



LAPORAN TAHUNAN ANNUAL REPORT — 2019 —



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***Perjalanan seribu langkah
bermula dengan langkah pertama.***





**KATA ALUAN PENGARAH URUSAN &
KETUA PEGAWAI EKSEKUTIF**
FOREWORD BY THE MANAGING DIRECTOR
& CHIEF EXECUTIVE OFFICER



KATA ALUAN FOREWORD

Assalamualaikum dan Salam Sejahtera,

Saya bersyukur ke hadrat Allah S.W.T kerana dengan izin dan limpah kurniaNya dapat sekali lagi TEKUN Nasional menerbitkan Laporan Tahunan 2019.

Laporan Tahunan ini diterbitkan sebagai wacana yang melaporkan pelbagai aktiviti, sumbangan, kejayaan dan pencapaian TEKUN Nasional dalam memberikan perkhidmatan terbaik kepada rakyat seiring dengan usaha membangunkan usahawan mikro.

Tahun 2019 juga lebih bermakna kerana pada tahun ini genap 21 tahun penubuhan TEKUN Nasional. Sepanjang tempoh masa tersebut TEKUN Nasional berjaya memainkan peranan yang cemerlang dalam melahirkan usahawan yang berkualiti serta memantapkan keupayaan dan prestasi perusahaan mikro di Malaysia.

Assalamualaikum and greetings,

I am very grateful to Allah S.W.T most Merciful, most Gracious for His blessings that once again TEKUN Nasional presents it's 2019 Annual Report.

This Annual Report is a yearly publication detailing the various activities, contribution, performances and achievements of TEKUN Nasional in providing our best service to the public. At this juncture, we present efforts taken by us in line with the mandated role in developing micro entrepreneurs.

The year 2019 is indeed significant as it commemorates TEKUN Nasional's 21st year of establishment. Through the years, TEKUN Nasional has successfully played a huge role in produced excellent entrepreneurs, while improving the standards of micro-businesses in Malaysia.



DATO' ADAM BIN ABD GHANI
Pengarah Urusan dan Ketua Pegawai Eksekutif
Managing Director and Chief Executive Officer

Sejak diwujudkan pelbagai inisiatif telah dilaksanakan oleh TEKUN Nasional. Sehingga Disember 2019, TEKUN Nasional telah menyalurkan pembiayaan sebanyak RM5.75 bilion kepada 441,600 orang usahawan di seluruh negara. Seiring dengan kehendak semasa, TEKUN telah mempelbagaikan produk pembiayaannya bagi memenuhi keperluan dan memberi pilihan kepada usahawan dalam bidang keusahawanan.

Dalam era ini negara sedang melangkah ke hadapan menghadapi gelombang Revolusi Perindustrian Keempat (Industri 4.0). Penggunaan Teknologi Robotik dan Automasi, Artificial Intelligence (AI), Big Data Analytics, Internet of Things (IoT) dan sebagainya akan merubah ekosistem perniagaan dalam semua sektor ekonomi.

Justeru itu, saya menyarankan supaya kita seboleh mungkin mengadaptasi cara kerja yang lebih berteraskan teknologi serta berusaha beralih dari landasan yang bersifat manual dan tradisional dalam mendepani fenomena baharu ini.

Sehubungan itu, TEKUN Nasional perlu sentiasa memastikan pembangunan modal insan yang dilahirkan memiliki kompetensi dan nilai diri yang progresif agar mereka terus relevan bersaing dalam persekitaran kerja yang mencabar, pantas secara sistematik dan inovatif dalam membuat keputusan dan pelaksanaan.

Akhir kata, saya berharap TEKUN Nasional akan terus komprehensif, dinamik dan responsif kepada kehendak stakeholders dan pelanggan. Perubahan yang dicorak pada hari ini akan menentukan kejayaan pada masa hadapan.

Since TEKUN Nasional's establishment, there have been numerous initiatives and implementations. Till December 2019, TEKUN Nasional has been channelling funds worth RM5.75 billion to 441,600 entrepreneurs throughout the country. TEKUN has diversified its products to fulfil entrepreneurs' needs, hence giving them more option to choose. They are structured in line with the current demands and criterias.

In this new era, the country is facing the challenge in the oncoming 4th Industrial Revolution (Industry 4.0). The usage of Robotic Technology and Automation, Artificial Intelligence (AI), Big Data Analytics, Internet of Things (IoT), and other new technological revolutions have changed the business ecosystem in all economic sectors.

Therefore, I strongly encourage all staff and entrepreneurs to embrace and adapt to changes in work and business processes. It is indeed a tremendous change as we shift from a traditional platform to a new and enhanced system based on the latest technologies.

TEKUN Nasional is committed in ensuring consistency in human capital development producing competent and progressive employees who are able to face the challenging fast-paced working environment, equipped with innovative ideas, fast decision making thus resulting fast and systematic execution of tasks.

I sincerely hope that TEKUN Nasional will continue to be comprehensive, dynamic, and responsive to the needs of stakeholders and customers. I strongly believe that the changes implemented today will determine the height of success in the future.



*Matlamat ialah impian
yang mempunyai tarikh
untuk dicapai.*





MAKLUMAT KORPORAT
CORPORATE INFORMATION

Pengenalan

Sejarah penubuhan TEKUN Nasional bermula daripada hasil resolusi Kongres Ekonomi Bumiputera (KEB) 1994 yang diadakan di Universiti Sains Malaysia (USM) Pulau Pinang. Salah satu resolusi KEB tersebut adalah untuk menyediakan saluran pembiayaan kepada peniaga dan penaja kecil dengan mudah dan cepat. Selaras dengan resolusi tersebut, Projek TEKUN (Tabung Ekonomi Kumpulan Usaha Niaga) telah dilaksanakan oleh Pusat Penyelidikan Dasar USM (PPD-USM) sebagai projek perintis di Pulau Pinang pada tahun 1995 dengan dana pusingan dibiayai oleh Credit Guarantee Corporation Malaysia Berhad (CGC). Projek perintis ini telah dikembangkan di Jeli, Kelantan pada tahun 1996 dan di Besut, Terengganu pada tahun 1997. Kejayaan projek perintis tersebut telah mendorong kerajaan untuk memperluaskan pelaksanaan Projek TEKUN ke seluruh negara pada tahun 1998.

Pada peringkat awal penubuhan, TEKUN Nasional dikenali sebagai Yayasan TEKUN Nasional dan didaftarkan di bawah Suruhanjaya Syarikat Malaysia (SSM) sebagai sebuah Syarikat Berhad menurut Jaminan. Yayasan TEKUN Nasional ditubuh dan diletakkan di bawah Kementerian Pembangunan Usahawan (KPU). Pada tahun 2008, TEKUN telah ditranformasikan menjadi sebuah organisasi yang bukan hanya menyediakan modal perniagaan, tetapi turut menjadi agensi pembangunan usahawan yang strategik. Yayasan TEKUN Nasional telah melaksanakan penjenamaan semula kepada TEKUN Nasional dan diletakkan di bawah Kementerian Pembangunan Usahawan dan Koperasi (MECD).

Lanjutan daripada penstrukturan semula struktur kementerian dan pembubaran MECD, TEKUN Nasional diletakkan di bawah Kementerian Pertanian dan Industri Asas Tani (MOA) pada tahun 2009. Selaras dengan perubahan pentadbiran kerajaan pada tahun 2018, TEKUN Nasional diletakkan semula di bawah Kementerian Pembangunan Usahawan (MED) yang diwujudkan semula oleh pihak kerajaan.

Introduction

The establishment of TEKUN Nasional began with the resolution of the Bumiputera Economic Congress (1994) which was held in Universiti Sains Malaysia (USM), Pulau Pinang. One of the resolutions of the congress was to provide an easy and fast financing for hawkers and petty traders. In accordance with this resolution, the TEKUN Project (Tabung Ekonomi Kumpulan Usaha Niaga) was implemented by the USM Centre for Policy Research (CPR-USM) as a pilot project in Pulau Pinang in 1995 with a rotation fund by the Credit Guarantee Corporation Malaysia Berhad (CGC). The pilot project was extended to Jeli, Kelantan in 1996 and Besut, Terengganu in 1997. The success of the pilot project prompted the government to expand the implementation of the TEKUN project throughout the country in 1998.

At the initial stage, TEKUN Nasional was known as Yayasan TEKUN Nasional and registered as a Company Limited by Guarantee under the Companies Commission of Malaysia (SSM). Yayasan TEKUN Nasional was formed and monitored by the Ministry of Entrepreneur Development (KPU). In 2008, TEKUN was being transformed to not only providing business capital but also as a strategic entrepreneur development institution. Yayasan TEKUN Nasional was renamed as TEKUN Nasional and placed under the Ministry of Entrepreneur and Cooperative Development (MECD).

Following the restructuring of the ministry and the dissolution of the MECD, TEKUN Nasional was placed under the Ministry of Agriculture and Agro-based Industry (MOA) in 2009. In accordance with the changes in governmental administration in 2018, TEKUN Nasional was reassigned under the Ministry of Entrepreneur Development (MED) which was revived by the government.



