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COVER STORY

SMEs' Outlook Amid Economic Prospect for 2021

The Covid-19 pandemic has triggered major disruptions in the global economy. Economic activities have been constrained as people reduce physical interactions, owing both to official restrictions and private decisions; uncertainty about the post-pandemic economic landscape and policies has discouraged investment; disruptions to education have slowed human capital generation; and concerns about the viability of global value chains and the course of the pandemic have weighed on international trade and tourism.

In a downside scenario, global economic growth could only reach as high as 1.6% in 2021 if Covid-19 infections continue to surge and vaccine rollouts are delayed. This would result in deterioration in business activities and financial conditions. Nevertheless, in an upside scenario where the pandemic is successfully contained and vaccination has a more rapid process, global gross domestic product (GDP) growth could accelerate to nearly 5% this year.

According to the World Bank's baseline forecast on major economies, the U.S. is projected to grow by 3.5% in 2021 following an estimated decline of 3.6% in 2020. The eurozone economy is expected to expand by 3.6% after shrinking by 7.4% last year, while Japan's real GDP is forecast to rise by 2.5% this year after contracting by 5.3%

in 2020. Malaysia's largest trading partner, China, is expected to accelerate growth to 7.9% from 2% last year. India is forecast to post real GDP growth of 5.4% after a 9.6% contraction in 2020.

On the homefront, Malaysia's economy is expected to grow by 6.7% in 2021 following a projected contraction of 5.8% in 2020 caused by the Covid-19 pandemic. The successful containment of the third wave and effective roll out and distribution of vaccine could lead to a faster-than-expected recovery in consumer demand, greater investor confidence, and consequently a more robust recovery in domestic economic activity in 2021.

Signs of recovery are showing with Malaysia posting a smaller contraction of 2.7% in the third quarter of 2020 compared to a 17.1% in the second quarter of 2020. Fiscal measures like cash transfers and wage subsidies have boosted household spending with private consumption contracting 2.1% in the third quarter of 2020 compared to 18.5% in the second quarter of 2020. However, the recent surge in Covid-19 cases and renewed movement controls could slow recovery down due to uncertainties surrounding the deployment of an effective vaccine and the robustness of a rebound in global growth that will influence growth prospects. Containing the pandemic and protecting the most vulnerable remain the topmost near-term priorities.

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SME Bank Group of Companies

**Cover Story**

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Malaysia is expected to return to its pre-pandemic trend at a modest pace over the medium term. As health risks moderate and the economy continues to recover, focus will need to gradually shift from these near-term policies to facilitating necessary economic adjustments to enable new growth in the post-pandemic environment. Furthermore, the country needs to take advantage of its recovery from this crisis to emerge as a more durable and inclusive economy in a structurally different post-pandemic future.

SME Business Outlook

Although the small and medium enterprises (SMEs) are worried about the intermittent risks posed by Covid-19, they are somewhat confident in the government's management of the pandemic situation. Most entrepreneurs and industry players are generally concerned about severe supply chain disruptions and business operations, as a result of the movement control order (MCO) imposed to control the spread of Covid-19. The surge of new cases of Covid-19 means that the imposition of the MCO has to be continued over time and businesses have to respond by taking strong precautions. This includes reducing operations to curb costs and stay afloat.

As a result, entrepreneurs remain quite optimistic for the year 2021 as most of them are already internalizing the cost-cutting measures, as well as the availability of various financial support programmes aimed at reducing the impact of Covid-19 on their businesses. SMEs are also hopeful that strong adherence to standard operating procedures, more sophisticated and targeted MCOs, as well as the launch of better vaccines and medical therapies in the coming months, will help boost consumer and investor confidence.

The concerns within Malaysia's SME market are mainly the world economic uncertainty (the potential recession), the cost of doing business and the weakening of the ringgit rather than political uncertainty. On the other hand, the three main factors that may have a positive impact on businesses in the next 12 months are increased business capability and efficiency especially through digitalisation, improvement in Malaysia's trading partners' economy

and market expansion opportunity due to increased number of economies opening up thanks to their better health pandemic management.

Having said that, no matter what industry SMEs are in, the Covid-19 pandemic has certainly brought about some business challenges. Nobody could have predicted the magnitude of the effects that Covid-19 would have on the global economy and local Malaysian businesses, but looking ahead into 2021, it's time for local SMEs to consider how to best manage these challenges moving forward.

For many of these SMEs, the movement control order (MCO) has had a negative impact on their business, with over 50,000 SMEs being forced to shutter since the start of the MCO in March 2020. It is unsure what kind of impact the latest MCO 2.0 will have for SMEs, and how long the lockdown will last especially for Kuala Lumpur and Selangor. However, after the abrupt shift to working from home last year, more businesses are now better prepared for remote working and having hybrid teams.

Many businesses had to adjust to the "new normal" of working in the past 10 months since a pandemic was declared and MCO restrictions were put in place. However, many believe that this "new normal" is here to stay, digitisation and remote working is the future of businesses in Malaysia and it is key for SMEs to quickly pivot and reinvent themselves and their workforce to remain relevant, competitive and resilient. SMEs must adapt rather than lag behind to continually play catch up.

Government support, including the allocation of RM2 billion through grants and financial aid, has certainly helped to sustain cash flow and save jobs. However, it is imperative that SMEs invest in their own resilience by embracing digital solutions that will give them a stronger competitive advantage in the long run.

