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DISTRIBUTION OF SMEs BY SECTOR 1996

DISTRIBUTION OF SMEs BY SECTOR 1996						
Sectors	Number of firms		Value-added		Employment	
	Number	%Share	RM Mil	%share	Workers	%share
Textiles & Apparel	3,331	17.5	958	5.2	49,422	8.8
Wood-based Product	2,953	15.6	2,464	13.3	114,301	20.3
food Industries	2,904	15.3	3,019	16.3	71,084	12.6
Electrical & Electronic	599	3.2	1,427	7.7	42,088	7.5
Machinery	1,064	5.6	763	4.1	24,152	4.3
Rubber-based Product	408	2.2	1,054	5.7	31,731	5.6
Transport Equipment	423	2.2	530	2.8	14,535	2.6
Fabricated Metal Product	2,260	11.9	1,463	7.9	47,251	8.4
Plastics	1,009	5.3	1,557	8.4	47,364	8.4
Non Metallic Mineral Industries	708	3.7	874	4.7	24,300	4.3
Chemicals(Industrial & Others	429	2.3	1,866	10.1	15,871	2.9
Irons & steel basic Industries	362	1.9	436	2.4	10,417	1.7
All remaining sectors	2,500	13.2	2,111	11.3	71,080	12.7
Total	18,950	100	18,522	100	563,596	100

DISTRIBUTION OF SMEs BY STATE AND INDUSTRY 1996

DISTRIBUTION OF SMEs BY STATE AND INDUSTRY 1996									
State/ Sector	Food Industries	Textiles & apparel	Wood	Rubber	Machinery	Electrical & Electronic	Transport	All remaining sectors	Total
Johor	14.9	17.8	15.0	17.0	23.9	22.8	12.4	17.8	17.3
Selangor	9.6	12.7	12.1	19.9	16.1	34.7	39.0	17.6	15.4
Perak	15.6	8.0	12.9	14.9	13.8	10.0	12.9	13.8	12.8
Sarawak	9.7	9.9	14.2	4.7	0.7	1.4	4.1	9.4	9.3
Kuala Lumpur	4.8	12.7	3.3	3.7	13.7	8.2	13.0	8.5	8.1
Pulau Pinang	9.1	4.6	6.3	6.6	9.0	5.9	3.8	8.4	7.4
Sabah	9.9	6.6	11.1	5.4	7.3	1.2	2.6	5.0	7.0
Melaka	5.8	5.2	5.2	7.3	3.6	4.7	2.9	4.6	4.9
Kedah	5.7	3.6	4.1	5.8	3.1	6.7	2.6	3.5	4.0
Pahang	4.5	6.6	4.8	3.2	3.1	0.9	2.1	2.4	3.8
N.sembilan	3.3	6.1	3.2	7.6	2.6	2.6	2.7	2.7	3.6
Kelantan	3.3	3.4	3.6	2.9	0.9	0.4	0.0	3.5	3.2
Terengganu	3.0	2.0	3.7	0.7	1.5	0.4	1.7	1.9	2.3
Perlis	0.7	0.4	0.3	0.2	0.4	0.0	0.0	0.6	0.5
Labuan	0.2	0.5	0.1	0.0	0.5	0.2	0.0	0.5	0.4
Total Percentage	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	2,904	3,331	2,953	408	1,064	599	423	7,268	18,950

I. COMPANY PROFILE

LATAR BELAKANG SYARIKAT

1. Name of company

Nama syarikat

2. Company/business registration number

Nombor pendaftaran syarikat/perniagaan

3. Date of commencement of operations

Tarikh mula beroperasi

4. Location of operations (production of goods/ services)

Lokasi operasi (pengeluaran barang-barang/ perkhidmatan)?

Town Bandar	State Negeri

5. Contact person in your company

Pegawai yang boleh dihubungi

Designation in company

Jawatan dalam syarikat

Telephone number

Nombor telefon

Fax number

Nombor faks

E-mail address (if any)

Alamat e-mel (sekiranya ada)

II. OWNERSHIP STRUCTURE

STRUKTUR PEMILIKAN

1. Who are the shareholders of your company? (as % of company's paid up capital)

Siapakah pemegang saham syarikat anda? (sebagai % jumlah modal berbayar syarikat)

%

Shareholders from Malaysia

Pemegang saham dari Malaysia

*of which :-
yang mana :-*

Bumiputera

Bumiputera

Non-Bumiputera

Bukan Bumiputera

Foreign shareholders

Pemegang saham asing

Total

Jumlah

100.00

**2. How much percentage of capital is held by the majority shareholder and his family?
(as % of company's paid up capital)**

*Berapakah peratusan modal yang dimiliki oleh pemegang saham terbesar dan keluarganya?
(sebagai % jumlah modal berbayar syarikat)*

 %

3. What type of establishment is your company? (please tick one box)

CONFIDENTIAL/SULIT

- A. **Sole proprietorship**
Kepunyaan tunggal
- B. **Partnership**
Perkongsian
- C. **Private limited company**
Syarikat sendirian berhad

III. BUSINESS OPERATIONS
OPERASI PERNIAGAAN

1. What products/services do your company produce and who do you sell these products and services to?
Apakah produk/perkhidmatan keluaran syarikat anda dan siapakah pembeli produk/perkhidmatan tersebut?