Matlamat penubuhan TEKUN Nasional diperluaskan kepada fungsi-fungsi berikut:

- i. Memberi peluang perniagaan serta penjana pendapatan
- ii. Menyediakan pembiayaan modal perniagaan
- iii. Menyediakan perkhidmatan bimbingan dan sokongan
- iv. Menyediakan jaringan usahawan

Dalam usaha mencapai hasrat kerajaan untuk membentuk Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB) serta pelaksanaan Hala Tuju Baru dan penjenamaan semula ini, TEKUN Nasional merupakan agensi pelaksana yang dinamik serta mampu memainkan peranan dengan lebih berkesan bagi memenuhi matlamat penubuhannya. Dengan kejayaan MPPB ini, martabat bangsa Melayu dan Bumiputera dalam bidang keusahawanan akan tercapai dan diperkukuhkan.

The goals of TEKUN Nasional has been expanded to the following functions:

- i. To provide business opportunities as well as income generation
- ii. To provide business capital financing
- iii. To provide counselling and support services
- iv. To create a network of entrepreneurs

In order to achieve the government's aspiration to form a Bumiputera Trade and Industry Society (MPPB) as well as implement the New Direction and rebranding, TEKUN Nasional is a dynamic execution agency which is also capable in playing a more effective role in fulfilling the objectives of its establishment. With the success of MPPB, the dignity of the Malay and Bumiputera in entrepreneurship will be achieved and strengthened.



■ Visi

Vision

Sebagai institusi peneraju pembiayaan mikro yang unggul.

To be a leading micro financing institution.

■ Misi

Mission

Melahirkan dan membangunkan usahawan melalui pembiayaan mikrokredit yang mudah diakses.

To create and develop entrepreneurs by providing easy access to microcredit.

■ Peranan & Objektif

Roles & Objectives

- Menyediakan pembiayaan usahaniaga mikro yang mudah, cepat dan mesra usahawan.
To provide micro financing that is easy, fast and entrepreneur-friendly.
- Menyediakan khidmat bimbingan dan sokongan kepada usahawan TEKUN.
To provide guidance and support to TEKUN entrepreneurs.
- Mewujudkan komuniti dan jaringan usahawan.
To create a community and network among entrepreneurs.
- Memupuk Budaya Keusahawanan dan menabung di kalangan usahawan.
To inculcate a culture of entrepreneurship and thriftiness among entrepreneurs.
- Memastikan pembiayaan yang dikeluarkan dapat dikutip semula mengikut jadual agar dapat disalurkan semula kepada usahawan lain.
To ensure that financing given out are paid on schedule in order to be channelled back to other entrepreneurs.



*Jangan hanya
menanti peluang,
tetapi ciptalah
peluang.*





AHLI LEMBAGA AMANAH
BOARD OF TRUSTEES



**DATO' SRI
MOHAMAD
SUPARADI BIN
MD NOOR**

Pengerusi
Chairman of the
Board



**PUAN NAJWAH
HALIMAH BINTI
AB ALIM**

Timbalan Pengerusi
Deputy Chairman



**ENCIK
WAN MOHD
SHAHARIR BIN
WAN ABD JALIL**

Ahli Lembaga
Amanah
Board of Trustees
Member



**ENCIK ABKARI
BIN ABDULLAH**

Pengarah Kanan Bahagian
Pembangunan Halal dan
Vendor, Kementerian
Pembangunan Usahawan
Senior Director of Halal
and Vendor Development
Division, Ministry of
Entrepreneur Development



**PUAN UMMI SYAHIDAH
BINTI AHMAD BUSTAMAM**

Ketua Penolong Pengarah
Belanjawan Negara,
Kementerian Kewangan
Malaysia
Chief Assistant Director
of the National Budget ,
Ministry of Finance



**DATUK MUEZ
BIN ABD AZIZ**

Ketua Setiausaha
Kementerian
Perdagangan Dalam
Negeri dan Hal Ehwal
Pengguna
Secretary General
Ministry of Domestic
Trade and Consumer
Affairs

Ahli Lembaga Amanah

Board of Trustees

**DATUK
WAN SURAYA
BINTI WAN
MOHD RADZI**

Ketua Setiausaha
Kementerian
Pembangunan
Usahawan
Secretary General
Ministry of Entrepreneur
Development



**DATO' ADAM
BIN ABD GHANI**

Pengarah Urusan &
Ketua Pegawai
Eksekutif
Managing Director &
Chief Executive Officer



**ENCIK KHALID
BIN MOHAMED**

Timbalan Pengarah 1
Pengurusan Bajet
Pembangunan,
Kementerian Hal Ehwal
Ekonomi
Deputy Director 1,
Budget Development
Management,
Ministry of Economic
Affairs



**ENCIK
BAHARUDIN
BIN ABU BAKAR**

Ahli Lembaga
Amanah
Board of Trustees
Member



**DATUK
ANUAR BIN
HJ MOHD SEH**

Ahli Lembaga
Amanah
Board of Trustees
Member



**PUAN AFIDAH
AZWA BINTI
ABDUL AZIZ**

Timbalan Setiausaha
Bahagian, Sektor
Penilaian dan Pelaburan,
Kementerian Kewangan
Deputy Division Secretary
of Evaluation and
Investment Sector,
Ministry of Finance





Persediaan terbaik untuk hari esok adalah melakukan yang terbaik untuk hari ini.





JAWATANKUASA PENGURUSAN TEKUN NASIONAL
THE MANAGEMENT COMMITTEE

JAWATANKUASA PENGURUSAN

THE

Pengurusan Tertinggi

Top Management



DATO' ADAM BIN ABD GHANI

Pengarah Urusan &
Ketua Pegawai Eksekutif
Managing Director &
Chief Executive Officer

ENCIK AISHAMUDDIN BIN ZULKEFLI

Timbalan Ketua Pegawai
Eksekutif (Perancangan &
Pembangunan)
Deputy Chief Executive Officer
(Planning & Development)

ENCIK OMAR BIN OTHMAN

Timbalan Ketua Pegawai
Eksekutif (Kewangan)
Deputy Chief Executive Officer
(Finance)

HJ. ROSHAIMI BIN HARUN

Timbalan Ketua Pegawai
Eksekutif (Pengurusan
Korporat)
Deputy Chief Executive Officer
(Corporate Management)

