

The IBM Business Reality Summit 2009

***HOW SMEs CAN LEVERAGE TECHNOLOGY TO
OVERCOME ECONOMIC CHALLENGES AND STAY
COMPETITIVE***

by

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Chief Executive Officer
SMIDEC

28 May 2009
Penang



SMALL AND MEDIUM INDUSTRIES DEVELOPMENT CORPORATION

OUTLINE OF PRESENTATION

- **Profile of SMEs in Malaysia**
- **Innovation Ecosystem**
- **Leveraging on Technology**
- **Innovation and Technology – Drivers of Entrepreneurship**
- **Support Programmes for SMEs**
- **Food for Thoughts**



Profile of SMEs in Malaysia



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Definition of SMEs

Manufacturing, Manufacturing
Related Services and Agro -
based Industry

Annual sales turnover
< RM25 million
OR
Full time employees
< 150

Services, Primary
Agriculture, Information
and Communication
Technology (ICT)

Annual sales turnover
< RM5 million
OR
Full time employees
< 50



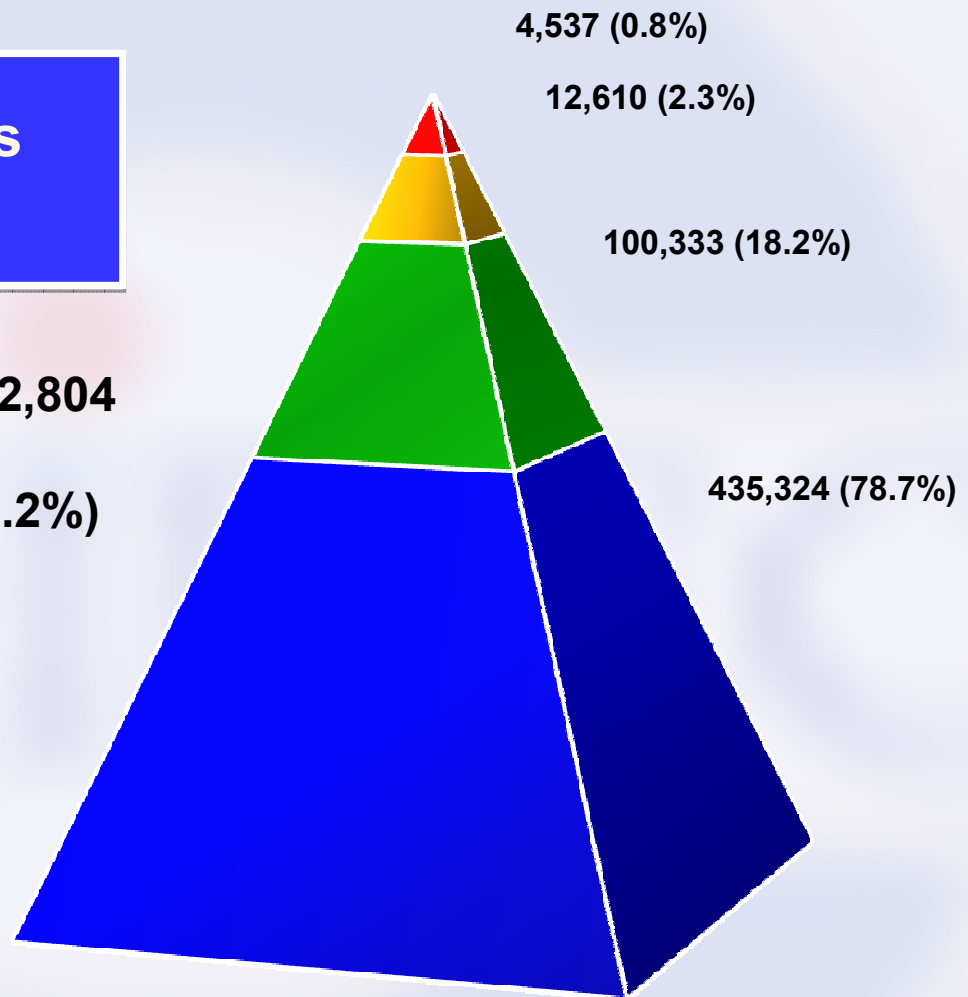
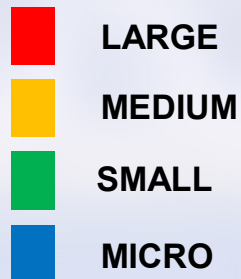
Definition of Micro, Small and Medium Enterprises

CATEGORY	MICRO	SMALL	MEDIUM
Manufacturing, Manufacturing-related services & Agro-based Industries	sales turnover < RM250,000 <u>OR</u> full time employees < 5	RM250,000 > sales turnover < RM10 mil. <u>OR</u> 5 > full time employees < 50	RM10 mil. > sales turnover < RM25 mil. <u>OR</u> 51 > full time employees < 150
Services, Primary Agriculture and Information & Communication Technology (ICT)	sales turnover < RM200,000 <u>OR</u> full time employees < 5	RM200,000 > sales turnover < RM1 mil. <u>OR</u> 5 > full time employees < 19	RM1 mil. > sales turnover < RM5 mil. <u>OR</u> 20 > full time employees < 50



Total Establishments By Size

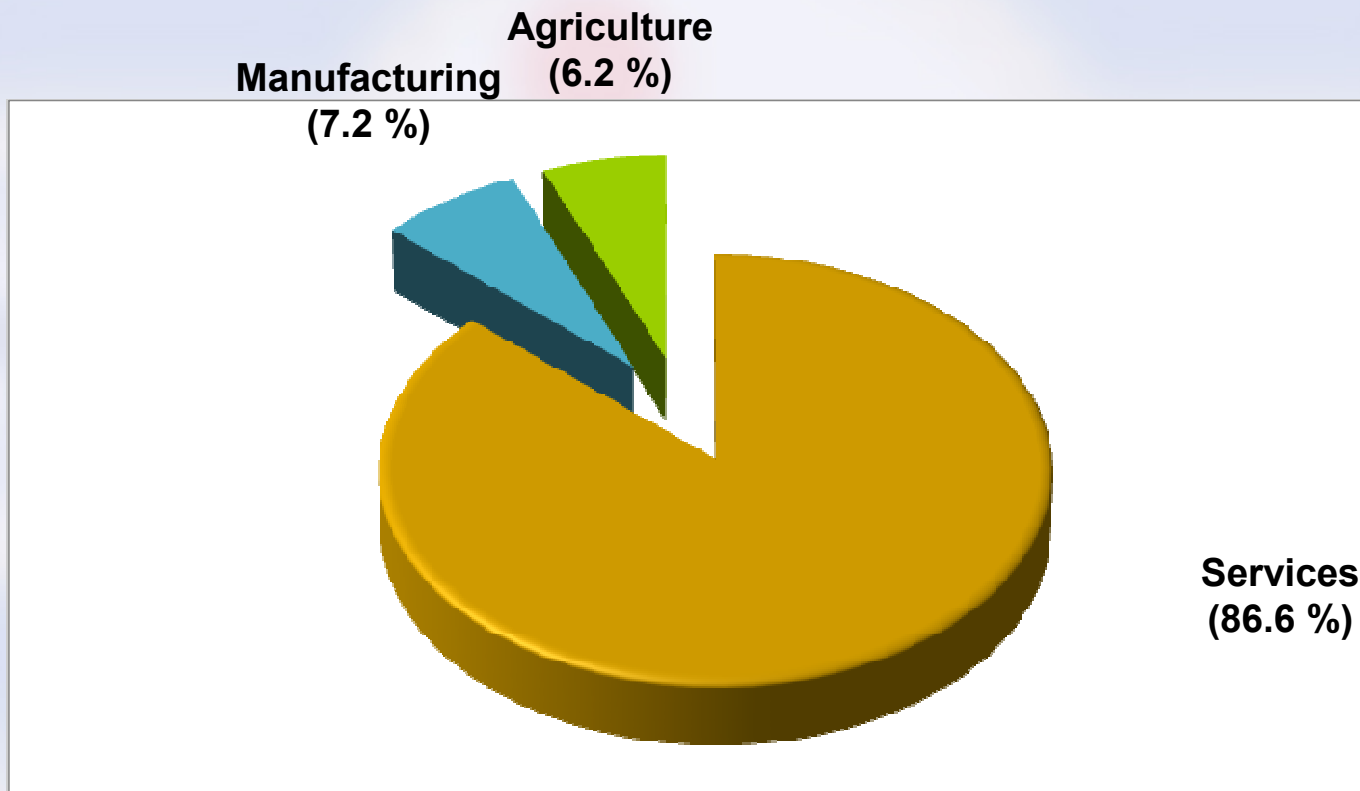
- Total establishments = 552,804
- No. of SMEs = 548,267 (99.2%)



Source: Census of Establishments & Enterprises 2005 – Profile of SMEs



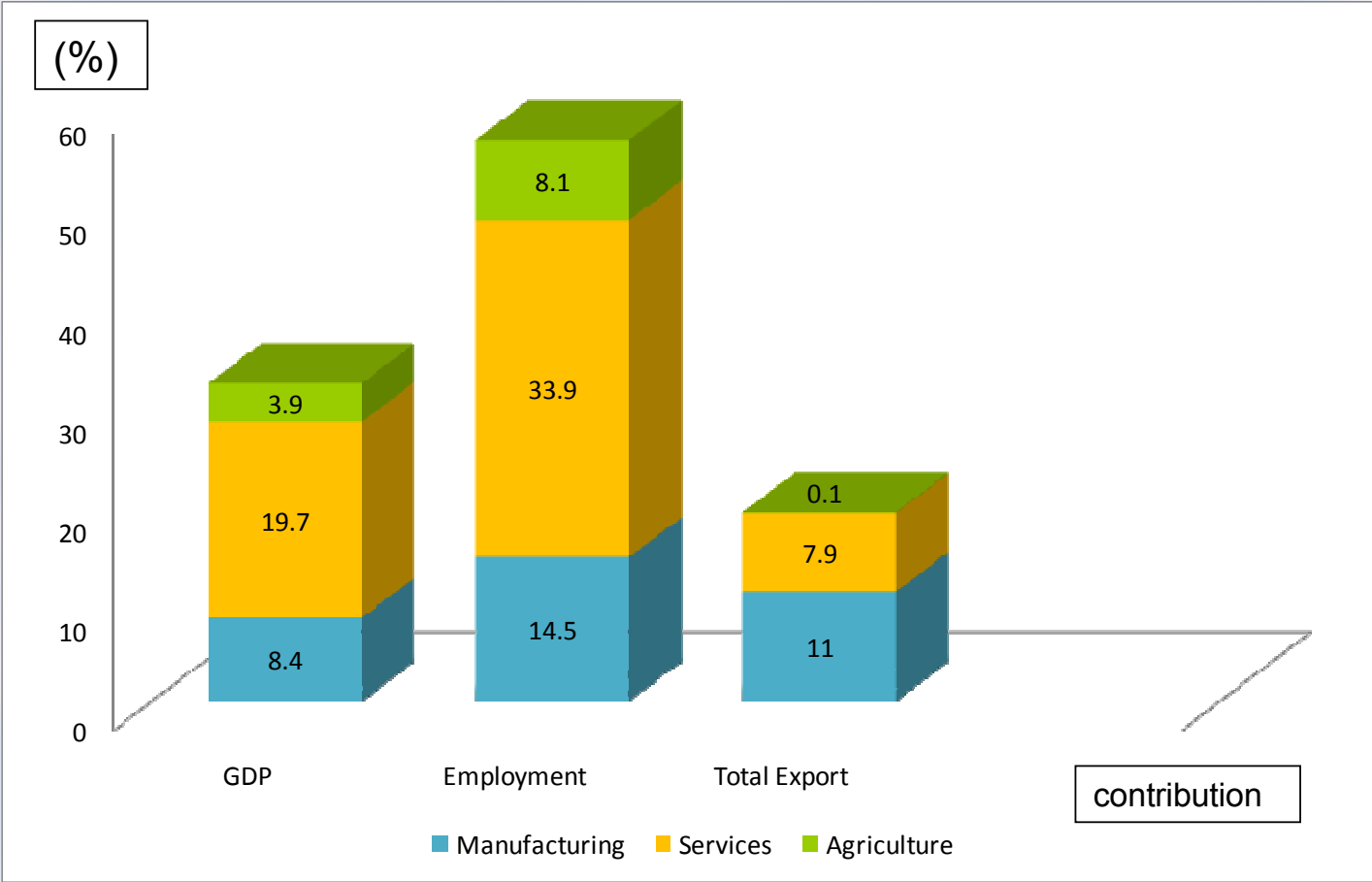
Distribution Of SMEs By Sector



Source: Census of Establishments & Enterprises 2005 – Profile of SMEs



Contribution By SMEs



Preliminary Statistics by DOS - Dec 2005



Innovation Ecosystem



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Why is Innovation Important ?