Source: World Bank; Bank Negara Malaysia; The Edge Markets; Focus Malaysia



Are You Ready for 2021?

by CEDAR Research Team

The beginning of 2021 is going to look quite different from the beginning of 2020. You not only need to take a look back at the many changes you made in 2020, but you also need to re-examine the basic actions that you have taken this year to stay in business. Additionally, you need to reinforce anything that has improved your company's resilience in the face of the many changes this year has thrown at it. Every year business owners need to conduct a business evaluation or retrospective that digs into the successes and failures of the year – and provides a means for moving forward. While this is a common quarterly and yearly task in most businesses, last year made a standard apples-to-apples comparison of work well done very difficult.

For example, usually, when your leadership teams look at your business, they consider what worked well in comparison to past circumstances. But, how do you account for a complete switch from in-person to remote work – or required closures of brick-and-mortar business? How do you consider a complete change in customer behaviour? The changes brought about by 2020 make it difficult to learn from mistakes and carry successes into 2021. However, you can effectively look back at the year and discover what you should continue – and what didn't work at all.

Ask These Five Questions

2020 was a year filled with changes – and there is a lot we can learn from the changes that occurred. Your yearly retrospective or evaluation should look at several factors:

1. What changes did you make and when?
2. What metrics do you use to measure business success?
3. Did your business grow or shrink based on these metrics?
4. When did the business changes happen as compared to the metrics?
5. When did you put other strategies in place, as compared to the metrics?

In asking these questions, you are looking to:

1. Understand the overall growth or market share loss over the year.
2. Understand how specific management-initiated actions affected loss or growth.
3. Discover actionable items that you can take this year that will benefit your company's growth.

Viewing the particulars of 2020 will help your team create actionable items for 2021. There was a lot of "pivoting" in 2020. Companies had to close their doors or provide no contact options. Some businesses had to increase costs to ensure employee and customer safety – while others saved money by making all work remote.

Understanding which pivots and which changes created growth, and which caused shrinkages will give you and your team a focus for this year's growth. Goal setting begins a new year for individuals and businesses. As you start this new year, we encourage you to think about your vision for the future. Here are some additional questions to ask yourself and your team:

1 What would your company look like in an ideal world? This is a broad question that can be broken down in terms of growth, company culture, employee and customer satisfaction, product quality, product delivery method, and more. The sky is the limit when it comes to creating an overarching vision of the future.

The idea in asking this question is to cut through the "doomed" attitude many felt during 2020 and blossom into far-seeing, energized leaders. Dreaming of a brighter future will help you to see the possibilities for your company. Doing this as a team provides more opportunities to think big.

2 What is the purpose of your business? Why do you want to achieve the ideals you have laid out? We ask this to help you and your team reinforce the reasons behind the changes you are making. Most business owners have purposes beyond making money. They want to create a new opportunity for customers, provide the best service in the business, or connect with people. Adding these purposes to the mix as you look ahead gives a focus to your strategies going forward.

3 Are there concrete steps to take this year to get closer to the ideal company? This is where you lay down the goals for this year and strategize how to get there.

4 How will you begin to implement these strategies? Creating the goals and strategies is one thing; the final step is implementing these plans.

Source: bizsuccesscg.com



Design Thinking: Transforming Solution Into Business

..... By Dr. Wan Norhayati Wan Ahmad

“As long as consumers have problems, they will always search for solutions. That said, the biggest issue for most founders is finding these painful problems and matching them with the best solutions possible”

-Thomas Oppong, Founder Alltopstartups

As a centre for entrepreneurship, students always come to CEDI to express their great interest in becoming entrepreneurs but they lack practical and viable business ideas. Often, business sell what people need (necessities) and what people want (desires). However, the supply of these products and services become so massive and highly competitive. Product differentiation is vital for the businesses to survive and sustain. Further, people's needs and especially wants change easily from time to time.

The developments in technology, for example, have changed people's lifestyle and habit. The threat from Covid-19 Pandemic changed people's norms. Consequently, businesses have to be proactive, evolve and change at the same pace as to cope with these changes in demands and lifestyles. Failure to adapt means failure to become relevant to customers' changing needs and demand, thus failure to sustain in the business. Rather than competing on physical products; entrepreneurs are advised to focus on how their products can solve customers' problems.

1 Sell The Problem You Solve, Not The Product You Have

I believe that you are familiar with the above statement, but how effective is this practice? One of the areas of Business Model Canvas (BMC), a summary of business operation in a diagram that the business produces to pitch for fund, is customer relationship. Normally this element will emphasize on the solutions offered to the customers. Looking at Food Panda's BMC, for instance, the key words for their customer relationship are accessibility, convenience, customization, cost reduction, 24/7, review and rating and many more. These are not merely attractive words attached to the services offered, but the solutions to the problems that customers are looking for.

The ease and convenience of ordering the food of customers' preference from a variety of choices and vendors at their fingertips and delivered to their door without

having to leave their house is not only the solution for a busy customer; but also a solution for the invisible businesses. A new start-up business may become easily visible when listed in Foodpanda, as it creates awareness to the food hunters of this new business existence in their area. Foodpanda does not emphasize on what service they can offer but what this service can do to solve their customers' problems. What customers see is that if they do not have enough time or too tired to cook, they can always rely on Foodpanda to solve this problem.