TEKUN NASIONAL MANAGEMENT COMMITTEE

Ahli Ex-Officio Ex-Officio Members



ENCIK MOHD RAZMAN RAZAK

Ketua Jabatan Integriti &
Pengurusan Risiko

Head of Integrity & Risk
Management Department

ENCIK SYAMSUL KAMAL AHMAD

Ketua Jabatan Teknologi
Maklumat & Komunikasi

Head of Information Technology
Section & Communication
Department

ENCIK FARID MD RAMLI

Ketua Jabatan Audit Dalam
Head of the Internal Audit
Department

PUAN SUHAILY RAINI BINTI MD HAMDAN

Ketua Bahagian Perancangan Strategik
Head of the Strategic Planning
Department

PUAN NADIAH HANI BINTI ALI

Ketua Jabatan Undang-Undang
Head Of Legal Department

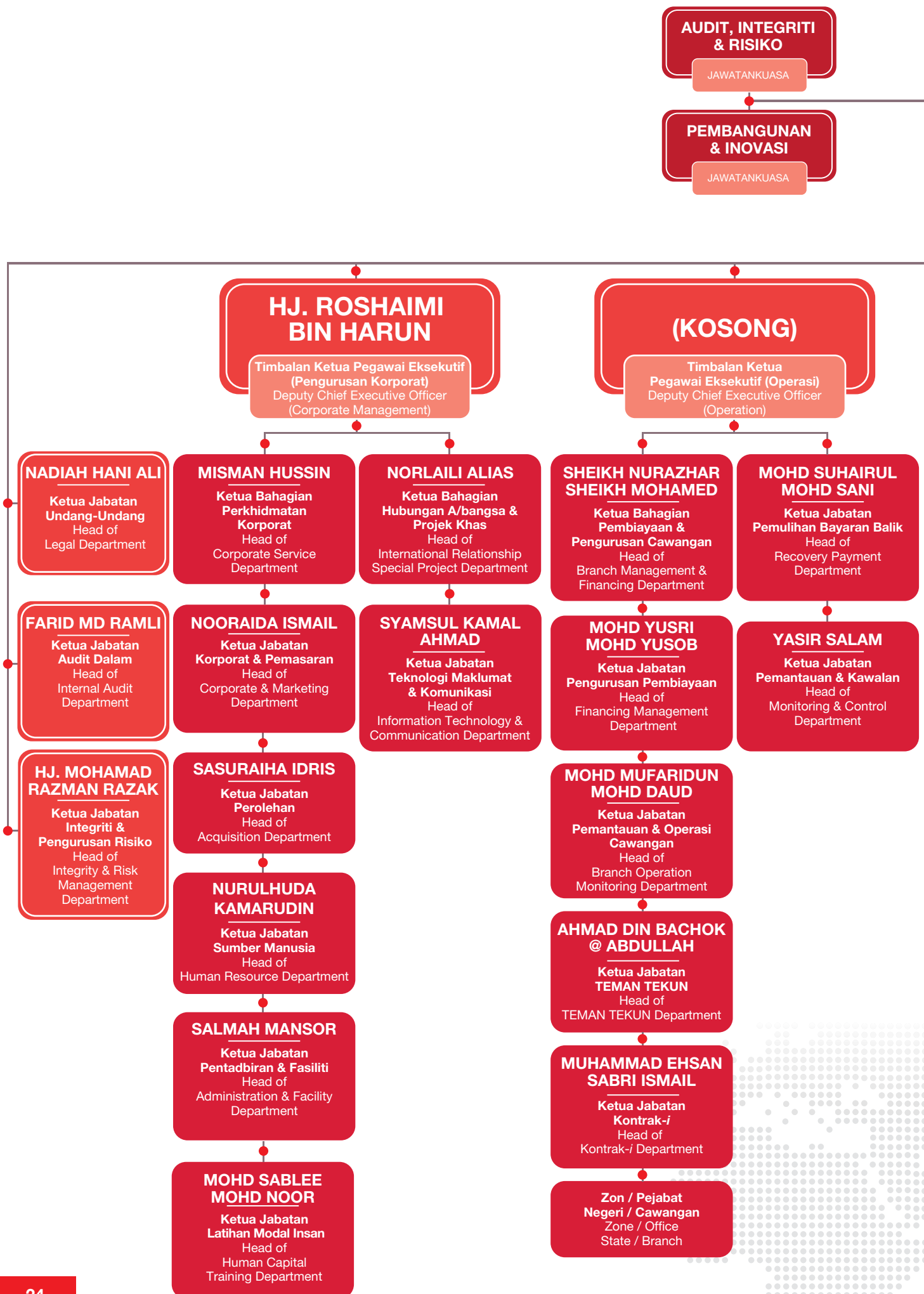


Kegagalan bukan pada bila kita jatuh, tetapi bila kita tidak berusaha untuk bangkit.





CARTA ORGANISASI TEKUN NASIONAL 2019
TEKUN NASIONAL 2019 ORGANISATION CHART



LEMBAGA AMANAH

DATO' ADAM BIN ABD. GHANI

Pengarah Urusan & Ketua Pegawai Eksekutif
Managing Director & Chief Executive Officer

OMAR BIN OTHMAN

Timbalan Ketua Pegawai Eksekutif (Kewangan)
Deputy Chief Executive Officer (Finance)

YUSOFF AWANG

Ketua Bahagian Pengurusan Kewangan
Head of Management and Financial Department

DATO' ZULHELMI ABDUL HALIM

Ketua Jabatan Pengurusan Kewangan Subsidi
Head of Management Financial Subsidiaries Department

MD RUKEMI ISHAK

Ketua Jabatan Akaun & Kewangan
Head of Account & Financial Department

ZURAINEE MOHD NOH

Ketua Jabatan Bajet & Pelaporan
Head of Reporting & Budget Department

EMMY NIZAM TAIB

Ketua Jabatan Penyelaras Pembayaran
Head of Coordination Payment Department

AISHAMUDDIN BIN ZULKEFLI

Timbalan Ketua Pegawai Eksekutif (Perancangan & Pembangunan)
Deputy Chief Executive Officer (Planning & Development)

SUHAILY RAINI MD HAMDAN

Ketua Bahagian Perancangan Strategik
Head of Strategic Planning Department

MARIANI ALI AMRAN

Ketua Jabatan Penyelidikan & Pembangunan
Head of Research & Development

KOSONG / VACANT

Ketua Jabatan Syariah
Head of Syariah Department

AZRAK AHMAD ZAMAN

Ketua Jabatan Sistem & Kaedah
Head of Entrepreneur Training Department

NORA MAT AIL

Ketua Jabatan Ar Rahnun
Head of Ar Rahnun Department

8 Cawangan Ar Rahnun
Ar Rahnun 8 Branches

HJ. MD AHIRUN RUBA'AIN

Ketua Bahagian Pembangunan Usahawan
Head of Entrepreneur Development

HJ. MUHAMMAD YUSMAN YUSOFF

Ketua Jabatan Pembangunan Perniagaan
Head of Business Development Department

JOHAN BUANG @AWANG

Ketua Jabatan Latihan Keusahawanan
Head of Entrepreneur Training Department

Unit Pembangunan Usahawan Negeri
State Entrepreneur Development Unit

EDDY NOR ISWAN BIN ISMAIL

Ketua Jabatan TEKUN CORP
Head of TEKUN CORP Department

HJ. ABDUL AZIZ BIN SALEH

Koperasi Rakan TEKUN



Tidak perlu menjadi hebat untuk memulakan sesuatu, yang diperlukan hanyalah berani.





**PERLAKSANAAN PERANCANGAN STRATEGIK
TEKUN NASIONAL 2019**

**IMPLEMENTATION OF TEKUN NASIONAL
2019 STRATEGIC PLAN**

Perlaksanaan Perancangan Strategik TEKUN Nasional 2019

Implementation Of TEKUN Nasional 2019 Strategic Plan

Perlaksanaan Perancangan Strategik TEKUN Nasional 2019 adalah dengan memberikan fokus kepada penyaluran pembiayaan kepada golongan usahawan Bottom-40 (B40). Pada tahun 2019, 80% daripada usahawan TEKUN adalah di bawah golongan usahawan B40.

Dalam usaha meningkatkan taraf ekonomi usahawan, pada 2019 TEKUN telah memperuntukkan RM350 juta untuk disalurkan kepada 25,000 usahawan. Berikut adalah sasaran usahawan B40 bagi tahun 2019:

- i. Peniaga kecil - peruncit, penjaja, pemborong & kontraktor kecil
- ii. Penjaja - pasar malam dan pasar tani
- iii. Belia - penganggur dan graduan
- iv. Wanita - ibu tunggal, suri rumah
- v. Pesara - kakitangan kerajaan, swasta & pesara VSS

Nota: Golongan B40 adalah kalangan isi rumah berpendapatan 40 peratus terendah iaitu isi rumah berpendapatan sehingga RM3,855 (berdasarkan Penyiasatan Pendapatan dan Perbelanjaan Isi Rumah 2014 yang dikeluarkan oleh Jabatan Statistik Malaysia)

Perlaksanaan Perancangan Strategik TEKUN Nasional 2019 adalah berasaskan kepada 5 tonggak berikut:

The main focus of TEKUN Nasional 2019 Strategic Plan is to focus on the financing delivery to entrepreneurs in the Bottom-40 (B40) group. In 2019, 80% of the TEKUN entrepreneurs are the B40 group.

TEKUN has allocated RM350 million to be channelled to 25,000 entrepreneurs with the efforts to improve their economic status. The following are the target groups.

- i. Small traders - retailers, hawkers, wholesalers & small contractors
- ii. Hawkers - night markets and farmers markets
- iii. Youth - unemployed and graduates
- iv. Women - single mothers, housewives
- v. Retirees - government employees, private & VSS retirees

Note: The B40 refers to the bottom 40 percent of household with monthly income of RM3,855 and below (Department of Statistic, Malaysia Household Income and Expenditure, 2014)

The implementation of TEKUN Nasional 2019 Strategic Plan is based on 5 pillars:



5

Tonggak TEKUN Nasional

TEKUN Nasional Pillars



Model Perniagaan

- i. Pembiayaan berkualiti (Bayaran balik tinggi & NPF rendah).

Business Model

- i. Quality financing (High repayment and low NPF)

Kompetensi Kakitangan

- i. Program Peningkatan Akademik (kerjasama USM & UUM).
- ii. Kursus Pemantapan (Recovery).
- iii. Kursus Kemahiran Kerja (Reskilling).

Staff Competency

- i. Academic Improvement Programme (collaboration with USM and UUM)
- ii. Intensive Course On Recovery
- iii. Job Skills Course / Reskilling



Pemulihan

- i. Memantapkan pelaksanaan Collection Call Centre (CCC).
- ii. Perkongsian maklumat kredit.
- iii. Tindakan Litigasi.

Recovery

- i. Intensive Implementation of CCC
- ii. Credit Information Sharing
- iii. Litigation Process

Sistem Pembayaran

- i. Perbankan Internet.
- ii. TEKUN Payment.
- iii. Aplikasi Mudah Alih Kutipan.
- iv. Aplikasi Mudah Alih Peminjam.

Payment System

- i. Internet Banking.
- ii. TEKUN Payment.
- iii. Mobile Apps Collection.
- iv. Mobile Apps Borrower.



Mandat Peranan

- i. Melaksanakan program dan dasar Kerajaan.

Mandated Role

- i. The delivery of government programs and policies.

Pelan Perancangan Implementation Plan

Model Perniagaan

TEKUN melaksanakan beberapa produk pembiayaan seperti TEMAN TEKUN, TemanNita, Ar Rahnū TEKUN dan Kontrak-*i*. Produk-produk ini dilaksanakan dengan memberi fokus kepada kumpulan tertentu untuk mendapatkan pembiayaan.

Bagi tahun 2019, TEKUN telah merancang untuk mewujudkan satu Model Perniagaan yang menjurus ke arah produk baru yang berisiko rendah, kadar pembiayaan tidak berbayar (Non Performing Financing - NPF) yang rendah dan jaminan bayaran balik yang tinggi. Selain itu, TEKUN juga akan menambah baik produk sedia ada serta mewujudkan pembiayaan bercagar.