Products/Services <i>Produk/Perkhidmatan</i>	Buyers of your products/services <i>Pembeli produk/perkhidmatan</i>
<p><i>(for example : manufacture microchip)</i> <i>(contoh : membuat mikrocip)</i></p> <p><i>(for example : services - sell food)</i> <i>(contoh : perkhidmatan - menjual makanan)</i></p>	<p><i>(for example : computer manufacturers)</i> <i>(contoh : pembuat komputer)</i></p> <p><i>(for example : customers)</i> <i>(contoh : pelanggan)</i></p>

2. Which product/service of your company comprise more than 50% of your total sales?

Apakah produk/perkhidmatan keluaran syarikat anda yang merangkumi lebih daripada 50% daripada jumlah jualan?

3. Where do you sell your products to?

Ke mana anda menjual produk anda?

A. Domestic market only

Pasaran tempatan sahaja

B. International market only

Pasaran luar negara sahaja

C. Combination of above (please specify ratio of domestic market : international market)

Kedua-dua di atas (sila nyatakan nisbah pasaran tempatan : pasaran luar negara)

Domestic market Pasaran tempatan	International market Pasaran luar negara

4. Where do you purchase the raw materials for your product?

Dari mana anda membeli bahan mentah bagi pengeluaran produk anda?

A. Domestic market only

Pasaran tempatan sahaja

B. International market only

Pasaran luar negara sahaja

C. Combination of above (please specify ratio of domestic market : international market)

Kedua-dua di atas (sila nyatakan nisbah pasaran tempatan : pasaran luar negara)

Domestic market Pasaran tempatan	International market Pasaran luar negara

5. Does your company conduct any research and development activities ?

Adakah syarikat anda menjalankan aktiviti penyelidikan dan pembangunan?

A. Yes

Ya

B. No

Tidak

Definition :
Definisi :
R&D constitutes any systematic or intensive study undertaken with the objective to use the results of the study for the production or improvement of materials, devices, products, produce or processes.
Aktiviti penyelidikan dan pembangunan meliputi sebarang pengkajian sistematik atau rapi yang dijalankan di mana hasil kajian tersebut digunakan bagi pengeluaran atau peningkatan sumber, alat, produk, hasil atau proses.

6. How do you market your products/services? (you may tick more than 1 box)

Bagaimana anda menjualkan produk/perkhidmatan anda? (anda boleh menanda lebih daripada 1 kotak)

A. On your own

Secara sendiri

- B. Participate in trade fairs/roadshows organised by Government agencies**
Mengambil bahagian dalam pesta perdagangan/siri kunjungan yang dianjurkan oleh agensi Kerajaan
- C. Participate in trade fairs/roadshows organised by private companies**
Mengambil bahagian dalam pesta perdagangan/siri kunjungan yang dianjurkan oleh syarikat swasta
- D. Sell products through trading companies e.g. Sime Darby Trading, Harrisons Trading**
Menjual produk melalui syarikat perdagangan seperti Sime Darby Trading, Harrisons Trading
- E. Others (please specify)**
Lain-lain (sila nyatakan)

2. **What problems do you face in your business?**
Apakah masalah yang dialami dalam perniagaan anda?
(please rank "1" to "8". "1" for most critical and "8" for least critical)
(sila nyatakan "1" hingga "8". "1" bagi paling penting dan "8" bagi paling kurang penting.)