2 Solutions That Inspire More Solutions

Grab business started with Grab car, then they evolved with other services like food and insurance. Available taxi service cannot solve problem for those that do not have transport because previously if you want taxi service in Malaysia, you need to have the driver's number to book and wait at the side of the road for taxi to pass by or go to the taxi service area to ask for one. If you are in hurry, there is no guarantee that you can find one around your area or the driver might not agree to the destination of your wish. The fare based on kilometres was criticised as expensive by the passengers.

When you go outstation or going someplace new, you might have to ask for friends' or relatives' help in fetching you because you are not familiar with the public transportation at the area. Looking at Grab's BMC, the value proposition that they offer to the customers are minimum waiting period, more options and lower fare; which are exactly the solution needed by customers. According to Grab, "Grab's technology may have been invented to make our lives easier. But it's people and communities that turn them into solutions. Solutions, that inspire more solutions". How these solutions lead to other solutions? Similar to Foodpanda, Grab car business not only solve passengers' problems, but also become a solution to those who need to find additional source of income. Unlike taxi drivers, Grab car drivers have flexible working time, flexible area and they do not have to look for passengers, but the passengers will find them.

3 Pain Points: A Route To Understanding Customers' Problems

Since the solutions to customers' problems are good ideas for business; then understanding customers' problems are vital for businesses. Empathy map is one of the good tools in problem identification

as it helps business to understand what customers feel and think, especially the pain and the gain. Understanding their pain is about understanding their frustration, their fear and problems. On the other hand, the gain would reflect what is their expectation and hope that they want in the solution. In term of pain points, some people suggest that these points can be categorised into four; financial, productivity, process and support.

However, sometimes prospective customers do not realise what their problems are. Therefore, when talking to prospective customers, you need to ask the right questions. The questions may not be straight forward like "how do you go to work every day?". Nonetheless, a simple question like this one may lead to one or more pain points that you are looking for. In the end, you have to make them see what their problems are, and later convince them that you can provide solutions that they need.

4 Ingenious Solution

Should a solution involve a new invention of a product or service? The answer is No. In my personal point of view, business should be ingenious in finding solutions to the problems. Ingenious solution is about solving things in a smart or clever way. Ingenuity involves a process of finding solutions to problems using innovative, creative, imaginative, and useful ideas and activities; creating and dealing with risks and opportunities; and analysing the consequences, both individually and collectively to change and improve. Ingenuity does not necessarily mean new or innovative ideas, but it can refer to all ideas that are useful to solve practical problems.

Although innovation requires novelty, practical ideas may include both novel and dull ideas and still be ingenious. The solution might be simple but practical. Your product does not change but your business model might change as to solve

customer solution. For example, because of the Covid-19 Pandemic, people don't really go out to shop for their clothes. However, this does not mean people will not buy clothes. Online garment business would be a contemporary solution, as it's not just solving the problem of traffic jam, parking and the need to get dressed to the shopping complex, but the convenience of shopping experience within home comfort, anytime and anywhere.

With the unseen threat of the Covid-19 virus, online shopping also offers solution to overcome fear and unsafe feeling when going outside, especially at crowded and public area like shopping complex. In this case, the products do not change, but the business model and delivery change. This solution works, proven through a big boost in online transactions volume during movement control order (MCO). According to the Minister of Domestic Trade and Consumer Affairs, Datuk Alexander Nanta Linggi, online trading activities recorded an incredible jump with an increase of 28.9 percent in April 2020, just about a month after the announcement of MCO. This impact goes on, even after the MCO period, as people's norms changed.

In a nutshell, problems can create opportunity to the business. No pain no gain. Solutions for customers' problems are golden business ideas if the business can successfully convince the customers that the solutions offered are practical and can solve their problems. On the other hand, business has to bear in mind that one solution offered might not be a suitable solution for everyone, even though the problems are similar.

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BUSINESS ALERT

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

OIL, GAS AND ENERGY (Average USD51.34 / Brent Crude)



OUTLOOK: NEUTRAL

- Shell will cut 250-300 jobs from its upstream operations in Malaysia over the next two years, or around 2pc of the current workforce, calling it a necessary change to ensure it is in a strong position to capture opportunities in the energy transition. Shell announced in September plans to cut 7,000-9,000 jobs over the next two years as part of a structural reorganisation to shift towards a low-carbon future.
- Most of Shell Malaysia's upstream staff will relocate to its principal office in Miri in the Malaysian state of Sarawak. The firm will continue to maintain an office in Kota Kinabalu in Sabah state for downstream businesses and some upstream support. There are no changes to Shell's offshore deepwater operations in Sabah.
- Shell has scaled back its upstream presence in Malaysia in recent years, having most recently handed over the E11 gas production facility in Sarawak to Malaysia's state-owned Petronas. The E11 complex supplies feedstock gas to the 30mn t/yr Petronas-operated Bintulu LNG. This followed the sale of Shell's 15pc stake in the 7.7mn t/yr Malaysia LNG Tiga project to the Sarawak state government, completing its exit from the Bintulu LNG complex.