Kecekapan Warga Kerja

Kecekapan warga kerja merupakan satu elemen penting dalam mencapai matlamat sesebuah organisasi. Sikap warga kerja yang positif serta kemahiran dalam melaksanakan tugas dengan lebih berkesan.

Business Model

TEKUN has launched several financing products such as TEMAN TEKUN, TemanNita, Ar Rahnū TEKUN and Kontrak-*i*. These products were implemented by targetted on specific groups or segments to obtain financing.

For the year 2019, TEKUN planned to create a new business model deriving low-risk products, low Non Performing Financing (NPF) and high repayment rate. In addition, TEKUN will also improve the quality of existing products as well as to insist on collateral as the financing security where possible.

Employee Efficiency

Employee competency is an important element in achieving an organisation goals. They should have a positive attitude and skills in performing tasks effectively.



Pemulihan Pembiayaan

Dalam usaha memastikan kadar bayaran balik yang tinggi dan mengurangkan kadar NPF, TEKUN akan mempertingkatkan pelaksanaan aktiviti pemulihan pembiayaan seperti berikut:

- i. Meningkatkan pemahaman mengenai Senarai Kutipan Harian
- ii. Pelaksanaan Operasi Kutipan
- iii. Menggalakkan kaedah pembayaran melalui TEKUNPay
- v. Memantapkan pelaksanaan Pusat Panggilan Kutipan (CCC)
- vi. Mempertingkatkan tindakan undang-undang melalui Notis Tuntutan dan saman
- vii. Perkongsian maklumat peminjam bertunggakan dengan Agensi Pelaporan Kredit

Sistem Bayaran Balik Pembiayaan

TEKUN Nasional mempelbagaikan pilihan platform pembayaran untuk memudahkan usahawan membuat pembayaran balik pembiayaan seterusnya menghasilkan kutipan bayaran balik yang tinggi.

Mandat Kerajaan

Sebagai sebuah agensi di bawah Kementerian Pembangunan Usahawan, TEKUN berperanan untuk melaksanakan hasrat dan program-program kerajaan.

Financing Recovery

To ensure a high repayment rate whilst reducing the NPF rate, TEKUN will enhance the financing recovery activities as follows:

- i. Improve the understanding of Daily Collection List
- ii. Execution of Special Collection Operation
- iii. Encourage payment through TEKUNPay
- v. Strengthen the implementation of the Collection Call Center (CCC)
- vi. Enhance litigation actions through the Notice of Demand and summons
- vii. Credit information sharing with the Credit Reporting Agencies.

Financing Payment System

To facilitate entrepreneurs to make repayments, TEKUN has introduced new payment channels to diversify repayments platform.

Government Mandate

As an agency under the Ministry of Entrepreneur Development, TEKUN delivers the government aspirations and programmes.



Pelan Tindakan

Action Plan

Produk TEKUN

- **Penambahbaikan Produk**

TEKUN mengambil inisiatif menyediakan pembiayaan yang berkualiti dan rendah NPF dan melakukan penambahbaikan kepada produk sedia ada seperti berikut:

- TEKUN Niaga 2.0
- Kontrak-*i* : Menaikkan had umur
- Produk aset bercagar
- Produk Baru
- TEMAN 2.0

- **Produk Baru**

Melaksanakan kajian bagi menyediakan produk-produk baru yang mampu meningkatkan bayaran balik dan menurunkan kadar NPF.

Peningkatan Bayaran Balik

- **Fokus Kepada Pemulihan Pembiayaan**

Bagi mencapai sasaran mengurangkan kadar NPF dan meningkatkan kutipan bayaran balik, TEKUN melaksanakan perkara berikut pada 2019:

- Promosi kaedah pembayaran melalui pelbagai saluran bayaran
- Penggunaan TEKUNPay
- Perkongsian maklumat kredit dengan Agensi Pelaporan Kredit (berdaftar dengan BNM)
- Penjadualan semula pembiayaan
- Tindakan undang-undang
- Memantapkan CCC dan mewujudkan *task force* untuk akaun yang tidak dapat dikesan

- **TEKUNPay**

Mempromosi pendaftaran aplikasi TEKUNPay kepada usahawan untuk memudahkan bayaran balik pembiayaan melalui aplikasi mudah alih.

TEKUN Products

- **Product Improvement**

TEKUN has taken the initiatives to provide high quality financing assets and improving the following products :

- TEKUN Niaga 2.0
- Kontrak-*i*: Raising the age limit
- Secured asset products
- New product
- TEMAN 2.0

- **New Products**

Conduct a study on new products that can securely increase the rate of repayment and reduce default rate.

Improve Financing Repayments

- **Focus On Financing Recovery**

TEKUN has implemented the following measures in 2019 to reduce the NPF rates and increase the repayment:

- Promote various channel of repayment
- Payment through TEKUNPay
- Credit information sharing with the Credit Reporting Agencies
- Rescheduling of payments
- Litigation process
- Strengthen the implementation of the Collection Call Center (CCC)

- **TEKUNPay**

Promote the entrepreneurs to register TEKUNPay apps to ease entrepreneurs to make repayments through mobile apps.



Memperkasa Usahawan

Program Pembangunan Usahawan TEKUN memberi fokus kepada pembangunan dan perniagaan usahawan seperti berikut:

- i. Pembangunan kapasiti
 - Motivasi / jati diri
 - Ilmu Kemahiran Keusahawanan
- ii. Pengumpulan maklumat usahawan berjaya & direktori usahawan
- iii. Seminar / kursus keusahawanan
- iv. Promosi dan pemasaran perniagaan usahawan

TEKUN juga telah melaksanakan Program Usahawan Bimbingan dan program ini telah dilaksanakan dengan kerjasama Kementerian / Jabatan / Agensi bagi sesuatu projek. Pada masa ini, TEKUN telah melaksanakan program usahawan bimbingan seperti berikut:

- Projek Rintis Pembangunan Usahawan (Fertigasi)
- Program Pembangunan Usahawan Seni Ukiran Kayu

Melalui pelaksanaan program pembangunan usahawan ini, TEKUN akan melahirkan seramai 300 usahawan bimbingan.

• Latihan Keusahawanan

TEKUN menyediakan latihan keusahawanan kepada usahawan melalui Kursus Asas Keusahawanan (KAK) dan Seminar Asas Keusahawanan (SAK). Kursus lanjutan dan kursus khas lain turut disediakan seperti berikut:

- i. Kursus kemahiran pemasaran *online* dan *offline*
- ii. Kursus pengurusan kewangan
- iii. Kursus kemahiran (penjenamaan & pembungkusan)
- iv. Mewujudkan Program 'Edutorial' Keusahawanan

Empowering Entrepreneurs

TEKUN Entrepreneur Development Program focus on the entrepreneur and their businesses as follows:

- i. Capacity Development
 - Motivation / selfesteem
 - Entrepreneurial Skills
- ii. Gathering information of successful entrepreneurs and directory creation
- iii. Seminars / Entrepreneurial Workshop
- iv. Promotion and marketing

TEKUN has implemented Coaching Entrepreneur Program through collaboration between Ministries / Departments / Agencies for a certain project. TEKUN has implemented Coaching Entrepreneur Program as follow:

- Pilot Project for Entrepreneur Development (Fertigation)
- Wood Carving Entrepreneur Development Program

Through these entrepreneur development program, TEKUN is targetting to produce 300 entrepreneurs.

• Entrepreneurship Training

TEKUN has held Entrepreneurship Training for entrepreneurs through Basic Entrepreneurship Courses (KAK) and Basic Entrepreneurship Seminars (SAK). Advanced courses and other special courses are also provided as follows:

- i. Online and offline marketing skills
- ii. Financial management
- iii. Branding & packaging skills
- iv. Developing Entrepreneurship 'Edutorial' Program

Memperkasa Entiti & Subsidiari Di Bawah TEKUN Nasional

Empowering The Entities & Subsidiaries Under TEKUN Nasional

TEKUN telah memainkan peranannya sebagai agensi yang menguruskan dana kerajaan untuk disalurkan kepada usahawan mikro yang berpotensi. Terdapat 2 entiti / subsidiari yang membantu serta menyokong pelaksanaan dalam mencapai matlamat TEKUN iaitu:

- i. TEKUN Corporation Sdn Bhd (TCorp)
- ii. Koperasi Rakan TEKUN Berhad (KRTB)

Entiti tersebut telah melaksanakan projek / program yang dapat menjana pendapatan seperti berikut:

- **TEKUN Mart**
Merupakan kedai serbaneka yang menjual produk halal / produk usahawan TEKUN / Cafe / barang keperluan harian.
- **Pusat Pemborongan Usahawan**
Mewujudkan pusat pemborong di mana menjadi pusat pengumpulan produk usahawan terutama usahawan TEKUN.

TEKUN has played its role as an agency that manages government funds for potential micro-entrepreneurs. There are 2 entities / subsidiaries that help and support TEKUN, namely:

- i. TEKUN Corporation Sdn Bhd (TCorp)
- ii. Koperasi Rakan TEKUN Berhad (KRTB)

The entities have implemented projects / programs that can generate income as follows:

- **TEKUN Mart**
Convenience shop that sells halal products / products of TEKUN entrepreneurs / Cafe / daily necessities.
- **Entrepreneur Wholesale Centre**
A wholesale centre that houses entrepreneurs products and delivers to retailers especially among TEKUN entrepreneurs.