- A. Not able to obtain loans**
Tidak mendapat pinjaman
- B. Lack of avenues to sell products/services**
Kurang saluran bagi menjual produk/perkhidmatan
- C. Not able to source skilled labour**
Tidak mendapat pekerja mahir
- D. Intensive competition from neighbouring countries**
Persaingan sengit dari negara jiran
- E. Lack of market power due to intense competition from bigger players**
Kurang kuasa pasaran akibat persaingan sengit daripada pemain pasaran yang lebih besar
- F. Lack of technological knowledge to improve processes**
Kurang pengetahuan teknologi bagi mempertingkatkan proses-proses
- G. Intense competition from new entrants**
Persaingan sengit dari produk baru dalam pasaran
- H. Lack of support from the Government**
Kurang bantuan daripada Kerajaan
- I. High input costs due to Government policy**
Kos input yang tinggi akibat polisi Kerajaan
- J. Others (please specify)**
Lain-lain (sila nyatakan)

3. **How can the Government assist in marketing your products?**
Bagaimana pihak Kerajaan dapat membantu dalam memasarkan produk anda?
(you may tick more than 1 box)
(anda boleh menanda lebih daripada 1 kotak)

- A. Organise more trade fairs/roadshows within Malaysia**
Menganjur lebih banyak pesta perdagangan/persembahan dalam kunjungan dalam Malaysia
- B. Organise more trade fairs/roadshows overseas to help business penetrate export markets**
Menganjur lebih banyak pesta perdagangan/persembahan dalam kunjungan di luar Malaysia bagi membantu perniagaan menembusi pasaran eksport
- C. MATRADE to be more active in coordinating marketing efforts overseas**
MATRADE lebih aktif menyelaraskan usaha pemasaran luar negara
- D. Facilitate greater access to trading companies**
Memperluaskan akses kepada syarikat perdagangan
- E. Set up a central database for facilitate business matching**
Mewujudkan satu pangkalan data bagi memudahkan proses memadankan perniagaan

F. Others (please specify)

Lain-lain (sila nyatakan)

How can the Government assist in enhancing your business operations?

Bagaimana Kerajaan dapat membantu dalam mempertingkatkan operasi perniagaan anda?

(you may tick more than 1 box)

(anda boleh menanda lebih daripada 1 kotak)

A. Provide tax incentives/subsidies

Memberi insentif cukai/subsidi

B. Provide greater access to loans/financing

Memudahkan akses kepada pinjaman

C. Provide greater support in technological development

Memberi lebih bantuan dalam pembangunan teknologi

D. Set up a central body that collates and disseminates information on SMEs

Menubuhkan satu badan pusat bagi mengumpul dan menyebarkan maklumat mengenai UKS

E. Set up a central body to provide training to SMEs

Menubuhkan satu badan pusat bagi menyediakan latihan bagi UKS

F. Others (please specify)

Lain-lain (sila nyatakan)

What is the level of computerisation (use of computers) in your company?

Apakah tahap penggunaan komputer dalam syarikat anda?

A. There is no computers in the company

Tidak ada komputer dalam syarikat

B. Low. Only a few employees know how to use computers

Rendah. Hanya beberapa orang pekerja yang tahu menggunakan komputer

C. High. Work is done mainly using computers.

Tinggi. Kerja kebanyakannya dibuat menggunakan komputer

What is the level of automation used in your production process?

Apakah tahap automasi yang digunakan dalam proses pengeluaran anda?

A. Fully automated

Automasi penuh

B. Semi automated

Separuh automasi

C. Manual/Labour intensive

Manual/Intensif buruh

Does your company conduct training for your staff?

Adakah syarikat anda menjalankan latihan bagi pekerja?

A. Yes

Ya

B. No

Tidak

If yes, what types of training do you provide for your staff?

Sekira ya, apakah jenis latihan yang diberikan kepada pekerja anda?

A. Management training

Latihan pengurusan

- B. **Upgrading of technical skills**
Peningkatan kemahiran teknikal
- C. **Technical skills training for new employees**
Kemahiran teknikal bagi pekerja baru
- D. **Motivational training**
Latihan motivasi
- E. **Others (please specify)**
Lain-lain (sila nyatakan)

13. **Do you obtain advisory services (in any area of business) from any party?**
Adakah syarikat anda mendapat perkhidmatan nasihat (dalam sebarang aspek perniagaan) daripada sesiapa?

- A. **Yes**
Ya
- B. **No**
Tidak

If yes, who do you obtain advisory services from?
Sekira ya, siapa yang memberi khidmat nasihat tersebut?
(you may tick more than 1 box)
(anda boleh menanda lebih daripada 1 kotak)

- A. **Government agencies**
Agensi Kerajaan
- B. **Private companies (for example : consultancy firms)**
Syarikat swasta (contoh : syarikat perundingan)
- C. **Family members**
Ahli keluarga
- D. **Banking institutions**
Institusi perbankan
- E. **Others (please specify)**
Lain-lain (sila nyatakan)

14. **What area of advisory services/training do you require for yourself/employees?**
Apakah aspek khidmat nasihat/latihan yang diperlukan oleh anda/pekerja anda?
(you may tick more than 1 box)
(anda boleh menanda lebih daripada 1 kotak)

- A. **Accounting and finance**
Perakaunan dan kewangan
- B. **Business administration and management**
Pentadbiran perniagaan dan pengurusan
- C. **Audit**
Audit
- D. **Information technology**
Teknologi informasi
- E. **Marketing**
Pemasaran
- F. **How to fill up loan application forms/type of financing**
Bagaimana mengisi borang permohonan pinjaman/jenis pinjaman
- G. **Others (please specify)**
Lain-lain (sila nyatakan)

15. What advisory services do you think should be provided by the Government/financial institutions to develop the SMEs?

Pada pendapat anda, apakah khidmat nasihat yang sepatutnya disediakan oleh pihak Kerajaan/institusi kewangan bagi membangunkan UKS?