**You need a competitive edge
to play with the big dogs**

Productivity & Economic Growth

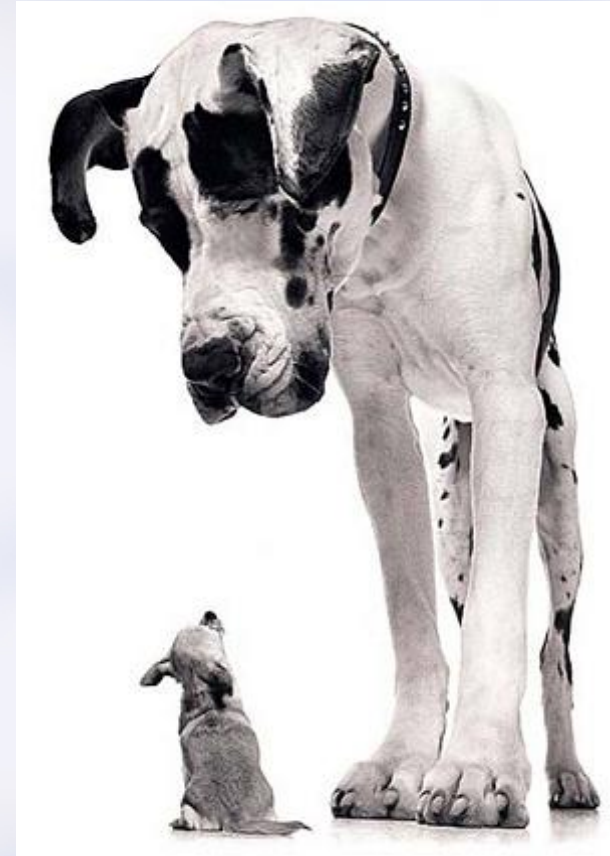
Creates Wealth

Creates Jobs

Creates Markets

Higher Standard of Living

Meet Significant Social Needs

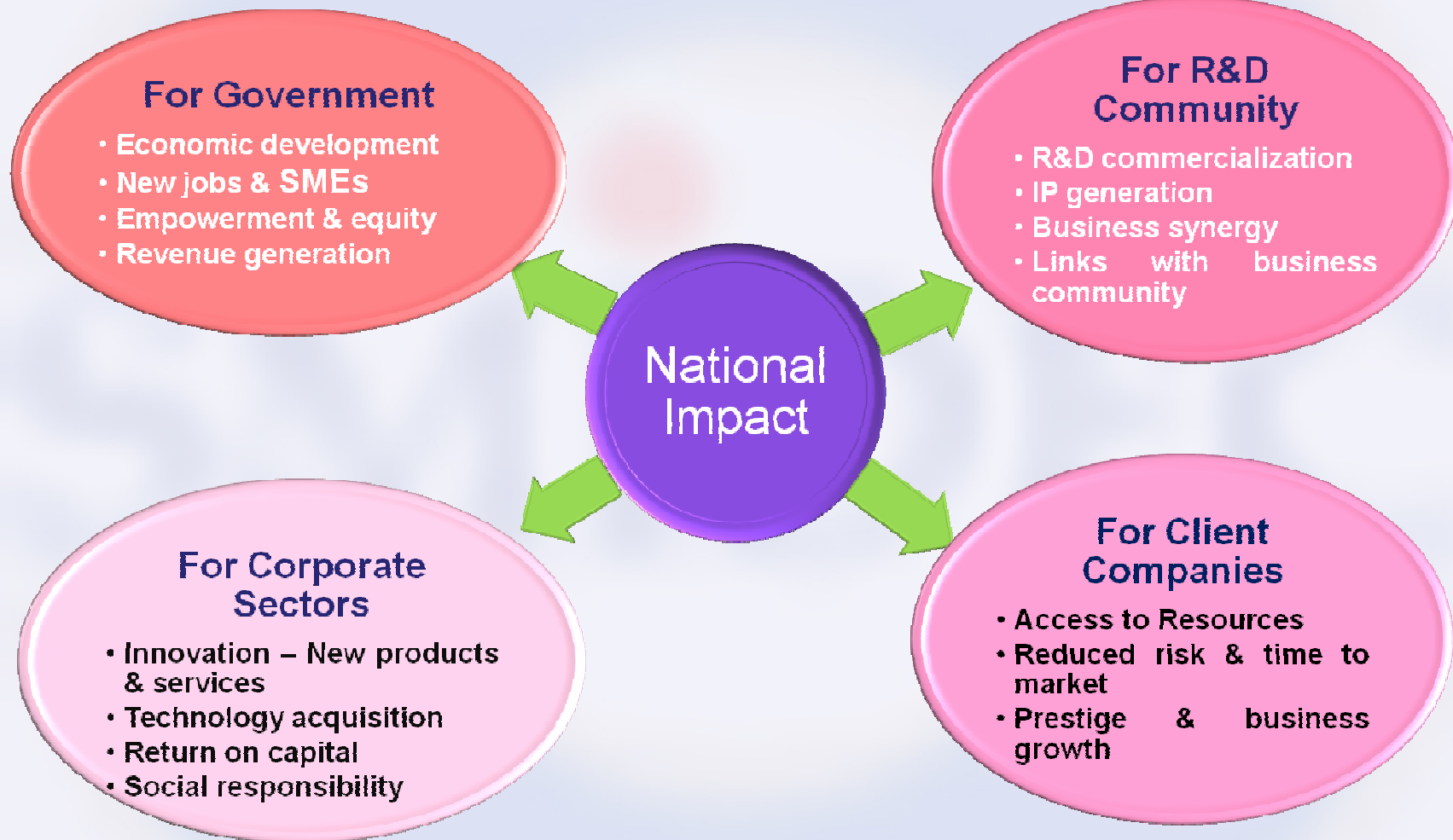


Source: Sandy Ping - 4-P's Workshop



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Why and Importance of Innovation System



Value of Innovation?



Powerful Public Image

More Sustainable Growth

Increased Margins

More Effective and Efficient Marketing

Increased Employee Retention

Improved Efficiencies and Cost

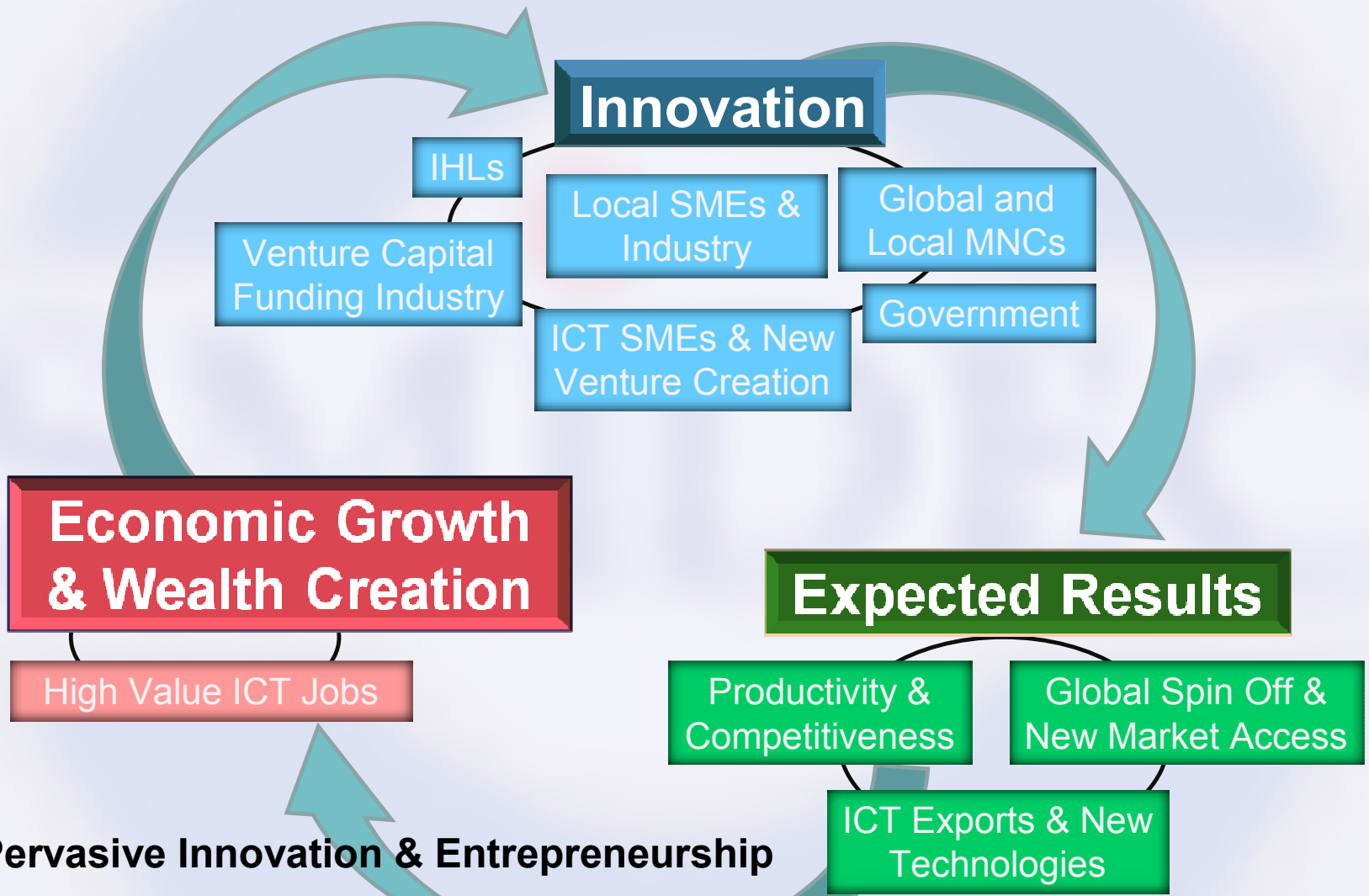
Ability to Redefine the Existing Business
& Enter New Markets

Source: Sandy Ping - 4-P's Workshop



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Innovation Eco-System – Drivers of Entrepreneurship