Dasar Keusahawanan Negara 2030 (DKN2030)

Dasar Keusahawanan Nasional (DKN) merupakan strategi jangka panjang negara dalam menjadikan Malaysia sebagai sebuah negara keusahawanan yang unggul menjelang tahun 2030. Dasar ini akan bertindak sebagai pemangkin kepada pencapaian Malaysia sebagai sebuah negara yang bersatu, makmur dan bernaung serta terus membangun secara mampan dengan pengagihan ekonomi yang lebih adil dan inklusif, seterusnya muncul sebagai paksi ekonomi Asia. Lima (5) objektif utama telah ditetapkan di bawah DKN iaitu:

- i. Mewujudkan ekosistem keusahawanan yang holistik dan kondusif bagi menyokong agenda pembangunan sosioekonomi Malaysia yang inklusif, seimbang dan mampan
- ii. Membentuk masyarakat Malaysia yang berpemikiran dan berbudaya keusahawanan
- iii. Meningkatkan bilangan usahawan negara yang berkualiti, berdaya maju, berdaya tahan, berfikiran global dan kompetitif
- iv. Mempertingkatkan keupayaan perusahaan mikro, kecil dan sederhana serta koperasi
- v. Menjadikan keusahawanan sebagai kerjaya pilihan

Mengambil kira perkembangan ekonomi global, pencapaian keusahawanan semasa serta isu dan cabaran dalam mewujudkan ekosistem keusahawanan yang kondusif di Malaysia, DKN telah menggariskan enam (6) Teras Strategik yang disokong oleh 19 Strategi dan 62 Inisiatif sebagai tunjang mekanisme pelaksanaan dasar ini. TEKUN turut terlibat dalam pelaksanaan DKN 2030 dalam teras strategik 3 dan 5.

National Entrepreneurship Policy 2030 (NEP 2030)

The National Entrepreneurship Policy (NEP) is a long-term strategy for Malaysia to become an outstanding entrepreneurial nation by 2030. This policy will be the catalyst for Malaysia to be a united, prosperous and dignified nation. To become an economic axis in Asia, Malaysia's economy must be more equitable and inclusive. The five objectives of the NEP 2030 are as follows:

- i. Creating a holistic and conducive entrepreneurship ecosystem to support Malaysia's inclusive, balanced and sustainable socio-economic development agenda
- ii. Creating a nation that possesses and enculturates entrepreneurship thinking
- iii. Increasing the number of Malaysian entrepreneurs that are of high-quality, viable, resilient, competitive and possess a global mindset
- iv. Improving the capabilities of micro, small and medium enterprises as well as cooperatives
- v. Making entrepreneurship a preferred career choice

Taking into account the development of the global economy, current entrepreneurial achievements as well as issues and challenges in creating a conducive entrepreneurial ecosystem in Malaysia, NEP has outlined six (6) Strategic Thrusts supported by 19 Strategies and 62 Initiatives as the backbone of this policy implementation mechanism. TEKUN is also involved in the implementation of NEP 2030 in strategic thrusts 3 and 5.



TERAS Strategik Dasar Keusahawanan Negara 2030 National Entrepreneurship Policy Strategic Thrust 2030

TERAS STRATEGIK 1 STRATEGIC THRUST 1

Membudayakan keusahawanan dalam segenap lapisan masyarakat.
Cultivate entrepreneurship among people



TERAS STRATEGIK 2 STRATEGIC THRUST 2

Mengoptimumkan sistem kawal selia dan capaian kepada pembiayaan kewangan.
Optimise the regulatory system and access to financing



TERAS STRATEGIK 3 STRATEGIC THRUST 3

Merangsang pembangunan keusahawanan bersepadu dan holistik.
Stimulate integrated and holistic entrepreneurial development



TERAS STRATEGIK 4 STRATEGIC THRUST 4

Memacu pertumbuhan ekonomi melalui perusahaan berteraskan inovasi.
Driving economic growth through innovation-based businesses



TERAS STRATEGIK 5 STRATEGIC THRUST 5

Memantapkan keupayaan dan prestasi perusahaan mikro, kecil dan sederhana.
Strengthen the capacity and performance of micro, small and medium enterprises



TERAS STRATEGIK 6 STRATEGIC THRUST 6

Mengantarabangsakan perusahaan berpertumbuhan tinggi.
Internationalise high growth companies

Maklumat Perjawatan Dan Pembangunan Modal Insan Warga Kerja TEKUN Nasional

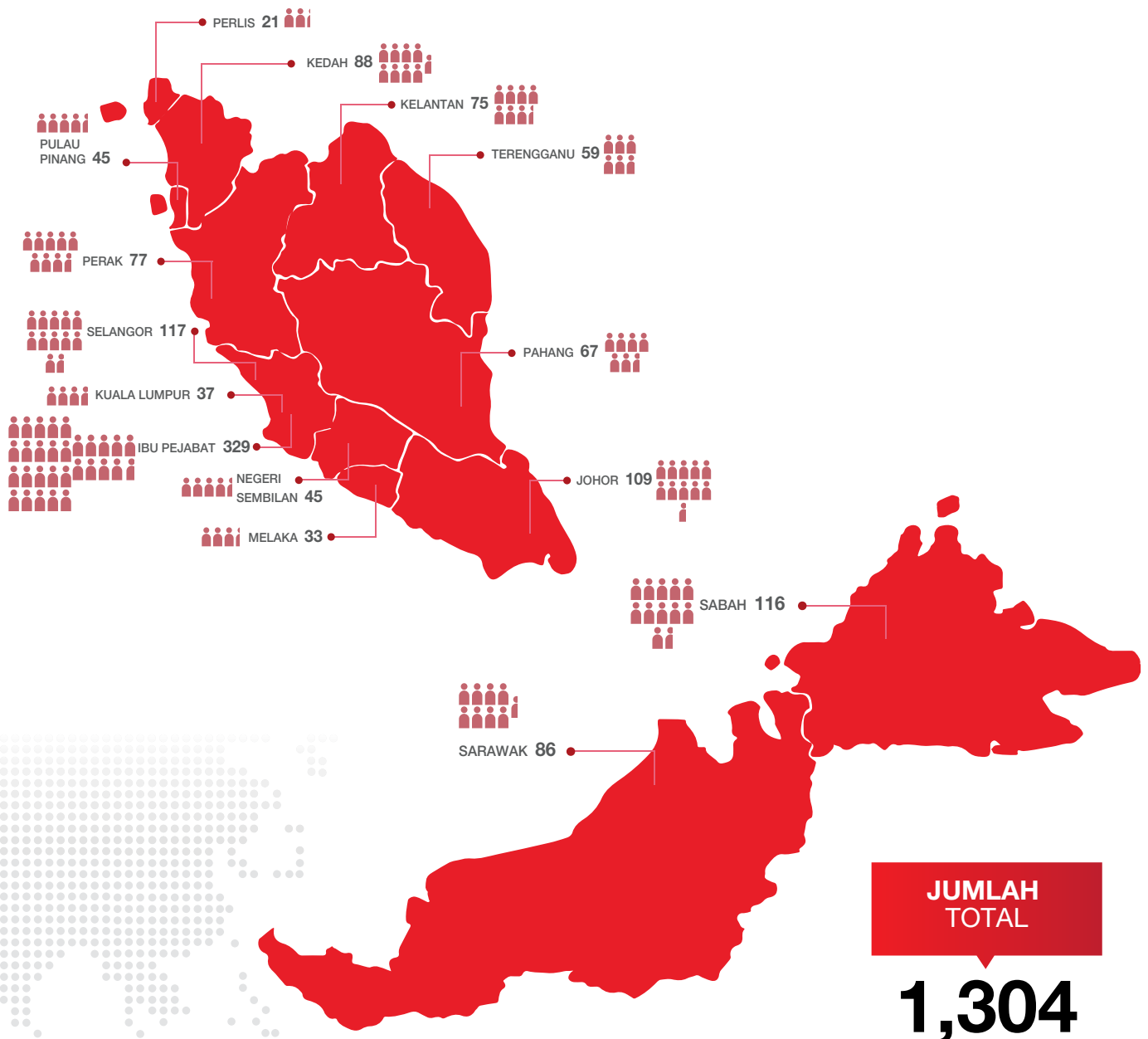
Warga kerja merupakan aset utama dalam sesebuah organisasi. Kejayaan yang dikecapi oleh organisasi dapat dicapai dengan sumbangan tenaga kerja yang komited dan berdedikasi. Bagi tahun 2019, TEKUN Nasional mempunyai warga kerja berjumlah 1,304 pegawai di seluruh negara yang memainkan peranan penting dalam kejayaan pelaksanaan fungsi-fungsi utama TEKUN Nasional. (Infografik)

Warga kerja TEKUN ini meliputi 4 Pegawai Pengurusan Tertinggi, 350 Pegawai Eksekutif pelbagai peringkat, 946 Pembantu Pegawai dan 4 Pembantu Am.

Employment Information And Development Human Capital of TEKUN Nationals

Employees are a key asset in an organisation. The successful of the organisation is contributed by committed and dedicated employees. In 2019, TEKUN Nasional has a total workforce of 1,304 personnel nationwide and they played significant roles in ensuring the implementation of the core functions of TEKUN Nasional. (Infographic)

TEKUN personnel comprised 4 Top Management Officers, 350 Multi-level Executive Officers, 946 Assistant Officers, and 4 General Assistants.