(you may tick more than 1 box)

(anda boleh menanda lebih daripada 1 kotak)

A. Start-up advice and support

Nasihat dan sokongan mengenai cara memulakan operasi

B. How to draw up business plans?

Bagaimana menghasilkan pelan perniagaan?

C. Advice on sectoral and economic issues that relates to SMEs

Nasihat mengenai isu sektoral dan ekonomi yang berkaitan dengan UKS

D. Taxation

Pencukaian

E. Legal issues

Isu perundangan

F. Debt management/Crisis management

Pengurusan pinjaman/pengurusan krisis

G. Growth and expansion

Pertumbuhan dan perkembangan

I. Others (please specify)

Lain-lain (sila nyatakan)

16. How much are you willing to pay for the advisory services ticked above?

Berapakah anda bersedia membayar bagi khidmat nasihat yang ditandakan di atas?

A. RM1 to RM1,000

RM1 hingga RM1,000

B. > RM1,000 to RM5,000

> RM1,000 hingga RM5,000

C. > RM5,000 to RM10,000

> RM5,000 hingga RM10,000

D. > RM10,000 to RM50,000

> RM10,000 hingga RM50,000

E. > RM50,000 to RM100,000

> RM50,000 hingga RM100,000

F. > RM100,000 to RM500,000

> RM100,000 hingga RM500,000

G. > RM500,000

> RM500,000

17. How would you like advisory services to be provided to you?

Bagaimanakah anda ingin khidmat nasihat disediakan kepada anda?

(you may tick more than 1 box)

(anda boleh menanda lebih daripada 1 kotak)

A. A specialised website that collates information that is useful for SMEs

Laman web khusus bagi mengumpul informasi yang berguna bagi UKS

B. Tapes/CDs/VCDs

Rakaman/CD/VCD

C. Courses conducted by banking institutions

Kursus yang dijalankan oleh institusi perbankan

- D. **Greater dissemination of information from banking institutions through the Internet, bank branches and publications**
Lebih banyak penyebaran maklumat dari institusi perbankan melalui internet, cawangan bank dan penerbitan-penerbitan
 - E. **A central information centre with consultants to assist SMEs**
Satu pusat maklumat dengan juruunding bagi membantu UKS
 - F. **Others (please specify)**
Lain-lain (sila nyatakan)
-

8. **Which factors can improve your competitiveness?**
*Apakah faktor-faktor yang boleh mempertingkatkan tahap persaingan anda?
 (please rank "1" to "8". "1" for most important and "8" for least important)
 (sila nyatakan "1" hingga "8". "1" bagi paling penting dan "8" bagi paling kurang penting.)*

- A. **Greater usage of information technology**
Tahap penggunaan teknologi informasi yang lebih tinggi
 - B. **Greater product innovation**
Tahap pembaharuan produk yang lebih tinggi
 - C. **Increase in R&D activities**
Mempertingkatkan aktiviti penyelidikan dan pembangunan
 - D. **Greater marketing channels to penetrate international markets**
Lebih banyak saluran pemasaran bagi menembusi pasaran luar negara
 - E. **Greater availability of skilled labour**
Lebih banyak pekerja mahir
 - F. **Cheaper labour cost**
Kos pekerja yang lebih rendah
 - G. **Favourable exchange rates**
Kadar matawang yang lebih menggalakkan
 - H. **Further support from Government (please specify)**
Lebih banyak sokongan daripada Kerajaan (sila nyatakan)
 - I. **Others (please specify)**
Lain-lain (sila nyatakan)
-

V. **FINANCIAL INFORMATION (for financial year ending 2000)**
MAKLUMAT KEWANGAN (bagi tahun kewangan berakhir 2000)

What is the total assets of your company in Ringgit million?
Berapakah jumlah aset syarikat anda dalam juta Ringgit?