Types of Innovation

Technology Innovations

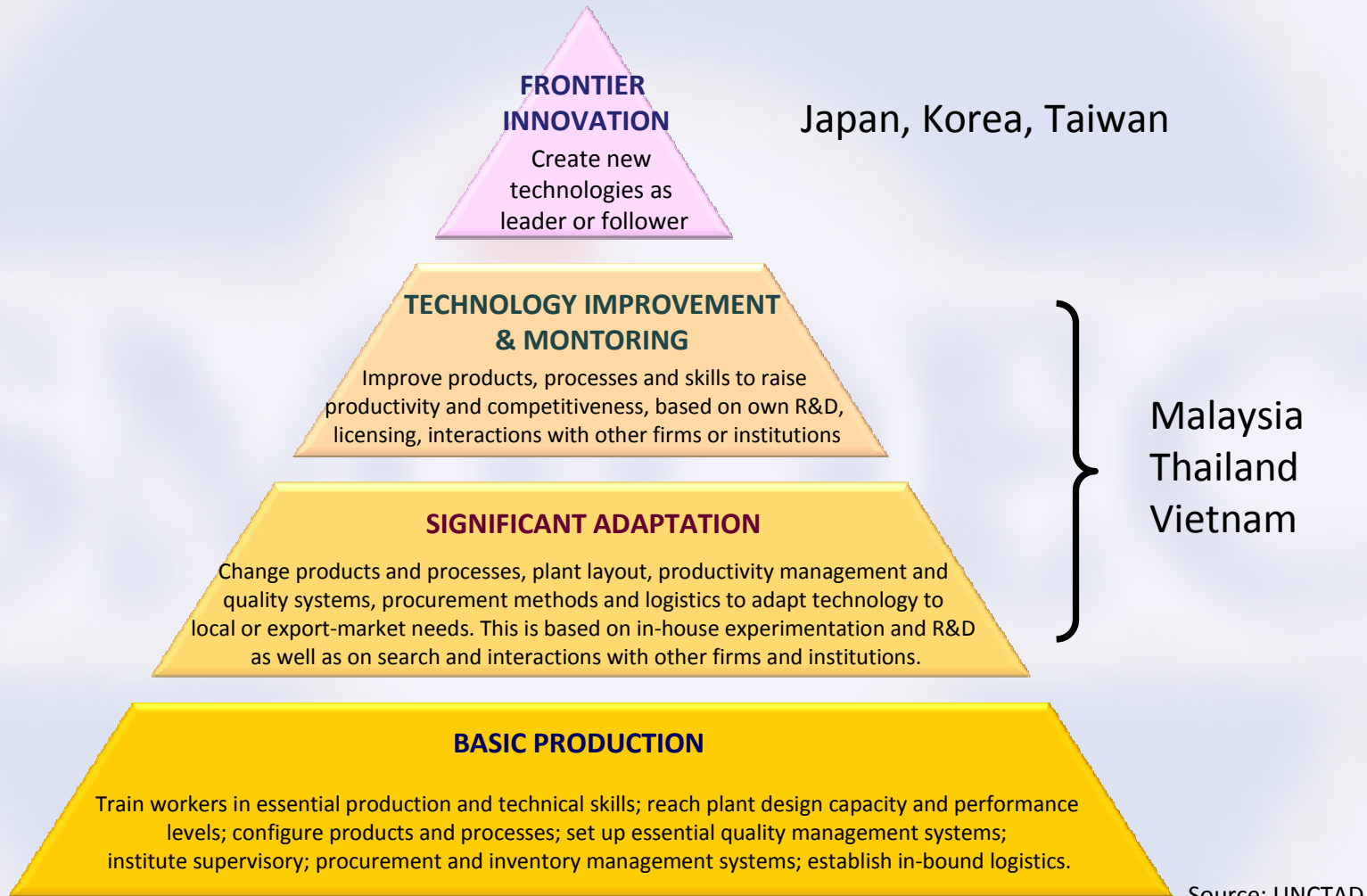
- R&D Driven
- Scientific Discoveries & Inventions
- Non-R&D Driven
- Acquisitions, Recombinations, Replications

Non-Technological Innovations

- New Business Models
- Financial Products & Services
- Organization Models
- Operation Strategies
- Human Resources Strategies
- Marketing/Branding Strategies
- Delivery Systems
- Strategic Alliances & Collaboration
- Trade Strategies



Stages of Technology Development by Innovation Effort



Innovation Ranking

	UNCTAD Innovation Capability Index	UNIDO Competitive Industrial Performance Index
Bangladesh	106	56
Cambodia	-	-
India	83	40
Indonesia	87	38
Korea	19	10
Malaysia	60	15
Mongolia	69	-
Nepal	-	69
Pakistan	100	49
Philippines	64	25
Sri Lanka	79	62
Singapore	26	1
Thailand	54	23
Vietnam	82	-



REGIONAL INNOVATION SYSTEM



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Definition

regional innovation system exists when all, or many, innovative firms undertake innovation within a regional network.

A regional innovation system refers to how firms, institutions and government – jointly and individually – contribute to promote the innovation process within a regional context.

Source: [PDF] Developing a Regional Innovation Strategy for Northern Ireland



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Key Dimension within a Regional Innovation System

Many diverse factors can influence a regional innovation system and the literature concludes that both public and private sectors have an important role to play in embedding it in the company

Two key dimensions of regional innovation activity within the regional innovation system are

- Business Innovation System (largely in the private sector)
- Public Governance of Innovation System

Source: [PDF] Developing a Regional Innovation Strategy for Northern Ireland



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Business Innovation System

Localist and Associative

- Based on small and medium sized firms;
- Little dependence on external sources of R&D and innovation outside the various firms within the region, and with little dependence on regional public R&D and innovation resources.

Globalised and Non-Associative

- Dominated by large multinational firms in the region;
- R&D and innovation carried out internally or privately, little interaction with regional public R&D.

Fully Interactive and Associative

- Involves a balanced mix of R&D and innovation carried out by the full range of small, medium sized and large firms in the region;
- Close and interactive association with each other and with public R&D and highly networked locally, nationally and globally

Source: [PDF] Developing a Regional Innovation Strategy for Northern Ireland



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Public Governance of Innovation System

Grassroots and Bottom-up

- Driven at the sub-regional civic level;
- Largely unco-ordinated between the various civic authorities and involves pragmatic and localised interventions by local.

Centralist and Top-down

- Driven by central government;
- R&D and innovation activity co-ordinated at the national level and planned in line with national objectives and on 'mission-driven'. Anchors by large firms and public RIs.

Fully Networked and Balanced

- Multilevel governance of regional R&D and innovation,
- Mix of local, regional, national and supra-national initiatives, in pure and applied R&D and in near and at market initiatives;

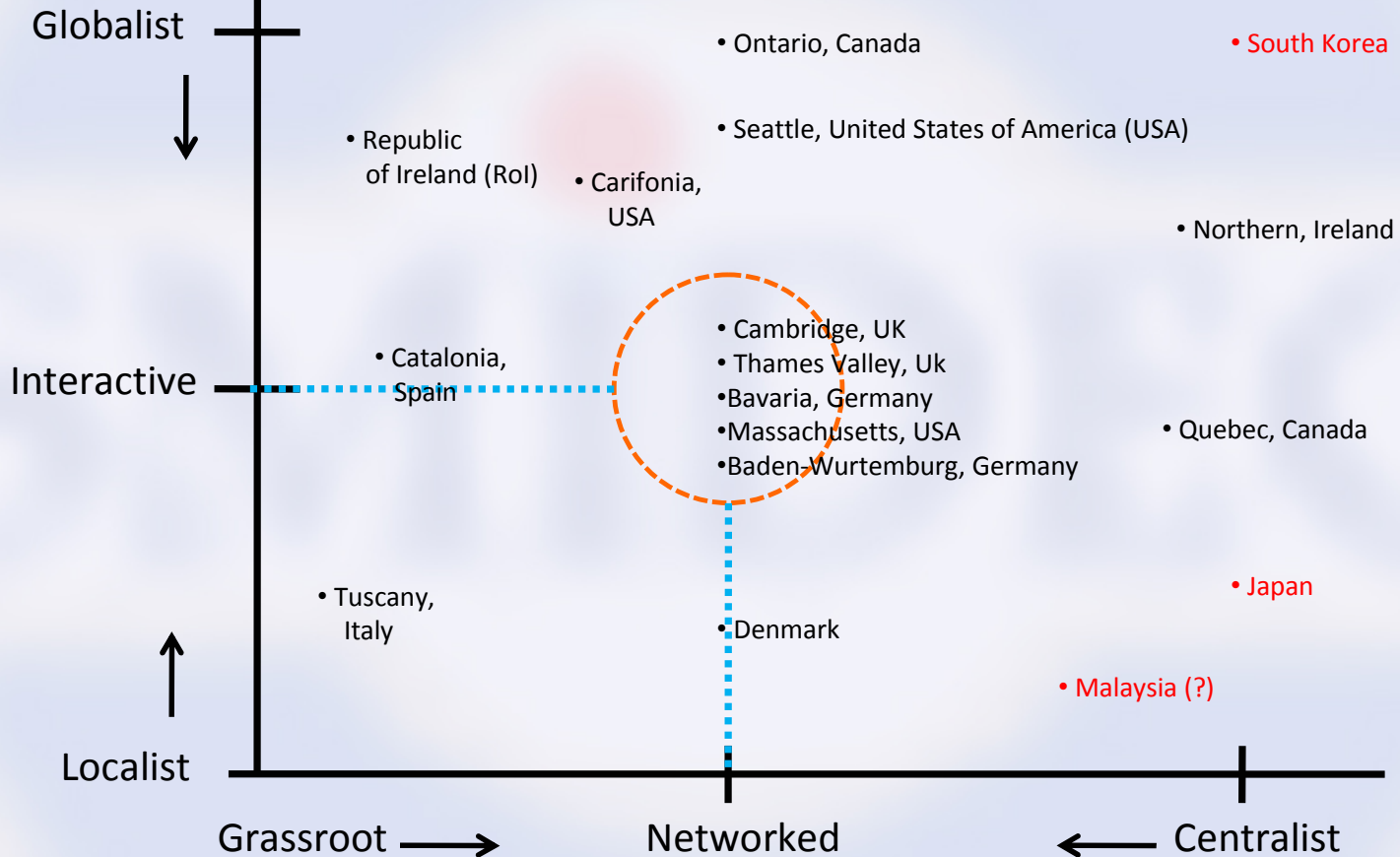
Source: [PDF] Developing a Regional Innovation Strategy for Northern Ireland



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Regional Innovation System Diagram

BUSINESS INNOVATION SYSTEM



Source: Cooke, Roper and Wylie (2001)



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INNOVATION CLUSTER



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About Innovation Cluster

- Linkages, interactions, relationships and development of different but inter-dependent entities;
- Forms a value chain that supports and reinforces each participant of the system in developing new innovation and technology;
- Example of national/ regional innovation system at work :
 - Silicon Valley; and
 - Boston Route 128;

Source: Clusters of Innovation : Regional Foundations of U.S. Competitiveness



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About Innovation Cluster cont.