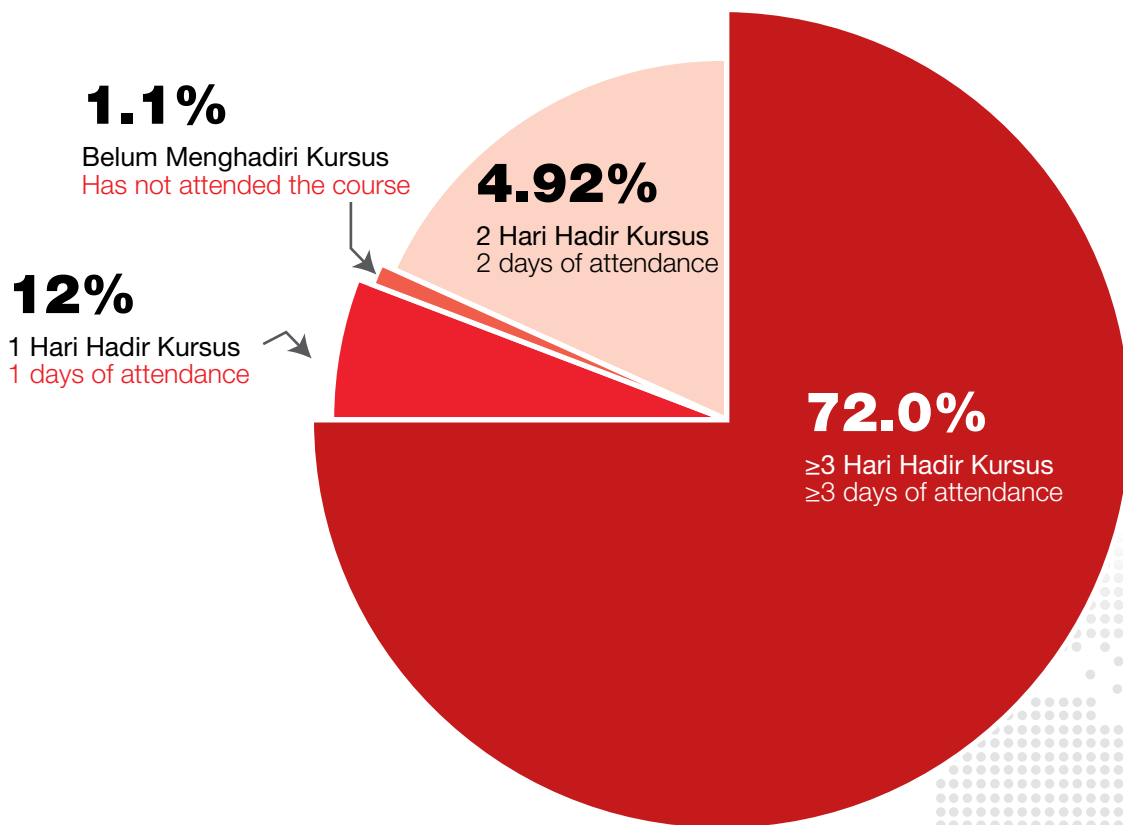


Sepanjang tahun 2019 sebanyak 138 kursus / latihan telah diadakan yang meliputi 59 kursus dalaman dan 79 kursus luar yang melibatkan seramai 1,015 orang warga kerja.

During the year 2019, a total of 138 courses / training were held which included 59 internal courses and 79 external courses involving a total of 1,015 employees.

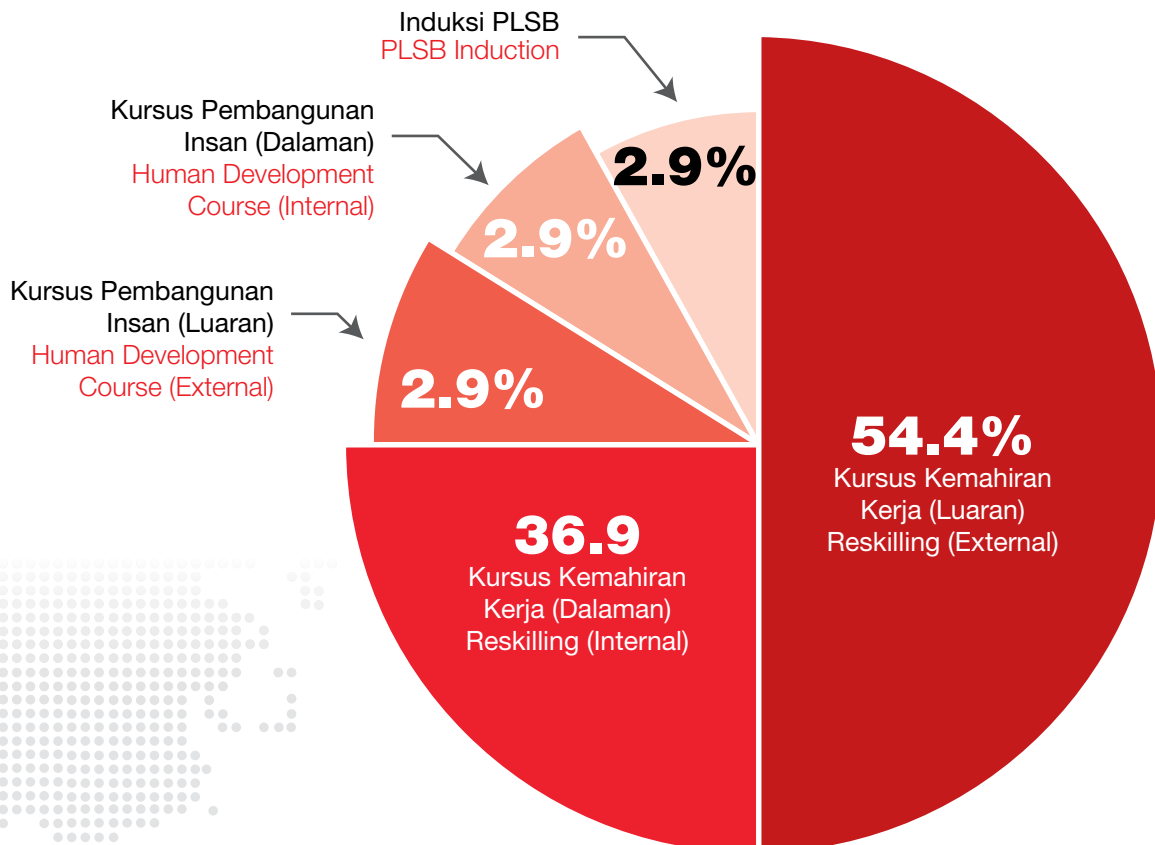
Perlaksanaan Kursus Kepada Warga Kerja Tahun 2019
Courses Implementation For Staff 2019

Kehadiran Kursus Course Attended	Jumlah Warga Kerja Num. Of Staff	Peratusan (%) Percent (%)
≥3 Hari Hadir Kursus ≥3 days of attendance	939	72.0
2 Hari Hadir Kursus 2 days of attendance	64	4.92
1 Hari Hadir Kursus 1 days of attendance	12	0.92
Belum Menghadiri Kursus Has not attended the course	289	22.16
JUMLAH KESELURUHAN TOTAL	1,304	100.00



Bilangan Kehadiran Kursus Warga Kerja Bagi Tahun 2019
 Number of Attendees For Employee Course For The Year 2019

No. Bil.	Kategori Category	Bil Kursus Num. Of Course	Bil Kehadiran Num. Staff Attended
1.	PLSB / Induksi Induction PLSB	4	134
2.	Kursus Kemahiran Kerja (Dalaman) Reskilling (Internal)	51	1898
3.	Kursus Kemahiran Kerja Reskilling (Luaran) Reskilling Course (External)	75	176
4.	Kursus Pembangunan Insan (Dalaman) Human Development Course (Internal)	4	803
5.	Kursus Pembangunan Insan (Luaran) Human Development Course (External)	4	25
JUMLAH KESELURUHAN TOTAL		138	3,036





*Kejayaan bermula dengan keyakinan
dan tindakan luar biasa.*





LAPORAN OPERASI
OPERATIONS REPORT



Peranan utama TEKUN Nasional adalah menyediakan pembiayaan kepada usahawan mikro bagi memula dan mengembangkan perniagaan mereka. Bagi memenuhi keperluan usahawan, TEKUN telah memperkenalkan dan melaksanakan beberapa produk pembiayaan seperti Produk TEKUN Niaga, TEMAN TEKUN, TEMANNita, Kontrak-*i* dan Skim Pembangunan Usahawan Masyarakat India (SPUMI). TEKUN juga menawarkan produk khusus kepada golongan sasaran di bawah Program Agropreneur Muda, Program Pembangunan Usahawan Profesional Muda Bumiputera dan Program Pembangunan Usahawan Siswazah.