- A. **0 to 5**
0 hingga 5
- B. **> 5 to 15**
> 5 hingga 15
- C. **> 15 to 20**
> 15 hingga 20
- D. **> 20 to 25**
> 20 hingga 25
- E. **> 25 to 30**
> 25 hingga 30
- F. **> 30 to 40**
> 30 hingga 40
- G. **> 40 to 50**
> 40 hingga 50

- H. > 50 (please specify)
> 50 (sila nyatakan)

Definition :
Definisi :
Total Assets = Fixed assets+Current assets
Jumlah aset = Aset tetap dan aset semasa

What is the shareholders funds of your company in Ringgit million?
 Berapakah jumlah dana pemegang saham syarikat anda dalam juta Ringgit?

- A. Below 0
Kurang daripada 0
- B. 0 to 2
0 hingga 2
- C. > 2 to 4
> 2 hingga 4
- D. > 4 to 6
> 4 hingga 6
- E. > 6 to 8
> 6 hingga 8
- F. > 8 to 10
> 8 hingga 10

Definition :
Definisi :
Shareholders funds = Paid up capital + reserves + profits
Jumlah dana pemegang saham = Modal berbayar + rizab + keuntungan

What is the total liabilities of your company in Ringgit million?
 Berapakah jumlah liabiliti syarikat anda dalam juta Ringgit?

- A. 0 to 5
0 hingga 5
- B. > 5 to 15
> 5 hingga 15
- C. > 15 to 20
> 15 hingga 20
- D. > 20 to 25
> 20 hingga 25
- E. > 25 to 30
> 25 hingga 30
- F. > 30 to 40
> 30 hingga 40
- G. > 40 to 50
> 40 hingga 50
- H. > 50 (please specify)
> 50 (sila nyatakan)

Definition :
Definisi :
Total liabilities = Short term + Long term liabilities
Jumlah liabiliti = Liabiliti jangka pendek + liability jangka panjang

4. What is the total borrowings of your company in Ringgit million?
 Berapakah jumlah pinjaman syarikat anda dalam juta Ringgit?

- A. 0 to 5
0 hingga 5
- B. > 5 to 15
> 5 hingga 15
- C. > 15 to 20
> 15 hingga 20
- D. > 20 to 25
> 20 hingga 25
- E. > 25 to 30
> 25 hingga 30
- F. > 30 to 40
> 30 hingga 40
- G. > 40 to 50
> 40 hingga 50
- H. > 50 (please specify)
> 50 (sila nyatakan)

Definition :
 Definisi :
Total borrowings = Loans from financial institutions
Jumlah pinjaman = Pinjaman daripada Institusi kewangan

5. What is the gross sales value of your company in Ringgit million?
 Berapakah nilai jualan kasar syarikat anda dalam juta Ringgit?

- A. 0 to 2
0 hingga 2
- B. > 2 to 4
> 2 hingga 4
- C. > 4 to 6
> 4 hingga 6
- D. > 6 to 8
> 6 hingga 8
- E. > 8 to 10
> 8 hingga 10
- F. > 10 to 15
> 10 hingga 15
- G. > 15 to 20
> 15 hingga 20
- H. > 20 (please specify)
> 20 (sila nyatakan)

6. What is the net profit/(loss) before tax of your company in Ringgit million?
 Berapakah keuntungan/ (kerugian) bersih sebelum cukai syarikat anda dalam juta Ringgit?

- A. < -10
< -10
- B. < -5 to -10
< -5 hingga -10
- C. < 0 to -5
< 0 hingga -5

- D. 0 to 5
0 hingga 5
- E. > 5 to 10
> 5 hingga 10
- F. > 10 to 15
> 10 hingga 15
- G. > 15 to 20
> 15 hingga 20
- H. > 20 (please specify)
> 20 (sila nyatakan)

How many full time employees do you have in your company?
Berapakah jumlah pekerja tetap dalam syarikat anda?

- A. 1 to 10
1 hingga 10
- B. > 10 to 20
> 10 hingga 20
- C. > 20 to 30
> 20 hingga 30
- D. > 30 to 50
> 30 hingga 50
- E. > 50 to 70
> 50 hingga 70
- F. > 70 to 100
> 70 hingga 100
- G. > 100 to 120
> 100 hingga 120
- H. > 120 to 150
> 120 hingga 150
- I. > 150
> 150

SOURCES OF FINANCING
SUMBER PEMBIAYAAN

Where does your company obtain funds for its business operations?
Dari manakah syarikat anda mendapat sumber bagi membiayai operasi perniagaan?
(you may tick more than one box)
(anda boleh menanda lebih daripada 1 kotak)