HEALTHCARE



OUTLOOK: NEUTRAL

- Manulife Investment Management (M) Bhd has launched the Manulife Global Healthcare Fund to tap into the growing global healthcare industry amid the Covid-19 pandemic and unprecedented market volatility in 2020. The pandemic and market volatility have brought the global healthcare and pharmaceuticals sectors into the limelight, emphasising the importance of medical innovation and long-term investment opportunities the industry could bring.
- The healthcare sector has been one of the most recession resistant areas of the economy, proving to be a defensive stalwart during times of enhanced volatility and economic uncertainty. Historically, healthcare has delivered strong performance, particularly during economic downturns. Over the past 25 years (1995 to 2020), global healthcare equities have on average outperformed global equities. These excess returns have been more pronounced during periods of heightened market volatility or economic distress.
- The fund offers investors in Malaysia the opportunity to contribute to the progress in the global healthcare industry. The fund will enable investors to capture potential medium to long-term capital growth in healthcare-related companies globally. Companies with products and services that are guided by unique principles, should see unprecedented demand, such as innovative companies that offer groundbreaking medical advancements. The target fund capitalises on growth potential of the healthcare sector and invests in diversified sub-sector positioning to capture three global secular trends: ageing population, medical advancements and unmet medical needs.

TOURISM



OUTLOOK: NEGATIVE

- In the first nine months of the year, tourist arrivals to Malaysia contracted by a whopping 78.6% to 4.29 million from 20.1 million in the previous corresponding period. Most of the tourists, or 4.23 million, arrived before the borders were shut on March 18. As a result, tourism receipts – the country's third-largest revenue contributor – plunged 80.9% to RM12.6 billion from RM66.1 billion in the previous corresponding period. The number of excursionists or day trippers fell 74.9% to 1.73 million in the January-September period.
- Accommodation – the second-highest contribution from foreign tourists after shopping – also suffered. The hotel industry alone is expected to lose as much as RM6.54 billion in revenue this year. Overall average occupancy rate (AOR) this year is estimated to be 27.51%, while the average daily rate (ADR) is projected to be RM196.69. Since March 2020, 109 hotels, resorts, motels, home stays and chalets have shut for good. And as at May, job losses were at 12,000, or 6% of the industry's workforce.
- The amusement and theme park industry has not been spared. According to the Malaysian Association of Amusement Theme Parks & Family Attractions (Maatfa), the estimated losses in revenue between March and December add up to RM2.8 billion. Job losses are expected to total 2,543, with 420 workers being let go in December alone. Eighteen Maatfa members have ceased operations permanently since March, with 10 of them in the fourth quarter.

BUSINESS SERVICES



OUTLOOK: NEUTRAL

- Malaysia's Port of Tanjung Pelepas (PTP) plans to double the size of its Free Trade Zone with the addition of 350 acres of land being opened for development. PTP is also planning to increase terminal infrastructure to deal with increases in shipping traffic. The current free trade zone is occupied by 41 businesses which have created about 10,000 jobs. PTP, a joint venture between MMC Group and APM Terminals, is Malaysia's most advanced container terminal, with capacity to handle up to 12.5 million TEUs annually.
- PTP is situated on the eastern side of the mouth of the Pulai River in South-West Johor, a mere 45 minutes from the confluence of the world's busiest shipping lanes.
- PTP has 14 linear berths totaling 5.04 kilometers. The terminal is equipped with 58 Super Post Panamax cranes, 16 of which have a 24-box outreach catering for the next generation of Triple E size vessels. These cranes also have twin-lift capability to further enhance productivity. PTP's current average berth productivity for mainliner vessels stands at 100 moves per hour minimum.
- The port set a record for vessel utilization after the MSC Gulsun, the largest container ship in the world, departed with 19,574 TEU in July 2019. This milestone means PTP has broken the record three times in a row and has become the first port in the world to set back-to-back records for container vessel utilization.

COMMUNICATIONS CONTENT AND INFRASTRUCTURE



OUTLOOK: NEUTRAL

- Malaysia has jumped into the digital banking fray following the recent issuance of a policy document on the licensing framework for digital banks by Bank Negara Malaysia (BNM). The timing coincides nicely with Singapore having just approved four digital bank licenses to surprisingly non-banking players. BNM made the call following a six-month public consultation. The move will most certainly set the scene for one of the biggest disruptions to the financial services market in decades. It comes close on the heels of other countries in the Asia Pacific region including Hong Kong and Taiwan, and closer to home, Singapore.
- Digital or virtual banks are an opportunity for disruption across the financial service sector – impacting both challengers (entrants) and incumbent (traditional) banks. Besides promoting innovation, BNM's vision is for digital banks to enhance financial inclusion for the underserved and help grow small and medium-sized enterprises (SMEs) in Malaysia.
- The regulators on December 31, 2020, stated that the licensing framework for digital-only banks will support the application of the latest technologies that could enhance the financial well-being of the country while also promoting sustainable growth. It includes expanding access to and encouraging responsible usage of, the relevant financial products

WHOLESALE AND RETAIL



OUTLOOK: NEGATIVE

- For the first time in 22 years, Malaysia's retail sales are seen contracting by as much as 15.8% this year, as retailers across the country are struggling to get customers. The 15.8% forecast contraction would bring the total value of retail sales to RM90.5 billion, which is RM21.9 billion less than the RM112.4 billion originally projected based on 4.6% growth. Nevertheless, the decline would be less severe than the 20% plunge registered during the 1998 Asian financial crisis.
- With borders remaining closed and movement restricted, thousands of retailers were forced to shut down, and thousands more are expected to do so this year. Renowned department stores such as Singapore's Robinsons closed shop for good and more recently, US ice cream chain Ben & Jerry's announced its exit from Malaysia.
- Retail Group Malaysia (RGM) estimate 51,000 stores, or 15% of the country's total retail supply, are expected to cease operations between March 18, when the Movement Control Order (MCO) was imposed, and January 2021. Closures are expected to accelerate from October and peak in January 2021, following the end of the six-month banking loan moratorium on Sept 30. The second Conditional MCO (CMCO) imposed on several states, including Kuala Lumpur and Selangor, will also hasten the closure of stores, particularly those located in the Klang Valley,