Sejak tahun 1999 sehingga 2019, TEKUN telah menyalurkan pembiayaan sebanyak RM5.75 bilion kepada 441,600 orang usahawan di seluruh negara dan kutipan bayaran balik adalah sebanyak RM4.59 bilion. Tahun 2019 seramai 20,675 orang usahawan telah menerima pembiayaan dengan jumlah RM423.60 juta dan jumlah kutipan bayaran balik pembiayaan sebanyak RM512.02 juta.

The main role of TEKUN Nasional is to provide financing to micro-entrepreneurs to start and expand their business. TEKUN has introduced and implemented several financing products to meet the needs of entrepreneurs, such as TEKUN Niaga, TEMAN TEKUN, TEMANNita, Kontrak-*i* and Indian Community Entrepreneur Development Scheme (SPUMI). TEKUN also offers customized products to target group under Young Agropreneur Programme, Bumiputera Young Professional Entrepreneur Development Programme and Graduate Entrepreneur Development Programme.

From 1999 to 2019, TEKUN has cumulatively disbursed financing amounting to RM5.75 bilion to 441,600 entrepreneurs nationwide and the repayment of financing received was RM4.59 bilion. For the year 2019, 20,675 entrepreneurs has received financing amounting to RM423.60 million and total repayment of financing was RM512.02 million.

Pembiayaan Terkumpul TEKUN Nasional (1999-2019)

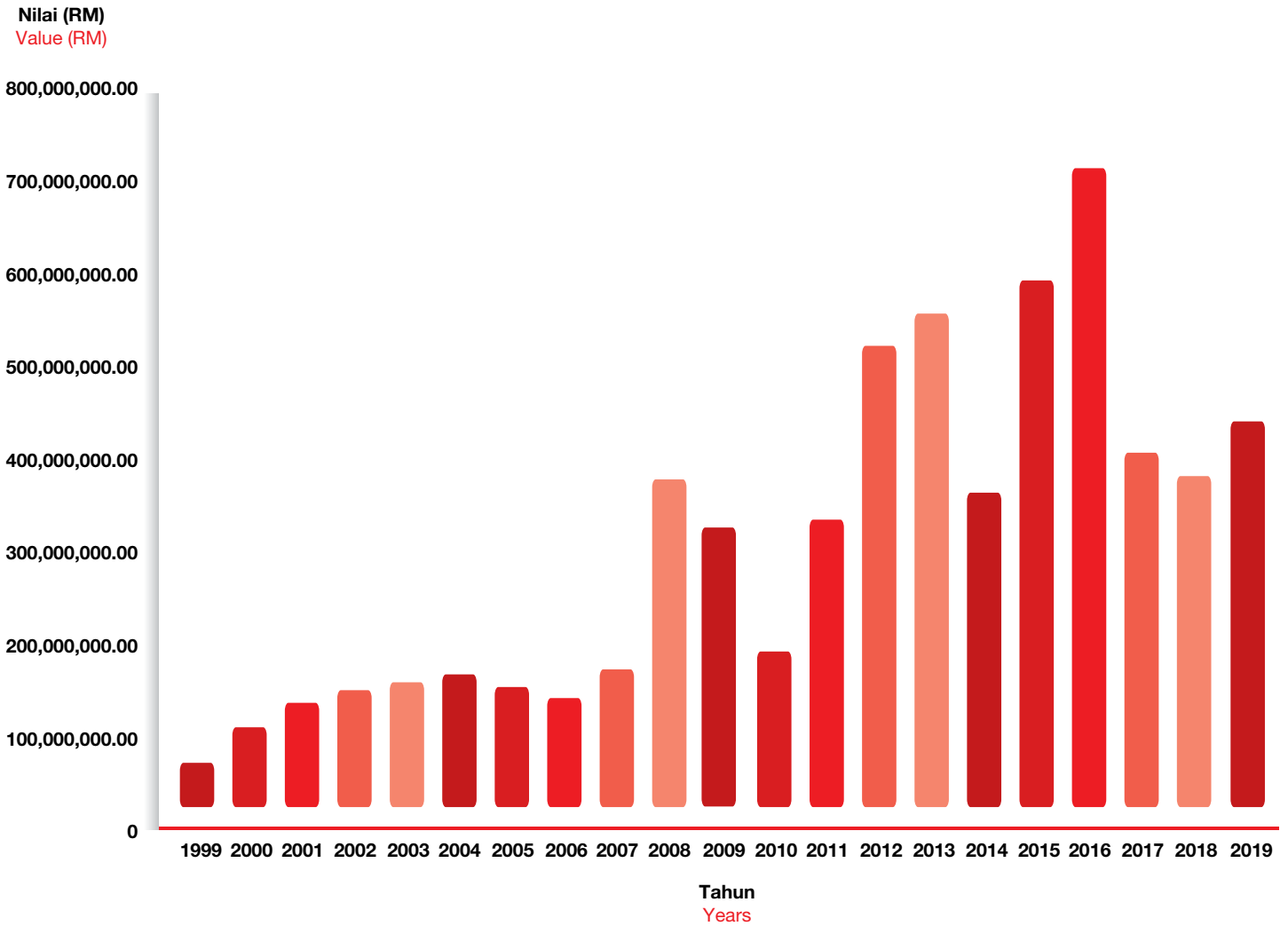
TEKUN Nasional Cumulative Financing (1999-2019)

Penyaluran Pembiayaan Mengikut Tahun (1999-2019)

Financing Disbursement by Year (1999-2019)

Tahun Year	Bil Usahawan Num. Of Entrepreneur	Bil Pembiayaan Num. Of Financing	Nilai (RM) Value (RM)
1999	5,322	5,322	15,705,000
2000	15,039	15,275	45,090,500
2001	18,718	20,929	89,551,500
2002	17,072	21,324	98,947,000
2003	15,461	21,106	116,221,500
2004	12,281	18,625	123,076,500
2005	7,317	12,075	81,692,000
2006	7,539	10,736	72,681,000
2007	10,136	13,713	129,005,600
2008	20,567	25,187	358,238,100
2009	24,764	28,429	291,516,600
2010	22,127	25,912	179,489,000
2011	24,927	34,510	311,741,200
2012	35,903	50,499	508,235,300
2013	41,679	55,093	535,536,500
2014	25,163	36,480	349,147,750
2015	32,883	47,270	582,404,832
2016	42,141	52,369	703,374,500
2017	21,752	29,465	382,545,584
2018	20,134	27,628	354,138,500
2019	20,675	28,664	423,603,400
JUMLAH TOTAL	441,600	580,611	5,751,941,866

Penyaluran Pembiayaan Mengikut Tahun (1999-2019) Financing Disbursement by Year (1999-2019)



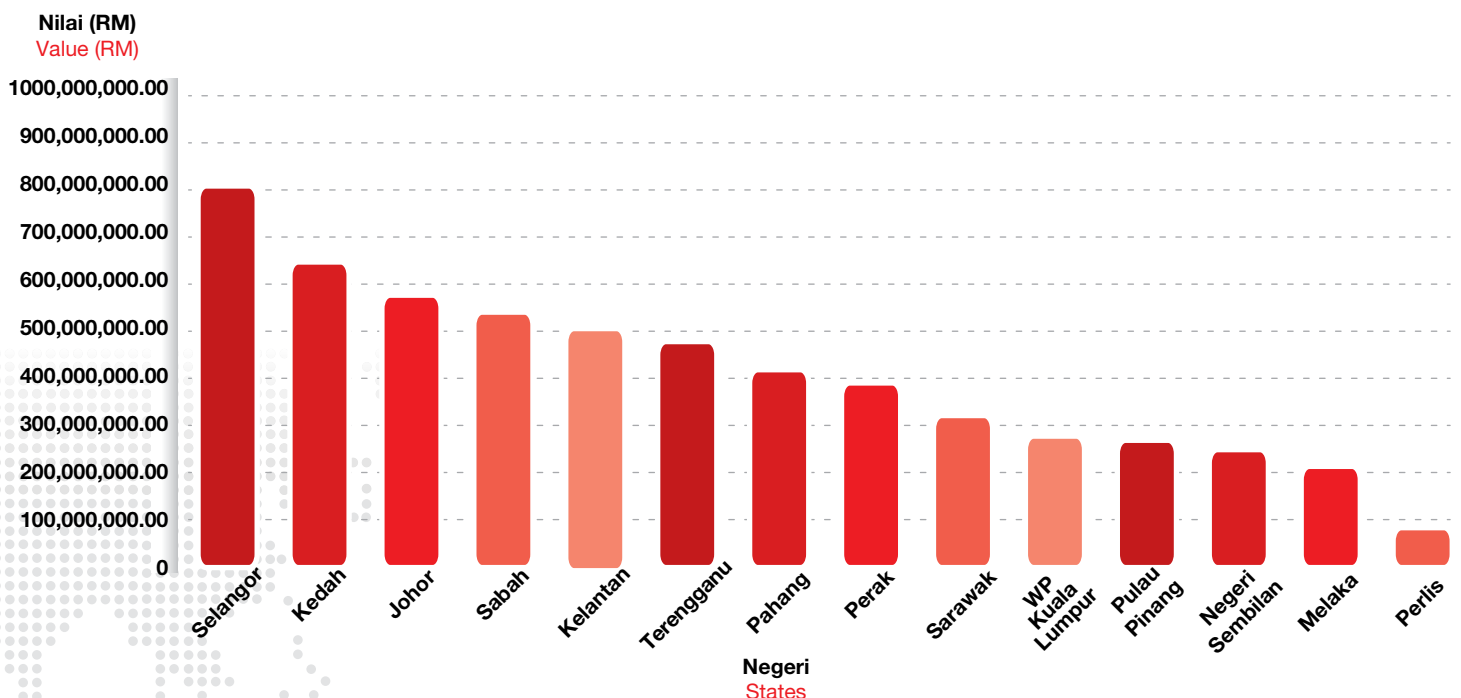
Penyaluran Pembiayaan Mengikut Negeri (1999-2019)