- A. **Financing from cooperatives**
Pembiayaan daripada koperasi
- B. **Financing from commercial banks or finance companies**
Pembiayaan daripada bank perdagangan atau syarikat kewangan
- C. **Financing from development financial institutions**
Pembiayaan daripada institusi kewangan pembangunan
- D. **Shareholder's own contribution**
Sumber pembiayaan pemegang saham sendiri
- E. **Borrowings from family and friends**
Pinjaman daripada pihak keluarga dan kawan-kawan
- F. **Government concessional loans or grant**
Pinjaman konsesi Kerajaan atau gran/bantuan
- G. **Private sector grant**
Gran/bantuan pihak swasta

H. Venture capital

Modal teroka

I. Others (please specify)

Lain-lain (sila nyatakan)

Definition :

Definisi :

Cooperatives comprise Bank Rakyat, urban credit cooperatives and rural credit cooperatives

Koperasi merangkumi Bank Rakyat, koperasi kredit bandar dan koperasi kredit luar bandar

Commercial banks comprise Maybank, Public Bank, Bumiputera-Commerce Bank, RHB Bank, Southern Bank, Arab-Malaysian Bank, EON Bank, Affin Bank, Hong Leong Bank, Bank Utama, Alliance Bank, Bank of America, Deutsche Bank, Bank of Tokyo-Mitsubishi, ABN Amro Bank, Bangkok Bank, Bank of China, Bank of Nova Scotia, Chase Manhattan Bank, Citibank, HSBC Bank, OCBC Bank, United Overseas Bank, Overseas Union Bank, Standard Chartered Bank

Bank perdagangan merangkumi Maybank, Public Bank, Bumiputera-Commerce Bank, RHB Bank, Southern Bank, Arab-Malaysian Bank, EON Bank, Affin Bank, Hong Leong Bank, Bank Utama, Alliance Bank, Bank of America, Deutsche Bank, Bank of Tokyo-Mitsubishi, ABN Amro Bank, Bangkok Bank, Bank of China, Bank of Nova Scotia, Chase Manhattan Bank, Citibank, HSBC Bank, OCBC Bank, United Overseas Bank, Overseas Union Bank, Standard Chartered Bank

Finance companies comprise Mayban Finance, Public Finance, Bumiputra-Commerce Finance, Affin-ACF Finance, Alliance Finance, Arab-Malaysian Finance, RHB Delta Finance, EON Finance, Hong Leong Finance, Kawangan Bersatu Berhad, MBI Finance, United Merchant Finance

Syarikat kewangan merangkumi Mayban Finance, Public Finance, Bumiputra-Commerce Finance, Affin-ACF Finance, Alliance Finance, Arab-Malaysian Finance, RHB Delta Finance, EON Finance, Hong Leong Finance, Kawangan Bersatu Berhad, MBI Finance, United Merchant Finance

Development financial institutions comprise Bank Pertanian Malaysia, Bank Industri Malaysia, Bank Pembangunan dan Infrastruktur, Export-Import Bank, Malaysian Industrial Development Finance, Sabah Development Bank, Malaysian Industrial Estates, Borneo Development Corporation (Sabah) and Borneo Development Corporation (Sarawak)

Institusi kewangan pembangunan merangkumi Bank Pertanian Malaysia, Bank Industri Malaysia, Bank Pembangunan dan Infrastruktur, Export-Import Bank, Malaysian Industrial Development Finance, Sabah Development Bank, Malaysian Industrial Estates, Borneo Development Corporation (Sabah) dan Borneo Development Corporation (Sarawak)

Private sector grant = Non-repayable form of funding given by a private-owned company to SMEs mainly to develop certain areas of interest, including new products

Geran/Bantuan pihak swasta = Dana tanpa perlu bayar balik yang diberikan oleh syarikat swasta bagi membolehkan UKS membangunkan bidang-bidang tertentu yang menarik, termasuk produk baru

2. Have you encountered any problems in obtaining financing from financial institutions?

Pernahkah anda menghadapi sebarang masalah mendapat pinjaman daripada institusi kewangan?

A. Yes

Ya

B. No

Tidak

If yes, what were the reasons cited by the institutions in rejecting your loan application?

Sekira ya, apakah sebab-sebab yang diberi oleh institusi tersebut bagi menolak permohonan pinjaman?

(you may tick more than 1 box)

(anda boleh menanda lebih daripada 1 kotak)

A. Lack of collateral

Kekurangan cagaran

B. Insufficient documents to support loan application

Kekurangan dokumen bagi menyokong permohonan pinjaman

C. Repayment ability of borrower in doubt by financial institutions

Institusi kewangan kurang yakin dengan keupayaan peminjam membayar balik peminjam

D. Unable to obtain guarantee from Credit Guarantee Corporation (CGC)

Tidak dapat jaminan daripada CGC

- E. **Project deemed not viable by financial institutions**
Institusi kewangan berpendapat projek kurang berdaya maju
 - F. **Existing non-performing loan with another financial institution/Adverse track record**
Pinjaman tidak berbayar dengan institusi kewangan lain/Rekod prestasi yang kurang memuaskan
 - G. **No reason given**
Tiada sebab diberikan
 - H. **Others (please specify)**
Lain-lain (sila nyatakan)
-

3. **Do you obtain financing from any of the Government Special Funds?**
Adakah anda mendapat pinjaman daripada Dana Khas Kerajaan?