5 Tips To Stay Afloat During Covid

..... by CEDAR Research Team

If you're like many business owners out there, the coronavirus pandemic has rocked your world. According to a SHRM study, 62% of small businesses say they have experienced a decrease in revenue since the start of Covid-19. To deal with this change in cash flow, you may find yourself having to change up other processes for the time being, such as your marketing strategies.

The Covid-19 pandemic has changed the lives of consumers and businesses alike. And, with this major change and a "new normal" comes a new way to market to customers. To pivot your marketing amidst the coronavirus and help keep your business thriving during trying times, use these five Covid-19 marketing tips.

1 Reassure Your Customers
Your customers are your business's #1 fans. Without them, you wouldn't be the successful business you are today. In a time with so much uncertainty, you need to reassure your customers that you're there for them and that your business isn't going anywhere. So, how do you tie in reassuring your customers into your marketing tactics? So happy you asked! To inform your customers about how you're responding to the coronavirus and let them know you're there for them when they need you. When reassuring your customers, keep a calm tone with a positive message and relevant language. And, remember to include how they can contact you if they have any questions.

2 Get Creative
This coronavirus age is not the time to fall back on your old marketing strategies. It's a time to take risks and be creative with your marketing tactics. When it comes to marketing your business during coronavirus, the more creative you are, the better. Having a unique way to market your products or services makes you stand out from your competition. Not to mention, spicing up your marketing can help draw in new customers and keep business booming during the coronavirus. Whatever creative route you decide to take, have fun with it. Have a brainstorming session to think about what you can do to attract customers and make them want to spend their hard-earned cash during these trying times.

3 Kick Things Up On Social
Even before the coronavirus started, social media was king. Almost everyone has social media profiles. And, that number continues to grow as more people go virtual during the pandemic. To market your company in the middle of coronavirus, take your strategies to social. The truth is, this coronavirus age is prime time to promote your business offerings online. To market your business on social, be active, and present. Social media is a great way for you to create buzz about your business. Not to mention, it's a relatively inexpensive option to promote your business and spread the word about your offerings online.

4 Build Relationships Virtually
Building relationships is one of those things that can be easier said than done, especially when you're trying to build them online versus in-person. But if you want to market your business in the midst of coronavirus, you have to embrace building and strengthening relationships with your customers online. To strengthen relationships with your customers, put yourself in their shoes. What would you want to see and hear from a business? How would you feel if you saw one of your business's marketing communications? Keep open, honest, and considerate communication going. If you currently don't have a regular cadence of communication with your customers, now's the time to start (think email marketing campaigns). When communicating and connecting with customers during the coronavirus, be empathic, genuine, and thoughtful. The more you connect with your customers and get a feel for who they are, the better you can market to them in the future.

5 Improve Your Online Presence
With the coronavirus in full swing and more and more people hopping on the online bandwagon, there's no better time to work on your business's online presence. Having a strong online presence can help you build your brand and gain credibility to attract new customers. Plus, it makes your business more readily accessible to customers so they can find out more information about what your business has to offer. With so many people spending their free time online, why not take advantage of it? Again, there's no better time than now to boost your online presence. And remember, even if you already have a top-notch online presence, there's always room for improvement. So, get out there and give your business the online boost it deserves!

Source: forbes.com

Cara Menangani Tekanan di Tempat Kerja

oleh CEDAR Research Team

Majikan di semua peringkat perlu mengambil berat soal tahap kesihatan mental setiap pekerja bagi mengelakkan berlaku risiko kemurungan. Jelasnya, peranan majikan di negara ini dalam mempromosikan kesedaran soal kesihatan mental di tempat kerja masih pada tahap rendah. Pada tahun 2017, terdapat 20,000 penjawat awam yang bersara awal setahun disebabkan tekanan di tempat kerja. Angka itu hampir kepada jumlah mereka yang bersara wajib iaitu antara 30,000 sehingga 35,000 orang setahun. Ia adalah angka yang agak membimbangkan. Secara umumnya, tekanan kerja menjejaskan produktiviti serta prestasi organisasi dan angka mereka yang mengalami tekanan ini adalah agak tinggi.

Data daripada *National Institute of Occupational Safety and Health (NIOSH)* di Amerika Syarikat (AS) mengatakan bahawa kira-kira satu pertiga daripada pekerja mengalami stres di tempat kerja. Beberapa kajian lain di Eropah juga menunjukkan angka yang hampir sama iaitu di antara 20 sehingga 30 peratus. Tekanan kerja secara umumnya berpunca daripada tanggungjawab atau beban tugas yang tidak berpadanan dengan pengetahuan, kemahiran atau jangkaan individu tersebut sehingga menyebabkan mereka sukar untuk menghadapinya. Tekanan ini akan menjadi bertambah teruk apabila mereka tidak mendapat sokongan daripada rakan sejawat atau ketua dan tidak mempunyai kawalan terhadap punca tekanan.