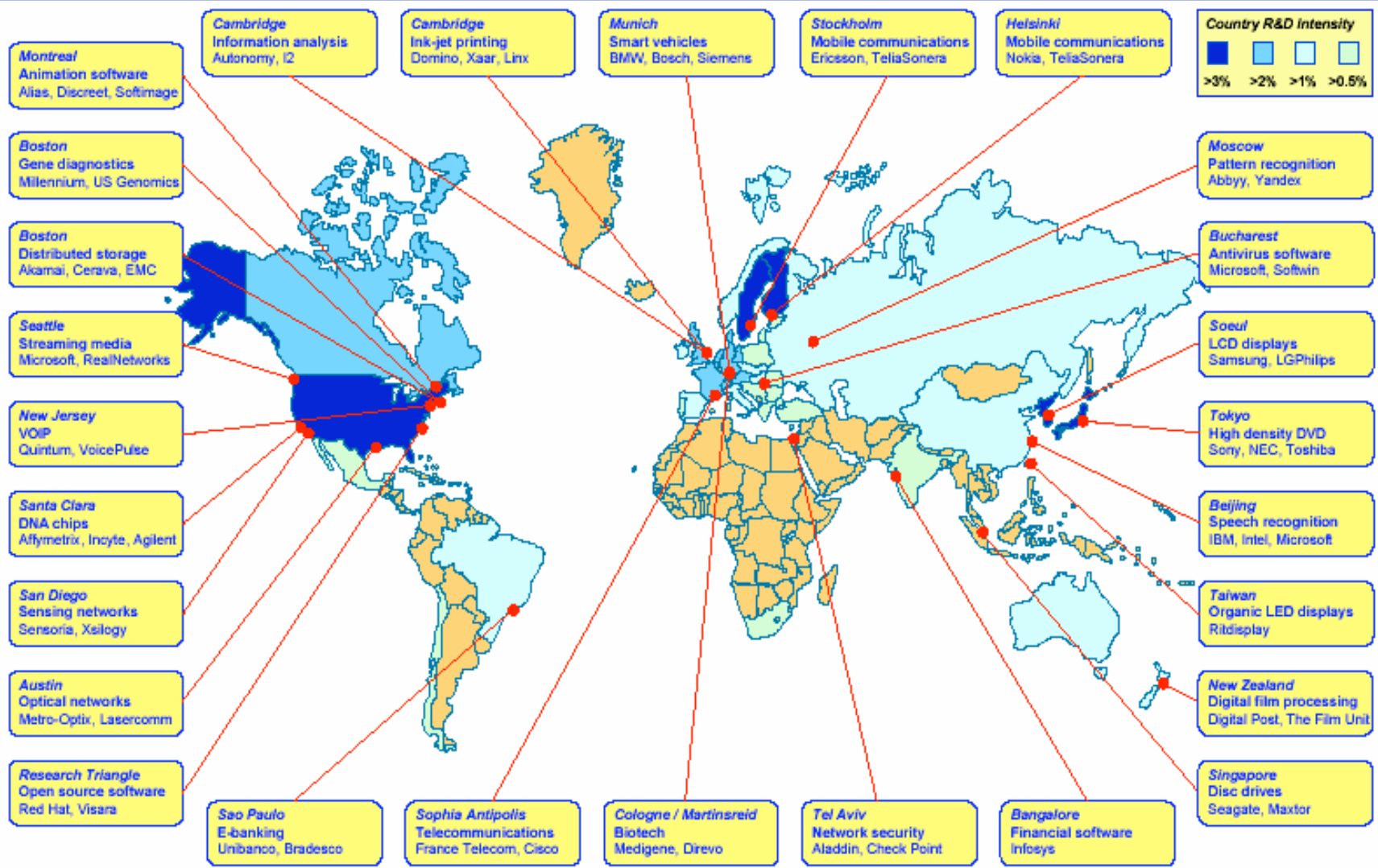
- **In healthy regions, competitiveness and innovation concentrated in clusters, or interrelated industries, in which the region specializes;**
- **The nation's ability to produce high-value products and services that support high wage jobs depends on the creation and strengthening of these regional hubs of competitiveness and innovation;**
- **To accelerate the development of this technology clusters or innovation system, there must be incentives and programs to promote R&D, build capacities for Small Medium Industries (SMEs), and to provide funding.**

Source: Clusters of Innovation : Regional Foundations of U.S. Competitiveness



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Global innovation clusters, core technologies and key companies



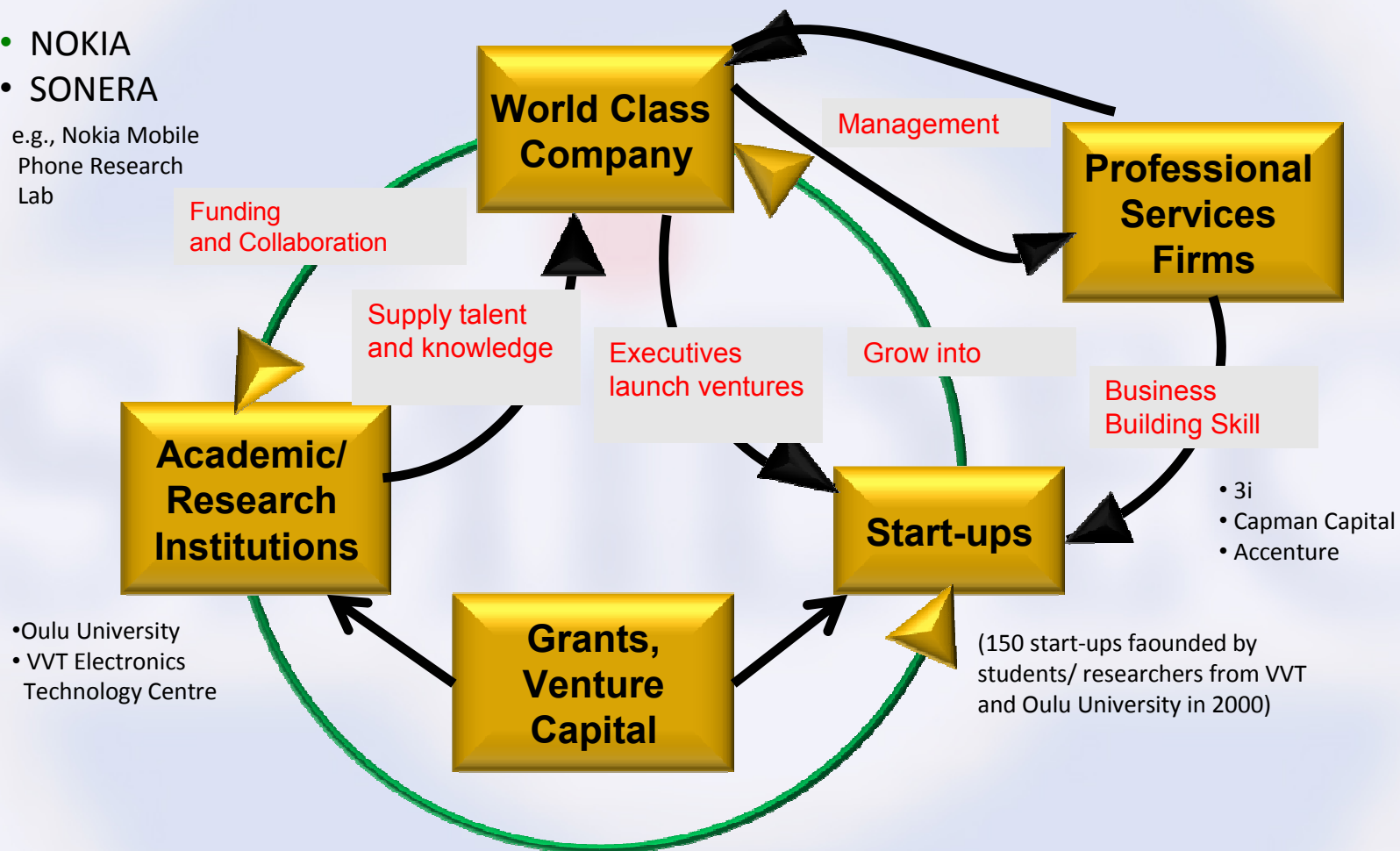
Source: Technology Review, DTI, Red Hering, Business 2.0, OECD, MIT



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Oulu Finland Innovation Cluster

- NOKIA
 - SONERA
- e.g., Nokia Mobile Phone Research Lab



- Oulu University
- VVT Electronics Technology Centre

Students/ researchers launch ventures

Source: <http://www.msctc.com.my/idb/5-3-5.htm>

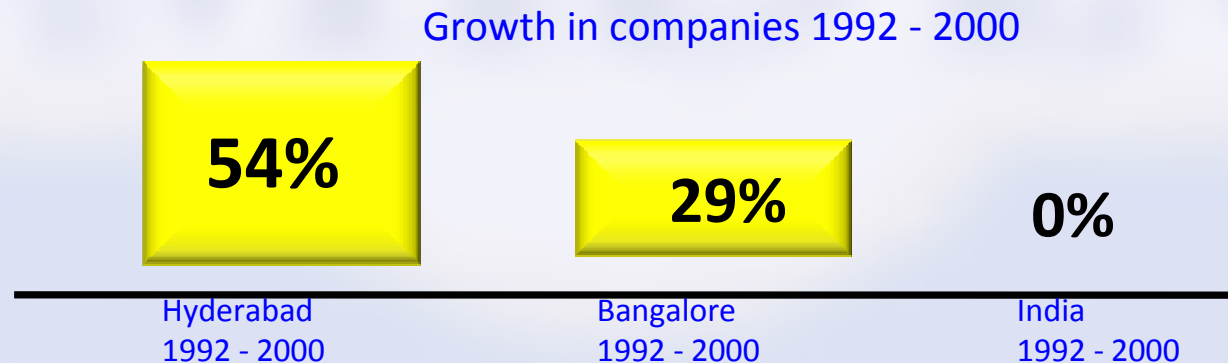


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Innovation Cluster: Case Study

INDIA

- Established clusters in Hyderabad and Bangalore – IT industry - Software development;
- Measured by indicator such as creation of (higher paying) jobs and new companies, the growth in these cities for the period of 1992 to 2000 has far outpaced the average for the whole of India;



Source: <http://www.msctc.com.my/idb/5-3-5.htm>



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Leveraging on Technology



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How to Leverage Technology

Spend money on your technology as an investment

Use the Internet to reach beyond your traditional definition of customer sets

- E-Commerce – e-lodgment, payment online
- Social networking – blogs, Facebook, LinkedIn, MySpace, Twitter, etc

Automate business process

- Workflow

Mobile technology empowers small business

- Laptop
- Smart phones – sms, email, voicemail

Outsource

- The latest report by A T Kearney's Global Services said that India, China and Malaysia are among the most favoured outsourcing destinations in the world.
Source from <http://economictimes.indiatimes.com/Outsourcing-offers-less-economic-value/articleshow/4561565.cms>

Don't let the "fear of technology" constrain your business vision

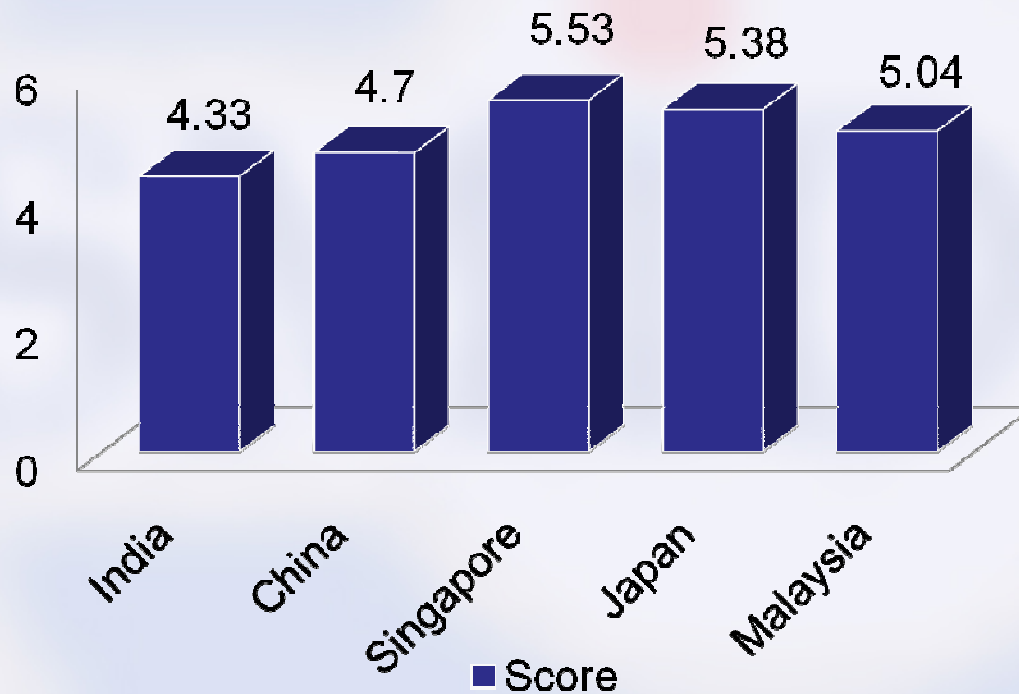
<http://smallbiztechnology.com/sixrules/>

http://www22.verizon.com/about/community/supplier_diversity/sdsub/sdleverages.html



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Global Competitiveness Report 2008-2009