- A. **Yes**
Ya
- B. **No**
Tidak

What are your general comments about the Government Funds?
Apakah pendapat anda mengenai Dana Kerajaan?

- A. **The maximum loan amount per borrower is too small**
Amaun pinjaman maksimum setiap peminjam adalah terlalu kecil
 - B. **Too much additional documents are required**
Terlalu banyak dokumen tambahan diperlukan
 - C. **The loan processing time is very long**
Tempoh untuk memproses pinjaman amat lama
 - D. **The maximum loan tenure is too short**
Tempoh maksimum pinjaman adalah terlalu singkat
 - E. **Lack of awareness on these funds**
Kurang kesedaran tentang dana tersebut
 - F. **Lack of cooperation from financial institutions**
Kurang kerjasama dari institusi kewangan
 - G. **Others (please specify)**
Lain-lain (sila nyatakan)
-

4. **Are your existing credit facilities guaranteed by the CGC?**
Adakah kemudahan pinjaman anda yang sedia ada dijamin oleh CGC?

- A. **Yes, all of them**
Ya, kesemua kemudahan pinjaman
- B. **Yes, only selected facilities**
Ya, hanya beberapa kemudahan pinjaman
- C. **No**
Tidak

Do you think that the guarantee fee charged by CGC is reasonable?
Adakah anda berpendapat bahawa fi jaminan yang dikenakan oleh CGC adalah munasabah?

- A. **Yes**
Ya
- B. **No**
Tidak

THANK YOU TERIMA KASIH



SMEFACTS

NEWS ABOUT WORLD BANK GROUP SMALL AND MEDIUM ENTERPRISE INITIATIVES
Vol. 1, No. 6, July 2000

Keyword: Partnerships

The World Bank Group SME Department

IN BRIEF

Small and medium enterprises (SMEs) play a central role in developing countries, socially as well as economically. Lasting private sector development depends on them. Yet they have a hard time, struggling against difficult local business environments and rarely able to obtain the financing and other forms of support they need. Too many either fail to reach their potential, or fail altogether.

International efforts to assist SMEs need better coordination and idea sharing. To strengthen its own contribution and international leadership, the World Bank Group (WBG) has now created a global SME Department—a joint effort that for the first time combines the small business policy expertise of the World Bank with the transaction and company-level experience of the International Finance Corporation. The approach can be summed up in one word: partnerships.

In business since March of 2000, the new SME Department is working within the World Bank, IFC, MIGA, and the global small business community to create new and better SME support programs. These programs will be based on key lessons from past experience about what does and doesn't work as well as creative new thinking about SMEs. Outputs will be focused more on advisory services and the business environment and less on provision of capital—which is important, but often better provided by others, including IFC-supported financial sector activities.

Rather than “booking assets” that provide financing in its own name, the department will be a catalyst and a service provider, working almost exclusively through partnerships, both inside and outside its own organization. It will be a nexus point to help the World Bank, IFC, MIGA, and external partners do a better job of strengthening SMEs with a goal of reducing poverty in developing countries.

The department is itself a partnership, dedicated to building bridges between the World Bank and IFC in the SME field. It puts these two organizations' SME activities under a shared management structure, headed by a director who reports to both IFC and World Bank vice presidents.

SMEFACTS

is a publication
of the
World Bank Group
SME Department

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SME ISSUES

NEW IDEAS FROM THE WORLD OF SMALL AND MEDIUM ENTERPRISES

Vol. 2, No. 1 March 2001

Investing in SMEs: The SEAF Model

IN BRIEF:

A thriving SME sector is crucial to spurring growth and reducing poverty in developing and transition economies. But financial institutions often avoid SMEs, sensing—understandably—that the transaction costs of financing them will be excessively high. What SMEs need is not to be left without access to capital, but approached on a new model that combines early-stage equity investment and performance-enhancing technical assistance, writes *Bert van der Vaart, CEO of Small Enterprise Assistance Funds (SEAF)*. This US- and Dutch-based NGO manages a network of 14 commercially driven investment funds worldwide with total assets of \$140 million, and has developed a unique “equity plus assistance” approach to SME investing.