Punca-Punca Tekanan

Tekanan boleh berpunca daripada individu, jenis pekerjaan, tempoh bekerja yang panjang atau faktor persekitaran. Konflik di kalangan teman sekerja atau ketua adalah antara sebab yang paling kerap ditemui. Ini menyebabkan berlakunya jurang komunikasi serta menjejaskan produktiviti di tempat kerja. Fenomena buli di tempat kerja turut menjadi punca. Adakalanya pekerja bukan sahaja dibuli oleh ketua tetapi juga oleh rakan sejawat yang lebih senior.

Ada pekerja yang tidak diberikan kuasa autonomi serta tiada peluang untuk kenaikan pangkat atau kemajuan kerjaya. Selain daripada buli, ada pekerja yang didera dalam bentuk emosi seperti disindir atau diherdik serta mengalami gangguan seksual. Persekitaran kerja yang toksik, jauh dari tempat tinggal serta waktu bekerja yang panjang serta sukar mengambil cuti turut menjadi antara punca stres. Untuk itu, perlu dikenal pasti apakah punca stres di tempat kerja tersebut. Ada punca tekanan yang di luar kawalan individu dan individu tersebut harus belajar untuk menguruskan tekanan dengan baik.

Tips Untuk Pekerja

1. Jika masalah tersebut adalah daripada individu, cuba bersemuka dan cari jalan penyelesaian. Banyak masalah berpunca dari maklumat orang ketiga sehingga menimbulkan salah faham yang berpanjangan.
2. Rancang kerja dan masa dengan baik. Senaraikan tugas mengikut kepentingan dan tarikh yang perlu disiapkan.

3. Cuba kenal pasti tahap kemampuan sendiri dan belajar untuk menjadi lebih asertif. Seringkali mereka yang boleh buat kerja dibuli dengan beban kerja yang banyak, sedangkan mereka yang malas tidak diberikan tugas yang sewajarnya. Ini akan menimbulkan rasa ketidakpuasan hati di kemudian hari.
4. Lakukan kerja secara berpasukan serta bahagikan tugas mengikut kemahiran serta kebolehan.
5. Amalkan *work-life balance* atau keseimbangan antara kerja dengan kehidupan. Tetapkan matlamat hidup, kepentingan anda serta pisahkan kerja dari rumah. Tinggalkan apa yang berkaitan dengan kerja di tempat kerja.
6. Kenal pasti sistem sokongan anda. Ia boleh jadi pasangan, rakan atau pun ahli keluarga. Mereka adalah tempat untuk anda menyalurkan tekanan yang dialami. Selain daripada meluahkan masalah, kita dapat berkongsi pendapat serta belajar dari pengalaman orang lain.

Tips Untuk Ketua Atau Majikan

1. Amalkan sikap terbuka serta berbincang dengan pekerja jika ada perkara yang tidak memuaskan hati.
2. Berikan teguran secara individu dan tertutup.
3. Berikan insentif kepada mereka yang layak untuk meningkatkan motivasi serta harga diri.
4. Beri pertimbangan yang sewajarnya untuk perkara yang berkaitan dengan masalah keluarga dan penyakit. Contohnya jika mereka terpaksa mengambil cuti kerana anak sakit atau hadir untuk temujanji ke hospital. Jika masalah keluarga dan penyakit dapat diuruskan dengan baik, maka prestasi kerja juga adalah lebih baik.

Tekanan perlu ditangani di peringkat awal. Tekanan yang berpanjangan boleh menyebabkan berlakunya kemurungan, kegelisahan, mencetuskan penyakit serta menyebabkan penyakit fizikal sedia ada menjadi bertambah teruk. Untuk itu adalah penting agar pekerja dan majikan bersama-sama berusaha untuk mengurangkan tekanan serta menjadikan persekitaran kerja kondusif dan harmoni.

Sumber: astroawani.com



Temubual oleh Nursyafiqah Mohd Rafee

SEMBAWANG USAHAWAN bersama

Ramesh Gomez

Pengarah Urusan

Nama Syarikat
Sunglo Malaysian Yoghurt
Company Sdn Bhd

Bidang Perniagaan
Pengeluar makanan & minuman
berasaskan yogurt untuk kesihatan

Alamat Perniagaan
Jalan Nilai 7/17,
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dan pemasar produk yogurt Sunglo. Formula yogurt kami dikembangkan selama 38 tahun untuk memenuhi selera para pencinta yogurt Malaysia. Kami mempunyai pelbagai jenis yogurt seperti untuk penggunaan langsung (makan begitu sahaja), untuk masakan, dalam bentuk minuman, Greek yogurt, atau dibungkus dalam kantung atau dibungkus secara pukal dalam berbagai ukuran dan dengan pelbagai jenis rasa.

Kami sentiasa berusaha untuk memastikan formula kami kekal natural dan semudah yang mungkin, seperti yogurt yang akan anda buat di rumah untuk keluarga anda. Ini bermakna kami menggunakan lebih banyak susu dan hanya sedikit bahan lain untuk menjadikan produk kami lebih pekat dan lebih enak.

Apakah strategi yang diaplikasikan oleh syarikat anda?