Ranking:

Singapore	5
Japan	9
Malaysia	21
China	30
India	50

World Economic Forum 2009



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Global Information Technology Report 2008-2009

**Network Readiness
Index**

28 of 134

**Internet users per
100 population**

59,716

**International
Internet bandwidth
(mB/s) per 10,000
population**

1,228

**Mobile telephone
subscribers per 100
population**

87,864

World Economic Forum 2009



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How Conducive Malaysian's Market to Internet Based Opportunities

2007

- 36th out of world's 69 largest economies

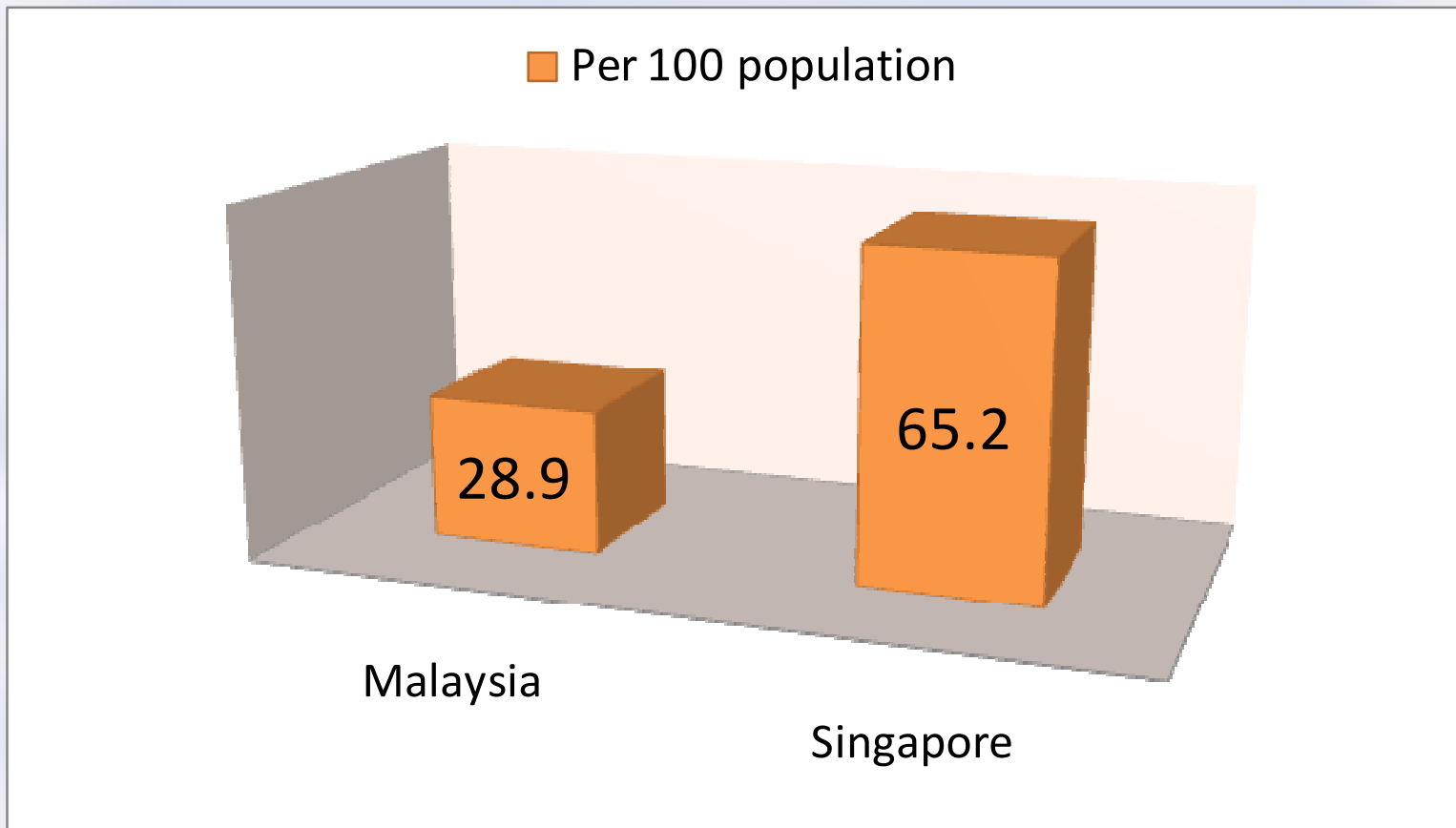
2008

- 34th out of world's 70 largest economies

Source: Business Monitor International, Q1 2009



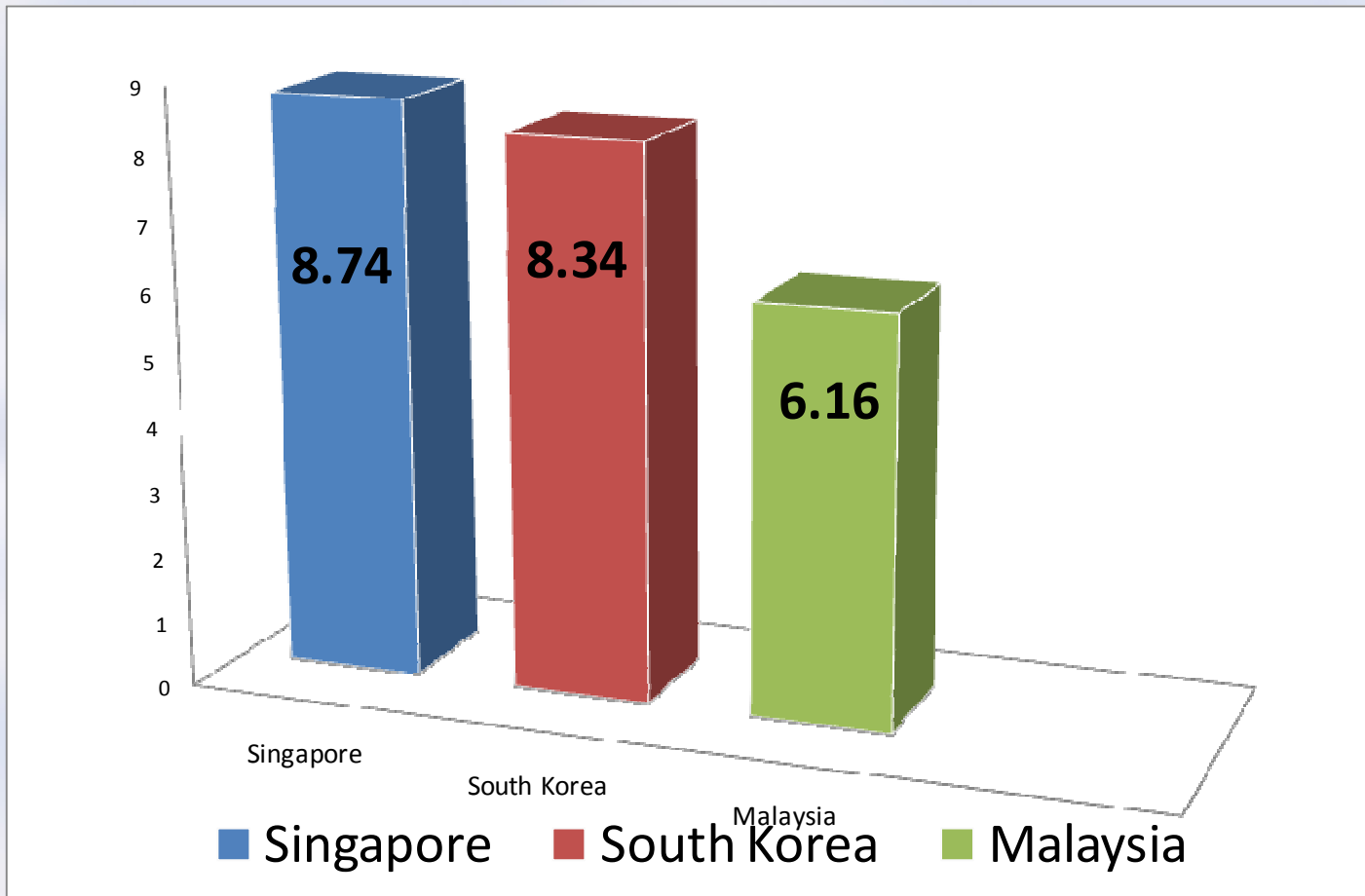
PC Penetration Rate in 2008



Source: Business Monitor International, Q1 2009

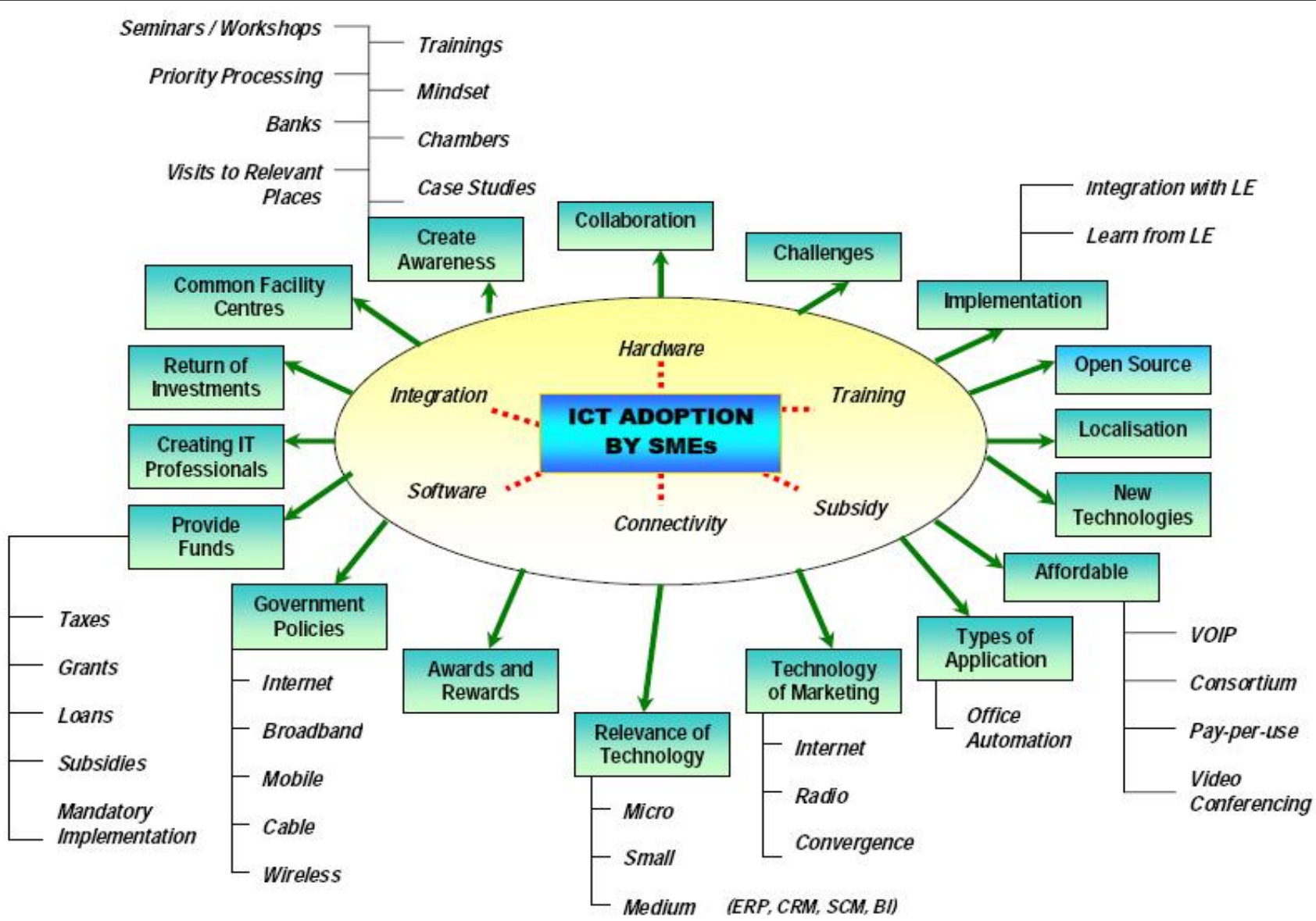


E-Readiness Ranking



Source: Business Monitor International, Q1 2009





Innovation and Technology – Drives of Entrepreneurship



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Types of Entrepreneurship

Necessity Entrepreneurship

- Doing business to survive or earn a basic living
- Informal business i.e. night market, person-to-person sales, door-to-door sales
- Less developed economies e.g. Peru, Brazil, Indonesia, India, etc