*By Bert van der Vaart
Chief Executive Officer
Small Enterprise Assistance Funds (SEAF)*

Small and medium sized enterprises (SMEs) are widely credited with generating the highest rates of revenue and employment growth in virtually all economies. In transition and developing countries open to foreign direct investment, they also tend to pay disproportionately more in taxes and social security contributions than either their larger and smaller counterparts. Larger enterprises, especially multinationals, often find a way to reduce their tax obligations through transfer pricing, royalty payments, and negotiated tax holidays. Microenterprises, on the other hand, often fall in the informal sector, neither paying taxes nor making social security contributions.

Yet if SMEs constitute a critical dimension of growth and development and are often well positioned to achieve high revenue and profit growth, why have private and public financing institutions alike tended to avoid investing in them?

The reasons are multiple and, for the most part, understandable.

For *private investors*, the amount of work required to invest relatively small sums into several SMEs seems unattractive compared to the work needed to support fewer investments in larger companies. Moreover, investing in local SMEs also often involves working with entrepreneurs who are less familiar with conventional financing relationships, business practices, and the English language than principals of larger firms. There are broader issues to be considered as well, including the lack of transparency in local

SME ISSUES

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Table A.41
Commercial Banks: Lending Guidelines to the Priority Sectors

	1998/1999 Lending Guidelines ^{1,2} (performance as at compliance date)		2000 Lending Guidelines ¹ (performance as at compliance date end-December 2001)	
	Target	Achieved	Target	Achieved
Loans to Bumiputera community				
Total outstanding loans (RM billion)	71.7	78.4	88.0	87.3
Total outstanding loans (%)	30	32.8	30	29.7
Non-compliance (no. of institutions)		15		14
Housing Loan Commitments				
Total number of houses (units)	105,658	148,502	109,910	116,750
Non-compliance (no. of institutions)		7		9
Loans of RM5 million and below to SMEs				
Total loans approved (RM million)	1,012.1	7,949.9		
Non-compliance (no. of institutions)		2		
Of which: for Bumiputera SMEs				
Total loans approved (RM million)	506.1	1,226.1		
Non-compliance (no. of institutions)		3		

¹ Compliance dates for 1998/1999 Lending Guidelines are as follows:

Loans to Bumiputera community

end-March 2000

Housing Loan Commitments

end-March 2000

Loans of RM5 million and below to SMEs

end-December 2000

² Excluding performance of Islamic banks

Table A.43
Commercial Banks¹: Direction of Lending

Loans by Sectors	As at end			
	2000		2001	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	10,039.8	2.9	10,686.4	3.0
Mining and quarrying	1,355.9	0.4	1,177.7	0.3
Manufacturing	62,822.3	18.2	62,779.9	17.6
Electricity, gas and water supply	7,005.2	2.0	4,778.6	1.3
Wholesale and retail trade, restaurants and hotels	33,654.3	9.7	34,119.1	9.6
<i>Wholesale trade</i>	18,896.3	5.5	19,409.9	5.4
<i>Retail trade</i>	9,789.7	2.8	10,038.1	2.8
<i>Restaurants and hotels</i>	4,968.3	1.4	4,671.1	1.3
Broad property sector	128,997.8	37.3	141,409.3	39.7
<i>Construction</i>	30,361.9	8.8	29,580.4	8.3
<i>Purchase of residential property</i>	61,773.0	17.9	73,936.9	20.7
<i>Purchase of non-residential property</i>	23,190.3	6.7	23,336.6	6.5
<i>Real estate</i>	13,672.6	4.0	14,555.4	4.1
Transport, storage and communication	10,750.7	3.1	9,592.7	2.7
Finance, insurance and business services	30,647.3	8.9	32,077.0	9.0
<i>Financial services</i>	22,162.6	6.4	22,623.0	6.3
<i>Insurance</i>	325.9	0.1	534.3	0.1
<i>Business services</i>	8,158.7	2.4	8,919.7	2.5
Consumption credit	20,861.0	6.0	22,475.2	6.3
<i>Personal uses</i>	13,060.4	3.8	13,328.0	3.7
<i>Credit cards</i>	6,073.8	1.8	7,419.9	2.1
<i>Purchase of consumer durables</i>	735.6	0.2	635.8	0.2
<i>Purchase of passenger cars</i>	991.3	0.3	1,091.5	0.3
Purchase of securities	23,178.4	6.7	22,164.9	6.2
Purchase of transport vehicles	224.2	0.1	361.4	0.1
Community, social and personal services	4,956.1	1.4	4,914.5	1.4
Others	10,965.1	3.2	9,849.1	2.8
Total loans outstanding ²	345,458.0	100.0	356,385.8	100.0

¹ Including Islamic banks.

² Including loans sold to Cagamas and Danaharta.

Numbers may not add-up due to rounding