Jenama Sunglo merupakan "jenama kecil" di kalangan produk yogurt tempatan dengan anggaran 2% saham pasaran. Namun, kami dapat bertahan di pasaran yang kompetitif dengan memanfaatkan kelebihan saiz perniagaan kami. Kami membina perniagaan kami dengan model

Adakah anda merupakan penggemar yogurt atau dadih? Walaupun rasanya yang masam namun yogurt digemari ramai. Yogurt dimakan dalam keadaan yang sejuk bagi memastikan kandungan bakteria atau kultur hidup aktif terjamin untuk memberikan manfaat kesihatan terbaik kepada tubuh. Pengambilan yogurt sebagai menu tambahan dalam pemakanan seharian dapat membantu di dalam menjaga kesihatan usus, meningkatkan kekebalan tubuh, menurunkan tekanan darah tinggi serta menjaga kesihatan kulit dan tulang. Sunglo Sdn Bhd merupakan salah satu pengeluar yogurt di Malaysia. Pengarah Urusan Sunglo Malaysian Yoghurt Company Sdn Bhd, Encik Ramesh Gomez telah berkongsi pengalaman, pengetahuan dan pendapat beliau dalam dunia keusahawanan.

Bolehkah anda menceritakan latar belakang penubuhan perniagaan anda?

Rata-rata pengguna yang pernah membeli produk yogurt Sunglo kemungkinan besar tidak mengetahui bagaimana perjalanan syarikat Sunglo bermula. Sejarah produk bermula sejak tahun 1983. Ketika itu produk hanya

dihasilkan di dapur di sebuah rumah di Petaling Jaya oleh Syarikat Sunglo. Empat tahun kemudian, yogurt Sunglo telah berjaya menarik perhatian jenama gergasi makanan iaitu Nestlé yang kemudiannya mengambil alih Sunglo pada tahun 1987 dan menjadi pemilik jenama itu hingga tahun 1995 sebelum ia dijual kepada Sunglo Sdn Bhd.

Bolehkah anda kongsi latar belakang serta produk syarikat anda?

Pada tahun 2015, Malaysian Yoghurt Company Sdn Bhd, anak syarikat Sunglo Sdn Bhd dan Magic Foods Sdn Bhd, menjadi pengeluar, pengedar



Sumber daripada Internet



Sumber daripada Internet



Sumber daripada Internet

kapasiti kecil dengan overhead yang lebih rendah dan sistem yang lebih fleksibel. Ini membolehkan kami menawarkan rangkaian yogurt khusus yang mungkin tidak sesuai untuk jenama yang lebih besar. Kami hanya mahu menjadikan yogurt kami semurah yang mungkin dan tersedia untuk pasaran seluas mungkin.

Strategi ini jelas berfungsi untuk syarikat kami kerana jenama Sunglo bersaing dan berkongsi ruang rak di pasar raya dengan jenama besar seperti Nestlé, Dutch Lady, Marigold, Farmfresh, Anlene dan Nutrigen. Kejayaan yogurt jenama Sunglo adalah kebanggaan syarikat.

Apakah pencapaian terbesar syarikat anda?

Malaysian Yogurt Sdn Bhd telah dianugerahkan PKS Terbaik (Negeri Sembilan) di Safe Food Expo 2015 dan berada di kedudukan kesebelas dalam Anugerah Enterprise 50 (E50) 2016 yang dianjurkan oleh SME Corp Malaysia. Syarikat kami juga telah mendapat pensijilan Jenama Nasional Malaysia oleh SME Corp. Malaysia, pensijilan halal oleh JAKIM, pensijilan Tanda Kesihatan Veterinar oleh Jabatan Veterinar dan perakuan MeSTI oleh Kementerian Kesihatan. Yogurt kami juga diiktiraf oleh

majalah Her World's Kitchen sebagai 'Produk Terlaris: Kategori Yogurt Segar'.

Apakah cabaran yang dihadapi oleh syarikat anda?

Berbicara mengenai cabaran yang dihadapi oleh perusahaan kami, cabaran terbesar dalam perniagaan ini adalah kesedaran jenama (brand awareness) dan penembusan pasaran (market penetration). Cabaran pertama untuk jenama yogurt kecil seperti kami adalah untuk mendapatkan pengiktirafan jenama dari pengguna, terutama ketika bersaing dengan jenama besar yang mempunyai kekuatan kewangan di pasaran yang sama. Yang kedua adalah mengembangkan jaringan pengedaran yang menjimatkan kos yang membolehkan kami menembusi lebih jauh ke dalam pasaran sasaran.

Dengan latar belakang pasaran yang mencabar, syarikat kami sangat didorong oleh populariti produk kami yang konsisten dan daya tarikan produk kami merentasi pelbagai garis generasi. Apa yang paling mengembirakan adalah pelanggan memberitahu kami bahawa mereka menyukai yogurt kami dan anak-anak juga menyukai jenama kami. Dengan ibu bapa dan kemudian anak-

anak mereka terus membeli produk kami, ini membuat kami semua di syarikat merasakan bahawa semua usaha kami selama ini telah berhasil memanfaatkan pelbagai generasi pengguna.

Apakah rahsia syarikat anda dapat bertahan sekian lama?

Saya percaya bahawa jika kita dapat mengurus perubahan dan mengekalkan relevansi kita dalam industri, itu adalah kunci kepada kejayaan. Pasaran telah banyak berubah sejak tiga puluh lapan tahun kebelakangan ini dan terus berkembang. Permintaan pengguna berubah dan sebagai pemilik jenama, kita mesti berubah untuk memenuhi permintaan pasaran atau berisiko menjadi tidak relevan.