Opportunity Entrepreneurship

- More trained and educated people looking for opportunistic ventures
- More innovative, scalable and has global market reach i.e. Internet Marketing
- More advanced economies e.g. Europe, US, Japan, UK, etc



Entrepreneurs Are Made Not Born

“The entrepreneurial mystique? It’s not magic, it’s not mysterious and it has nothing to do with the genes. It is a discipline. And like any discipline, it can be learned.” Peter Drucker



Entrepreneurial Traits

Essential

- **Innovative & opportunistic**
- **Willingness to take risk**
- **Initiative**
- **Self-reliance**
- **Perseverance**
- **Need to achieve**
- **Self-confidence**

Desirable

- **Leadership**
- **Competitiveness**
- **Good physical health**
- **Creative**
- **High level of energy**
- **Versatility**

Good to have

- **Ability to get along**
- **Patience**
- **Well organized**
- **Desire for money**
- **Tolerate uncertainty**
- **Need for power**
- **Need for affiliation**



SMIDEC'S INNOVATION & TECHNOLOGY DRIVEN INITIATIVES



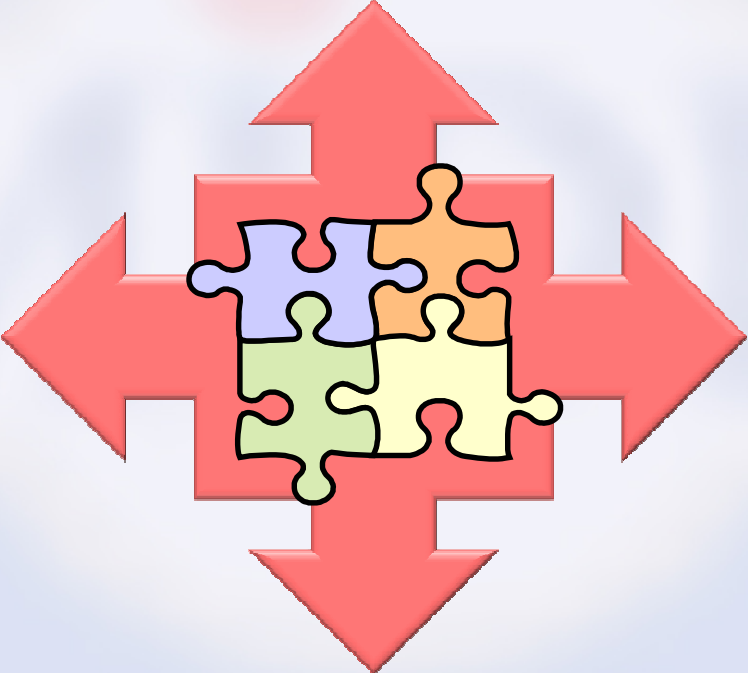
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SME INNOVATION COMMITTEE

SMIDEC

Government Ministry & Agencies

**Research
Institutions/
Universities**

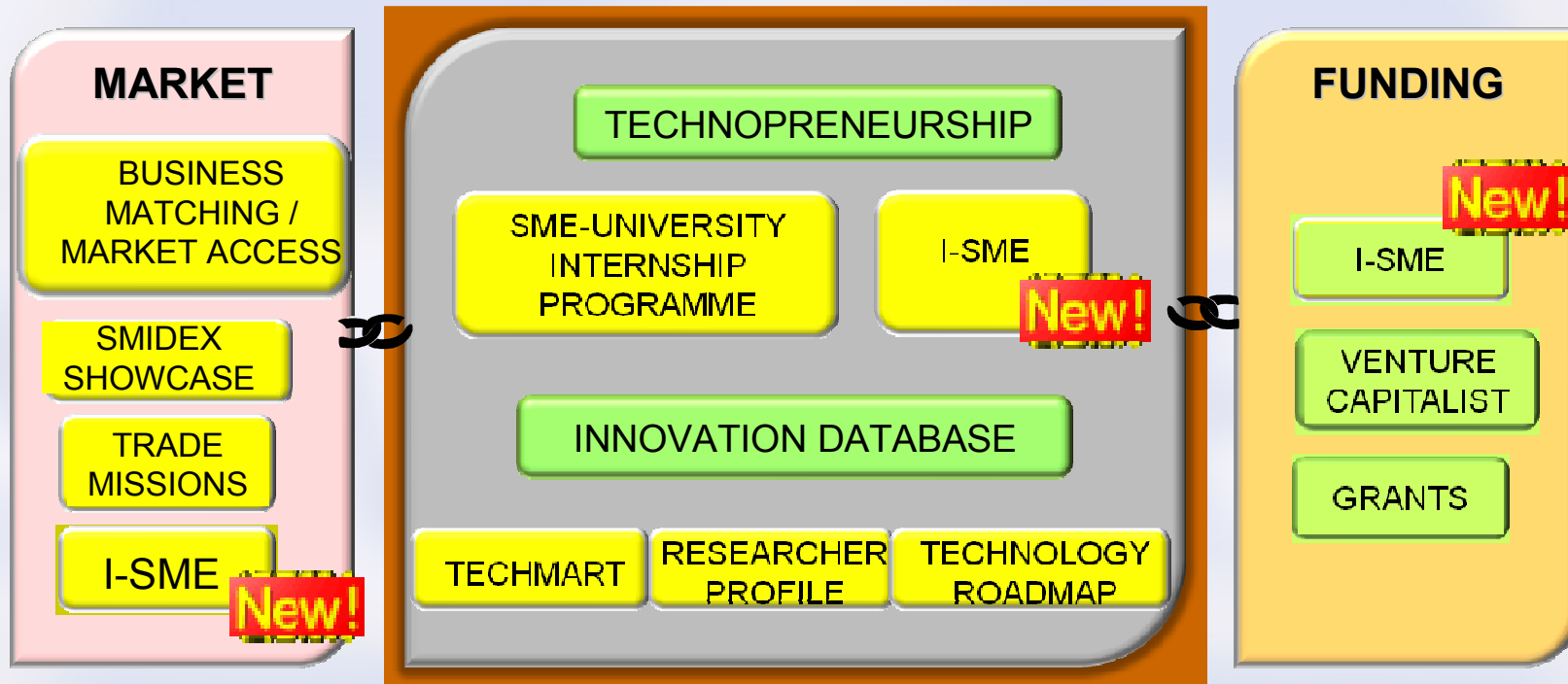


**Banks /
Financial
Institutions**

Industry Associations



KEY INITIATIVES...



INNOVATION FOR SMEs



KEY INITIATIVES UNDER ACTION PLAN

- **Technology Database**
- **Technology Roadmaps**
- **SMIDEX – Innovation For Business Pavilion**
- **Programme with Global Innovation Research Centre (GIRC)**

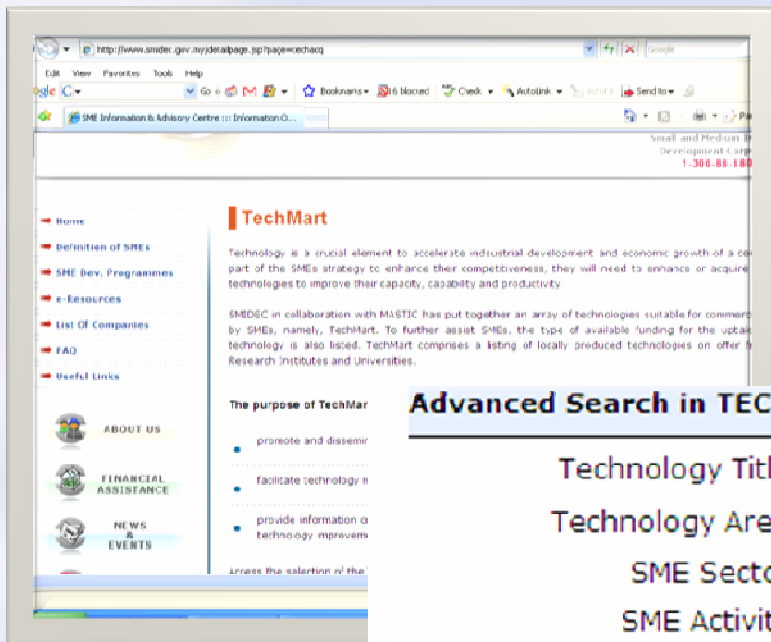


KEY INITIATIVES – TECHNOLOGY DATABASE

- Establishment of Database on Research Findings, namely the Technology Database in the SMIDEC portal in collaboration with MASTIC, MOSTI.
 - 956 technologies are available for commercialisation by SMEs in all sectors; and
- Establishment of database of expert profiles through SMIDEC's website, collaboration with MASTIC, MOSTI.
 - A total 18,413 researcher's profile is currently available in the database.



TECHNOLOGY DATABASE



Advanced Search in TECHMart for SMIDEC

Technology Title: Contains

Technology Area: Contains

SME Sector:

SME Activity:

Development Status: Contains

Description: Contains

Organisation Name: Contains

SME Related Projects:

Number of records display:



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RESEARCHERS PROFILE DATABASE

Development Corporation
1-300-88-1801

Researchers Profile

Experts Search in S&T Human Resources by SME Sector

Name:	<input type="text"/>	Contains	▼
Designation:	<input type="text"/>	Contains	▼
Department:	<input type="text"/>	Contains	▼
Organisation:	<input type="text"/>	Contains	▼
Language Proficiency:	<input type="text"/>	Contains	▼
Science Experience:	<input type="text"/>	Contains	▼
SME Sector:	AGRICULTURE		▼
Qualification:	<input type="text"/>	Contains	▼
Expert:	<input type="checkbox"/> (Tick to filter expert only)		
Number of records display:	20		▼



