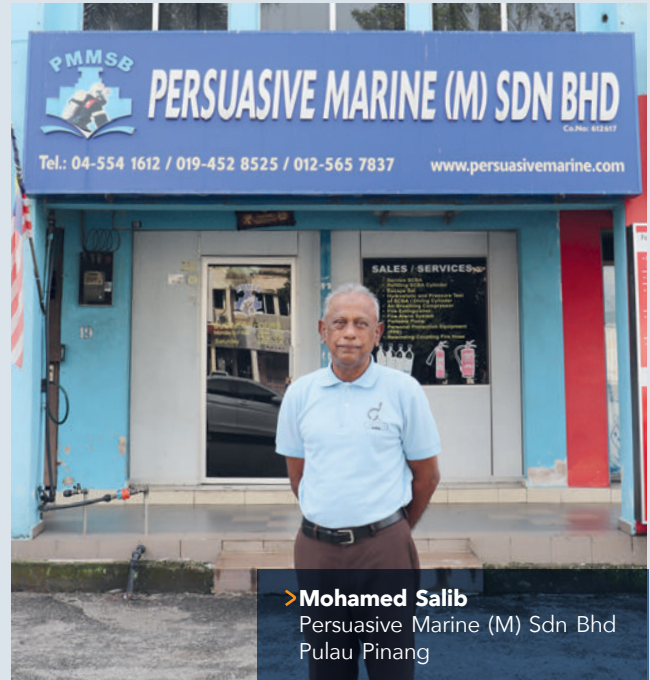
CGC'S COMMITMENT

Persuasive Marine relies on working capital for purchasing spare parts and servicing equipment from abroad, crucial for maintaining or replacing customer equipment to industry standards before it expires. In November 2023, they secured a term loan through Bank Simpanan Nasional, as part of CGC's Referral Programme. Mohamed said the assistance was very timely. "CGC's support for small businesses provided significant capital when it was most needed."

CATALYSING GROWTH

Amid stiff competition, Mohamed and his 10-member team prioritise exceptional service. Despite rising import costs, he appreciates his customers' understanding of global economic factors. As part of the company's expansion plan in 2024, Mohamed aims to open a new branch, despite expecting high costs.

“CGC’s support for small businesses provided significant capital when it was most needed.”



> Mohamed Salib
Persuasive Marine (M) Sdn Bhd
Pulau Pinang

“Suppliers required deposits, and without collateral there was no access to funding. Until CGC came to our aid with their Direct Access Guarantee Scheme (DAGS) back in 2003.”

TIMURAN SETIA INDUSTRI SDN BHD

REMAINING RELEVANT

Datuk Yap Heng Or oversees a distribution and retail company across Kelantan, Terengganu and Pahang. "Business is always challenging, so we adapt by changing business models." Expanding e-commerce took their products beyond state borders during the pandemic, and their new boutique-style paint shops successfully target a younger demographic.

CGC'S COMMITMENT

Datuk Yap and his friend overcame initial financial hurdles, barely scraping together RM3,000 to open a bank account. "Suppliers required deposits, and without collateral there was no access to funding. Until CGC came to our aid with their Direct Access Guarantee Scheme (DAGS) back in 2003." Now with 13 outlets in Kelantan and one in Kuala Lumpur, Datuk Yap, Kelantan Chinese Chamber of Commerce President, champions traditional business succession planning, prioritising trust and training. "I show by example, how to change mindsets with my own teams and business."

CATALYSING GROWTH

The focus is on evolving trends and changing needs. Social media interns are confirmed, securing company growth and interns' financial stability. Colour Makers Paints Shop, offers a different, more relaxed 'buying experience' for younger customers, with four shops in Kelantan and planned for chain expansion.



> Datuk Yap Heng Or
Timuran Setia Industri Sdn Bhd
Kelantan

AA MINI STORE

REMAINING RELEVANT

In 2023, business was brisk at Aziana Lin Hon Kon's mini store, in contrast with a slower 2024. Amid competition from sundry shops and a nearby supermarket, she prioritises customer preferences. "I never let fast-selling items go out of stock."

CGC'S COMMITMENT

Aziana's passion is business, from selling *kueh* to managing a transport business, and she enjoys business challenges. In 2021, during the lockdown she shut down her redundant transport business and opened AA Mini Store. A year later the enterprise obtained BizMula-i financing. "With CGC's help we expanded to a full shoplot and invested in a chiller and freezer to upgrade." This working capital boosted competitiveness, as well as enhancing stock variety and service quality.

CATALYSING GROWTH

"My customers understand costs are rising, so they accept the new prices." Despite a failed attempt with a fresh mart store previously, this entrepreneur is already planning to offer more variety to her customers with a new strategically located branch in 2024.

“With CGC’s help we expanded to a full shoplot and invested in a chiller and freezer to upgrade.”



> Aziana Lin Hon Kon & Asnih Jeckol
AA Mini Store
Sabah

“I didn’t have to think too much about running the project any more. I just moved forward. I’ll give CGC a top 10-star!”



> Noor Zarith Puteh
Shinkansen Ventures
Perak

SHINKANSEN VENTURES

REMAINING RELEVANT

Noor Zarith Puteh acknowledges the ongoing impact of the pandemic on businesses. Despite cash flow setbacks, she rebuilt her company. In 2023, with only a few projects to sustain Shinkansen Ventures, she emphasised resilience: "We managed, covered costs and kept going."

CGC'S COMMITMENT

Noor Zarith established Shinkansen Ventures three years ago, after seven years in the construction industry. Currently, concentrating on Syarikat Perumahan Negara Bhd (SPNB) projects, in 2023 she started on a residential project in Kinta, Ipoh. That was when she turned to CGC's Tabung Projek Usahawan Bumiputera-i (TPUB-i), a direct financing facility for Bumiputera contractors. "I didn't have to think too much about running the project any more. I just moved forward. I'll give CGC a top 10-star!"

CATALYSING GROWTH

Noor Zarith emphasises continuous momentum, project expansion and financial sustainability. Keep going, she advocates, completing projects with enough funds. She always adheres to the principle: "Be honest with your own company and be mentally strong."