Salah satu tantangan terbesar yang harus kita hadapi, sebagai pengusaha makanan adalah bagaimana untuk kekal relevan dengan pengguna di dunia yang sangat cepat berubah. Seni membuat yogurt mungkin tidak banyak berubah selama berabad-abad tetapi pengguna mengharapkan jenama yogurt untuk memperkenalkan produk inovatif yang selaras dengan keperluan dan keinginan gaya hidup mereka yang berubah-ubah.

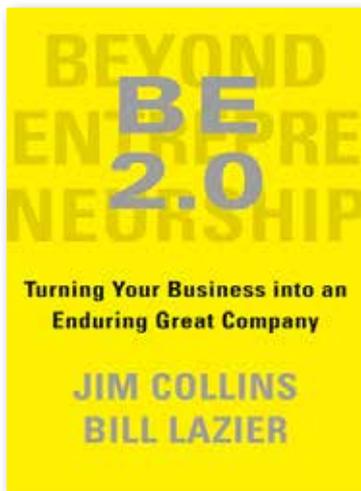
Adakah Malaysian Yogurt merancang untuk melebarkan sayap ke peringkat antarabangsa?

Model perniagaan kami adalah khusus untuk memenuhi pasaran Malaysia. Kami ingin mengembangkan perniagaan kami dengan mengembangkan rangkaian yogurt premium untuk memenuhi segmen khusus pasaran. Saya berharap dalam masa sepuluh tahun akan datang yogurt jenama Sunglo akan dikenali dan diterima oleh majoriti pencinta yogurt Malaysia sebagai jenama yogurt premium tempatan pilihan mereka.

Sumber: SME Stories, SME Corp



Sumber daripada Internet



Author : Jim Collins & Bill Lazier
Pages : 352 pages
Publisher : Portfolio

Be 2.0 (Beyond Entrepreneurship 2.0): Turning Your Business into an Enduring Great Company

What's the roadmap to create a company that not only survives its infancy but thrives, changing the world for decades to come? Nine years before the publication of his epochal bestseller Good to Great, Jim Collins and his mentor, Bill Lazier, answered this question in their bestselling book, Beyond Entrepreneurship.

Beyond Entrepreneurship left a definitive mark on the business community, influencing the young pioneers who were, at that time, creating the technology revolution that was birthing in Silicon Valley. Decades later, successive generations of entrepreneurs still turn to the strategies outlined in Beyond Entrepreneurship to answer the most pressing business questions. BE 2.0 is a new and improved

version of the book that Jim Collins and Bill Lazier wrote years ago. In BE 2.0, Jim Collins honours his mentor, Bill Lazier, who passed away in 2005, and re-examines the original text of Beyond Entrepreneurship with his 2020 perspective.

The book includes the original text of Beyond Entrepreneurship, as well as four new chapters and fifteen new essays. BE 2.0 pulls together the key concepts across Collins' thirty years of research into one integrated framework called The Map. The result is a singular reading experience, which presents a unified vision of company creation that will fascinate not only Jim's millions of dedicated readers worldwide, but also introduce a new generation to his remarkable work.

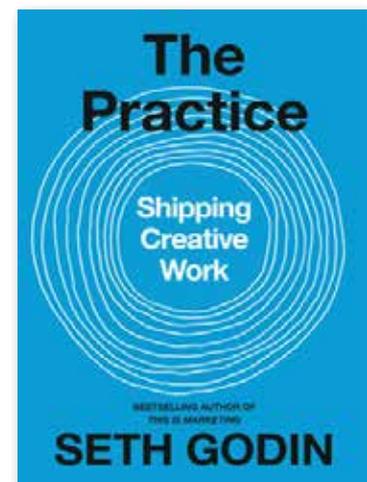
The Practice: Shipping Creative Work

From the bestselling author of Linchpin, Tribes, and The Dip comes an elegant little book that will inspire artists, writers, and entrepreneurs to stretch and commit to putting their best work out into the world. Creative work doesn't come with a guarantee. But there is a pattern to who succeeds and who doesn't. And engaging in the consistent practice of its pursuit is the best way forward.

It's a book for people who seek to challenge the status quo. In it, Seth Godin reminds us that we're all capable of being creative and making a difference in the world if we show up with the right attitude. That means giving yourself permission to make mistakes. Permission to try things that might not work. Permission to fail. Throughout the book, Godin challenges his readers to honor their potential. It's more than an opportunity. It's an obligation. He knows that most people hesitate, seek

reassurance, and succumb to fear and self-doubt and so he offers a path forward for those who care enough to make a contribution.

Based on the breakthrough Akimbo workshop pioneered by legendary author Seth Godin, The Practice will help you get unstuck and find the courage to make and share creative work. Godin insists that writer's block is a myth, that consistency is far more important than authenticity, and that experiencing the imposter syndrome is a sign that you're a well-adjusted human. Most of all, he shows you what it takes to turn your passion from a private distraction to a productive contribution, the one you've been seeking to share all along. With this book as your guide, you'll learn to dance with your fear. To take the risks worth taking. And to embrace the empathy required to make work that contributes with authenticity and joy.



Author : Seth Godin
Pages : 272 pages
Publisher : Portfolio