KEY INITIATIVES – TECHNOLOGY ROADMAPS

● Completed 3 Roadmaps

● Electrical & Electronics – Penang Skills Development Centre

● ICT – MIMOS, MOSTI

● Biotechnology Industry – Biotech Corp, MOSTI

● Work In Progress

● Automotive Sector - PROTON

● Rubber Products – Malaysian Rubber Board

● Wood & Wood Based Products – FRIM

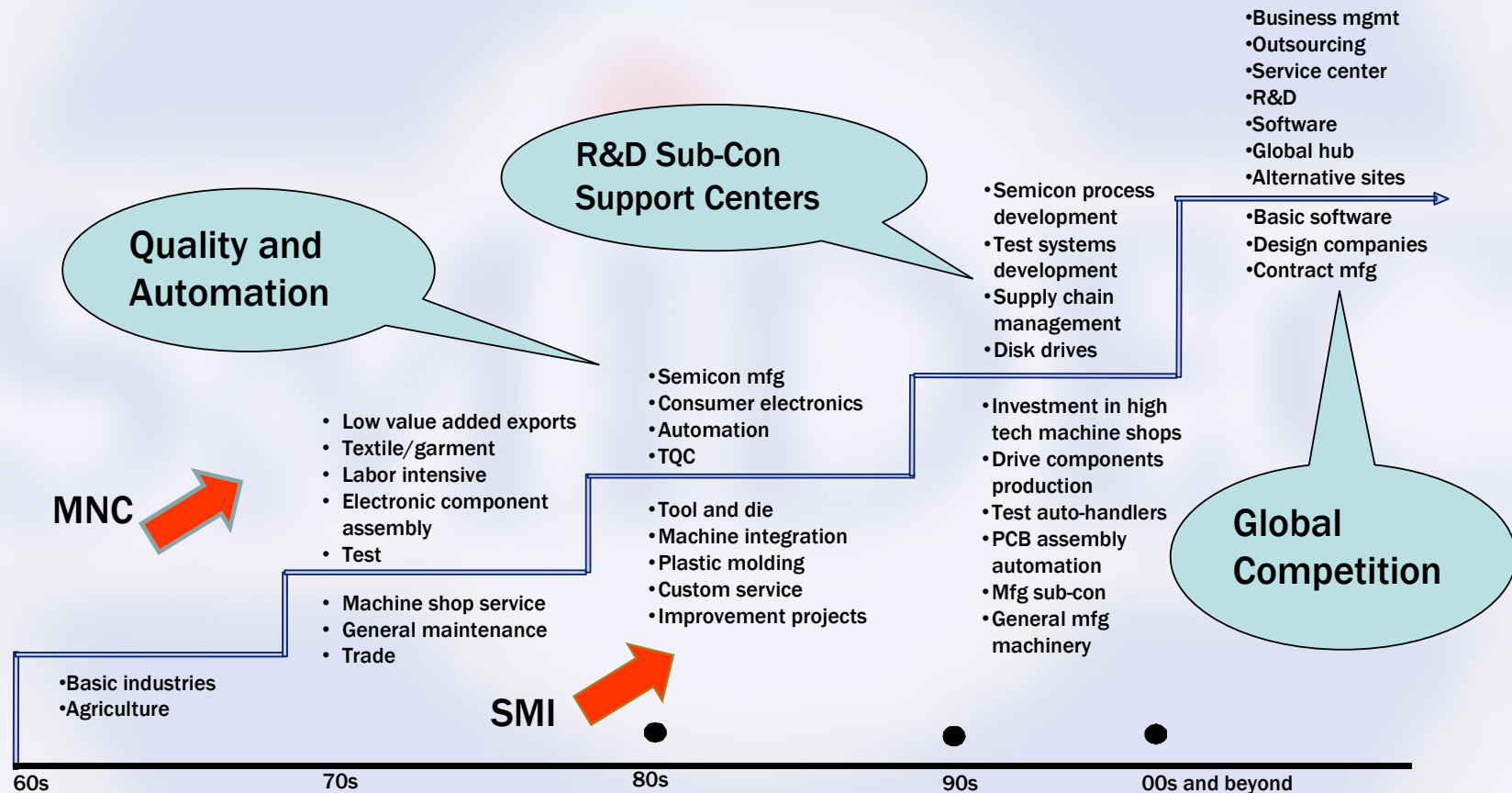
● Medical Devices – SIRIM

● Pharmaceutical – Pharmaniaga



TECHNOLOGY ROADMAP - E & E

Value Roadmap - The Penang Story



By Penang Skill Development Corporation (PSDC)



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TECHNOLOGY ROADMAP – R&D ON ICT



**CYBERSPACE
SECURITY**
Made to Protect

**ENCRYPTION
SYSTEMS**
It's about Trust



**GRID
COMPUTING**
Connecting for Speed

**COMMUNICATION
TECHNOLOGIES**
Eliminate Boundaries



**MICRO
ENERGY**
All Charged Up

**MICRO SYSTEMS
(MEMS/NEMS)**
Size Does Matter



**ADVANCED
INFORMATICS**
Optimised Intelligence

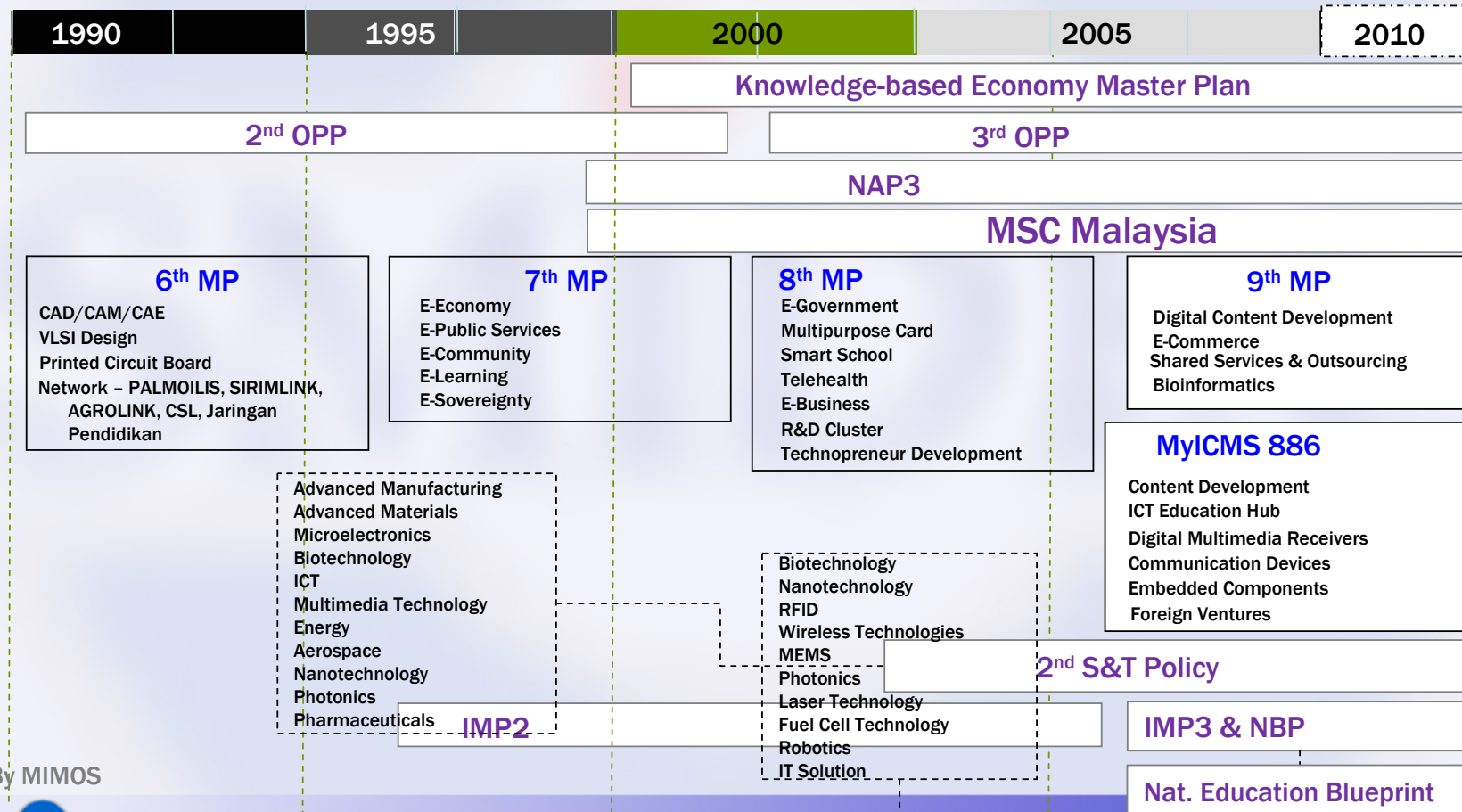
**KNOWLEDGE
TECHNOLOGY**
Empower Your Future



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TECHNOLOGY ROADMAP – R&D ON ICT

In summary, this Roadmap will serve as a methodology and framework providing overall directions to all ICT stakeholders whilst complementing other national plans



By MIMOS



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TECHNOLOGY ROADMAP – BIOTECHNOLOGY

PHASE I
(2005-2010)
Capacity
Building

PHASE II
(2011-2015)
Science to
Business

PHASE III
(2016-2020)
Global
Business

- Establishment of advisory and implementation Councils
- Establishment of Biotechnology Corporation of Malaysia
- Incentives
- Capacity Building in R&D
- Industrial Technology Development
- Develop Agricultural, Healthcare and Industrial Biotechnologies
- Develop Legal and IP Framework
- Business Development through Accelerator Programmes
- Bioinformatics
- Skills Development
- Regional Biotechnology Hubs
- Develop BioNexus Malaysia as a brand
- Initial job and industry creation

- Develop expertise in drug discovery and development based on biodiversity and natural resources
- New Products Development
- Technology Acquisition
- Promote FDI participation
- Intensify Spin-off Companies
- Strengthen Local and Global Brands
- Develop Capability in Technology Licensing
- Job Creation

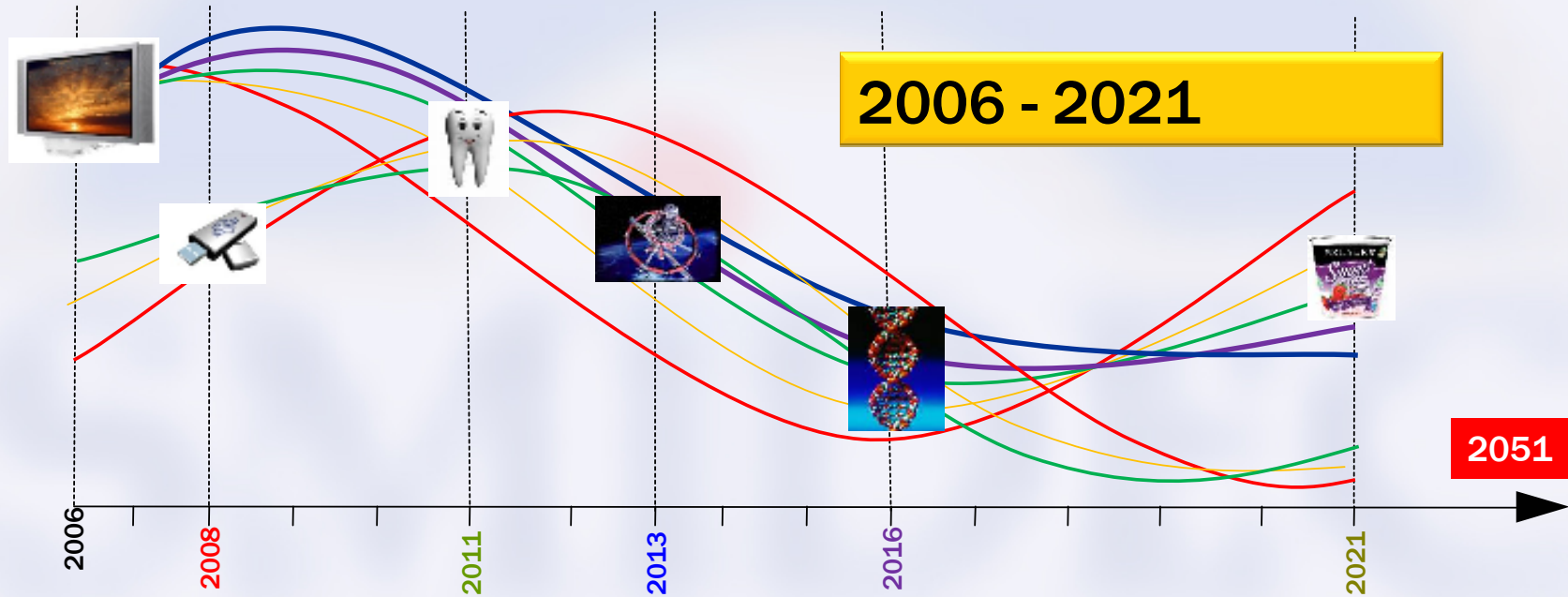
- Consolidate Strengths and Capabilities in Technology Development
- Further Develop Expertise and Strength in Drug Discovery and Development
- Leading Edge Technology Business
- Maintain Leadership in Innovation and Technology Licensing
- Create greater value through Global Malaysian Companies
- Re-branding of BioMalaysia as Global Hub

By Biotechnology Corporation



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BRITISH TELECOM'S TECHNOLOGY ROADMAP



Video tiles
 Fixed Mobile Convergence;
 Electronics Prescriptions;
 24/7 Blood Chemistry Monitoring;
 Instant Voice Mail;
 Smelly Television;

AI Entity Passes A Level ;
 Smart Jelly Babies;
 Tooth Regeneration;
 Plastics Bones;
 Hydrogen Fuel on UK Forecourts;
 Full Voice Interaction With PC.

Electronic Pets Outnumber Organic Pets ;
 Electronic Life Form Given Basic Rights;
 Listing of Individual's DNA;
 Artificial Sensors in Cosmetic Surgery;
 Privatised Police Forces;
 Smart Bacteria;
 Dream link Technology.

First Bionic Olympics;
 Remote Control Devices in Pets;
 Smart Yogurt;
 Holographic TV;
 Anti-noise technology in gardens;
 Biochemical storage of solar energy.

Digital Bathroom Mirrors ;
 Virtual Windows;
 1st Extreme Olympics;
 Holographic Animated Advertisement;
 Smart Skin for Direct Human Repair ;
 100GB Memory Sticks.

Nanotechnology Toys
 Active Skin Make-Up;
 Hotel in Orbit;
 Cybernetic Use in Sports;
 Robots Guide Blind People;
 Manufacture of Long Diamond Fibres.

By British Telecom PLC



S

UM I

DEVELOPMENT CORPORATION

INNOVATION SME (I-SME) - CONCEPT

PROPOSED DEFINITIONS OF AN INNOVATION SME

Resource-led Economy

SMEs

- These are firms who meet the official definitions of 'SME' as approved by the National SME Development Council ('NSDC')
- But does not meet the requirements defining K-SMEs or I-SMEs
- This group of SMEs would consist mainly of micro-enterprises in the services, agriculture and manufacturing sector

K-SMEs

- These are SMEs who meet the official definitions of 'SME' as approved by the NSDC, plus the following:
- More than 20% of staff in that SME are knowledge workers (where they possess at least tertiary/professional qualification)
- Training & learning on technical skills is provided by the SME to its staff
- There is direct ICT and technology usage for process OR product improvement in the SME
- There is evidence of innovation and R&D for process OR product improvement in the SME

Innovation-led Economy

Innovation SMEs

- These are K-SMEs who meet the following:
- More than 50% of full-time operational (non-support) staff in that SME are knowledge workers (where they possess at least tertiary/professional qualification)
- Training & learning on technical skills is provided by the K-SME to its staff
- There is direct technology usage for process AND product improvement in the K-SME
- There is evidence of innovation and R&D for process AND product improvement resulting in IP creation in the K-SME
- The core business of the K-SME involves usage and enhancement of S&T (high tech sectors as identified by MIGHT)
- The output of the K-SME is a manifestation of proprietary innovation and application of proprietary technology

Proposed Definitions

Examples

- Retailers
- Restaurants
- Wholesalers
- Textile manufacturers
- F&B manufacturers
- Farmers
- Consultancy firms
- Manufacturers who adopt / adapt technology

E.g. sectors as identified by MIGHT, but non-exhaustive

- Biotechnology
- Nanotechnology
- Photonics
- ICT
- Renewable Energy
- Aerospace
- Advanced Materials



These definitions are still work-in-progress and require further discussion and feedback with stakeholders

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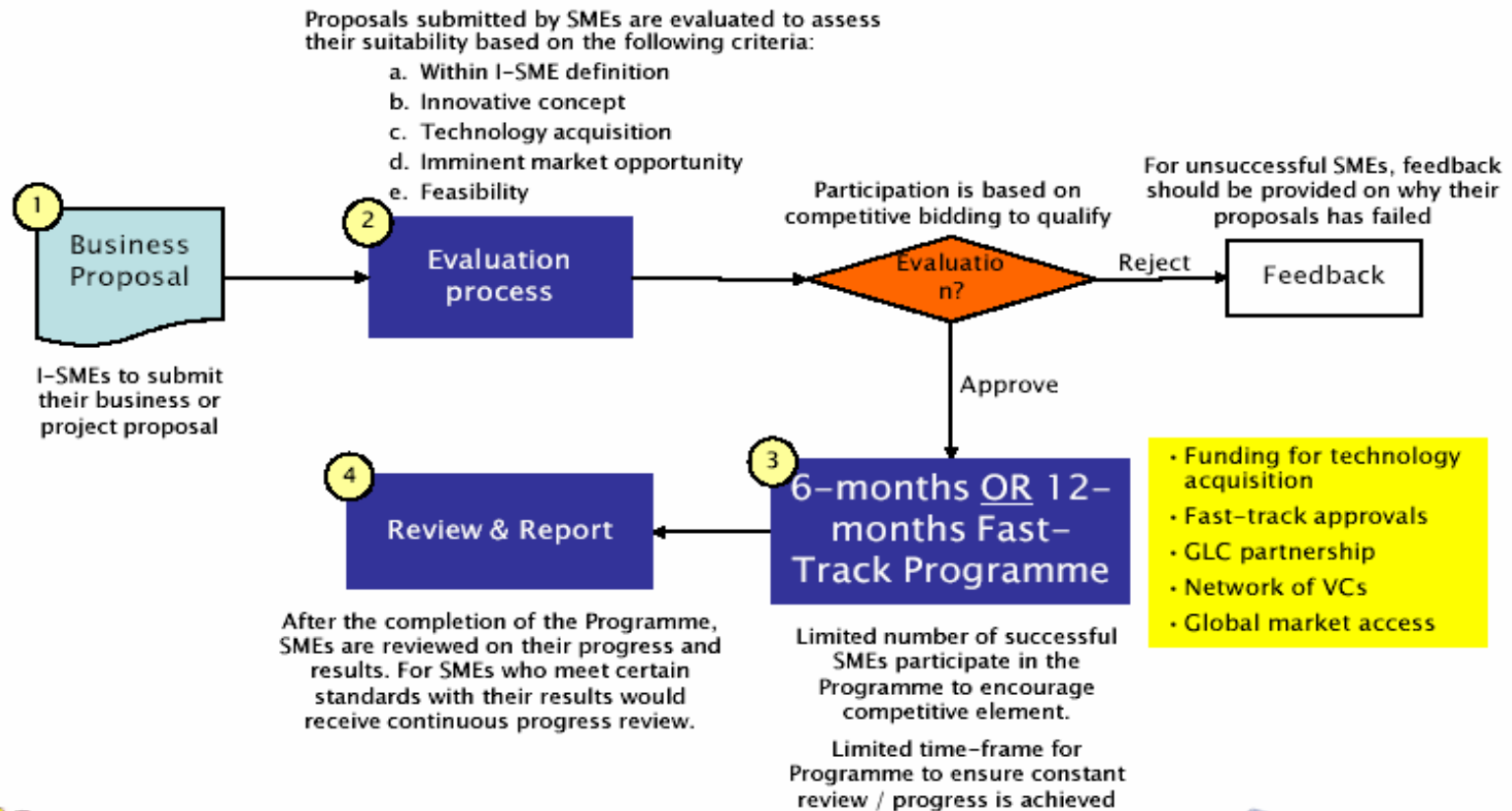
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FAST TRACK PROGRAMME (FTP)

2 FAST-TRACK PROGRAMME FOR INNOVATION SMEs



Note: I-SME = Innovation-led SME

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Support Programmes for SMEs



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SME DEVELOPMENT PROGRAMMES

1. INDUSTRIAL LINKAGE PROGRAMME

2. SKILLS UPGRADING PROGRAMME

3. OUTREACH PROGRAMMES

**4. SME COMPETITIVE RATING FOR ENHANCEMENT
(SCORE)**

5. ENTERPRISE 50 AWARD PROGRAMME

6. SME BUSINESS COUNSELORS

7. NATIONAL SME BRAND DEVELOPMENT PROGRAMME



SME DEVELOPMENT PROGRAMMES

8. NATIONAL WOMEN ENTREPRENEUR AWARD (NWEA)

9. BUMIPUTRA ENTREPRENEUR ENHANCEMENT PROGRAMME (BEEP)

10. SME – UNIVERSITY INTERNSHIP PROGRAMME

11. TECHNOLOGY AND INNOVATION PROGRAMME

12. SME EXPERT ADVISORY PANEL (SEAP)

13. MANDATORY TRAINING IN FINANCIAL MANAGEMENT



FINANCIAL ASSISTANCE PROGRAMMES

Matching Grant

- 50% of the approved project cost is borne by the Government and the remainder by the applicant

Soft Loan

- Low interest rate
- Longer repayment period



QUALIFYING CRITERIA

- Companies incorporated under the Companies Act 1965 **OR** enterprises incorporated under the Registration of Business Ordinance 1956 **OR** Certificate of Practice by Regulatory Body
- Fulfill definition of SMEs
- At least 60% equity held by Malaysian
- Possess valid premise license

SECTOR COVERAGE

- Manufacturing
- Manufacturing Related Services
- Services (Except Insurance and Financial Services)



MATCHING GRANTS



-  Matching Grant for Business Start-ups
-  Matching Grant for Product and Process Improvement
-  Matching Grant for Certification and Quality Management Systems
-  Market Development Grant
-  Matching Grant for Development and Promotion of Halal Products
-  Matching Grant for Enhancing Product Packaging
-  Matching Grant for Advertisement and Promotion (Services Sector)



- Interest Rate: 2%
- Max Loan: RM3 million
- Repayment Period: 15 years

Soft Loan for Factory Relocation (SLFR)

- Interest Rate: 2%
- Max Loan: RM3 million
- Repayment Period: 15 years

Soft Loan for SMEs (SLSME)

- Interest Rate: 2%
- Max Loan: RM500,000
- Repayment Period: 5 ½ years

Soft Loan for ICT Adoption (SLICT)

Soft Loan Schemes



Food for Thoughts



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Food for Thoughts

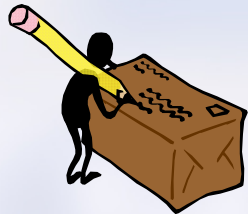
“The success inherited by the country cannot be continued if creativity and innovation do not become part of the nation’s culture. People are the most important factor in a knowledge-based economy, a new era which invariably leads to the subsequent knowledge management paradigm.”

Tun Abdullah Ahmad Badawi



Contact Us

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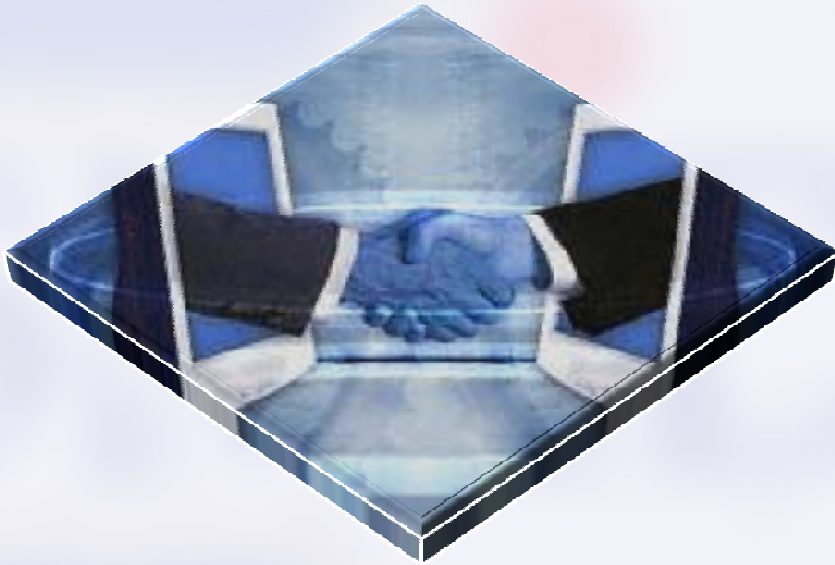
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