Financing Disbursement by State (1999-2019)

Negeri State	Bil Pembiayaan Num. Of Financing	Bil. Usahawan Num. Of Entrepreneur	Nilai (RM) Value (RM)
Selangor	63,670	53,095	801,503,750.00
Johor	62,716	48,126	664,120,900.00
Kedah	60,768	45,479	548,885,732.00
Sabah	60,815	47,875	546,781,484.00
Kelantan	54,740	38,064	501,875,000.00
Terengganu	54,883	37,184	481,958,200.00
Pahang	42,273	32,095	401,206,500.00
Perak	39,368	30,800	394,094,200.00
Sarawak	46,527	33,134	316,846,800.00
Wilayah Persekutuan KL	19,547	16,364	284,620,000.00
Negeri Sembilan	24,384	19,928	282,991,500.00
Pulau Pinang	23,949	19,281	232,451,400.00
Melaka	17,057	12,753	202,425,700.00
Perlis	9,914	7,422	92,180,600.00
JUMLAH TOTAL	580,611	441,600	5,751,941,866.00

Penyaluran Pembiayaan Mengikut Negeri (1999-2019)

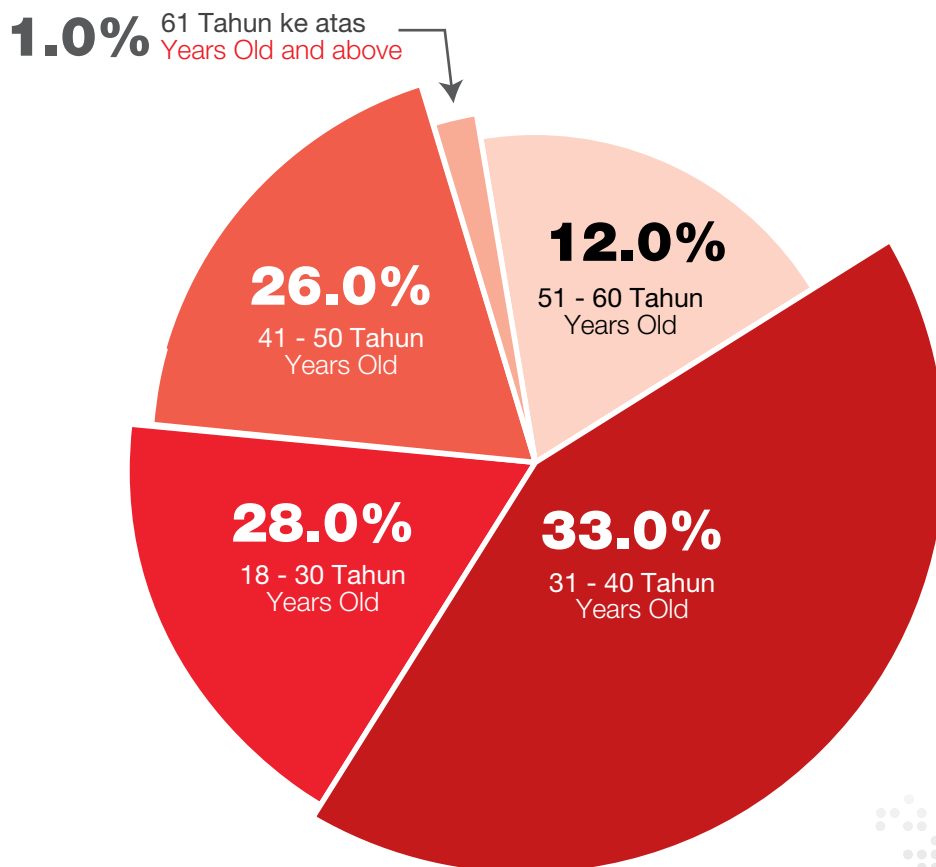
Financing Disbursement by State (1999-2019)



Penyaluran Pembiayaan Mengikut Julat Umur (1999-2019)

Financing Disbursement by Age Range (1999-2019)

Umur Age	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
18 - 30 Tahun 18 - 30 Years Old	160,047	28.0	1,523,948,000
31 - 40 Tahun 31 - 40 Years Old	193,219	33.0	1,990,739,682
41 - 50 Tahun 41 - 50 Years Old	151,950	26.0	1,527,770,584
51 - 60 Tahun 51 - 60 Years Old	69,504	12.0	664,109,100
61 Tahun ke atas 61 Years Old and above	5,891	1.0	45,374,500
JUMLAH TOTAL	580,611	100	5,751,941,866

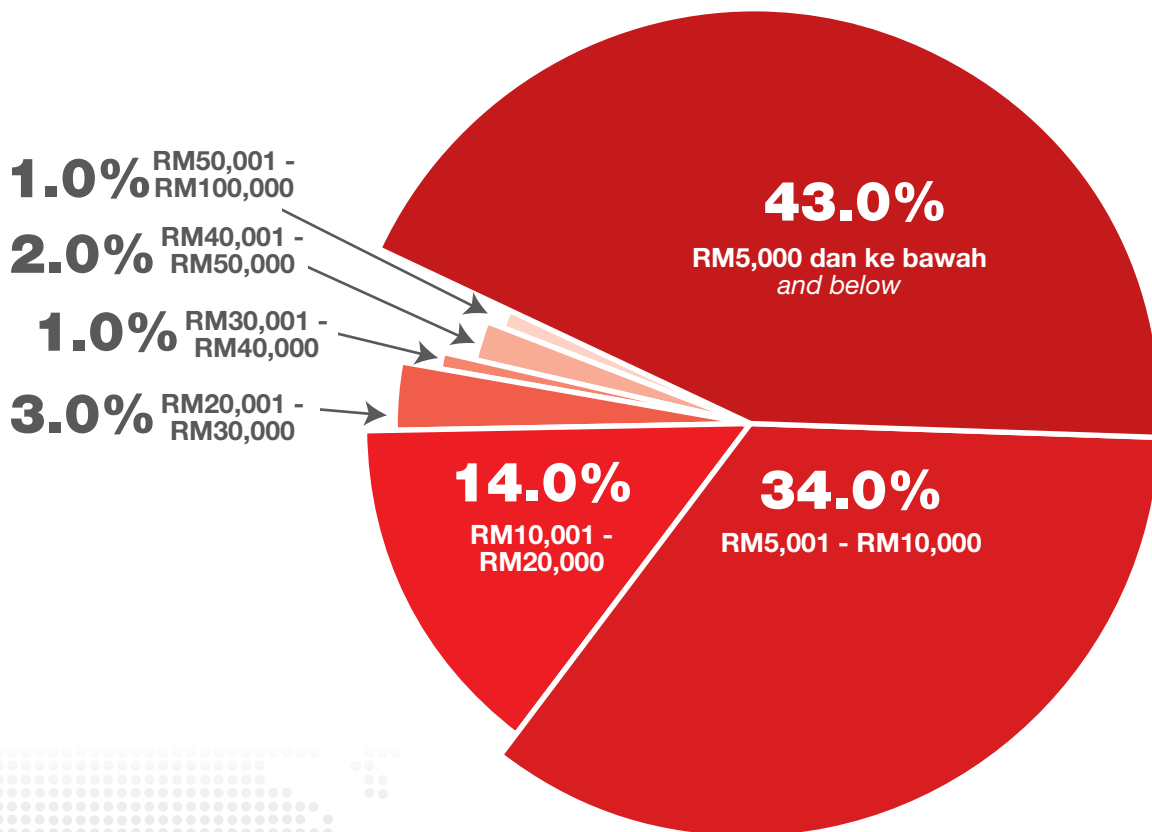


Penyaluran pembiayaan mengikut umur dari tahun 1999 sehingga 2019 menunjukkan julat umur antara 31 - 40 merupakan julat tertinggi yang menerima pembiayaan iaitu sebanyak 33% dengan jumlah pembiayaan bernilai RM1,990,739,682.

The financing disbursement based on age from 1999 to 2019 shows range between 31 - 40 is the highest number of financing, representing 33% of total borrowers amounting to RM1,990,739,682.

Penyaluran Pembiayaan Mengikut Julat Pembiayaan (1999-2019)
 Financing Disbursement by Amount Range (1999-2019)

Julat Pembiayaan Financing Range	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
RM5,000 dan ke bawah RM5,000 and below	250,998	43.0	911,341,800
RM5,001 - RM10,000	199,572	34.0	1,597,326,850
RM10,001 - RM20,000	84,024	14.0	1,288,996,700
RM20,001 - RM30,000	19,996	3.0	510,008,700
RM30,001 - RM40,000	7,725	1.0	275,373,084
RM40,001 - RM50,000	10,612	2.0	524,251,800
RM50,001 - RM100,000	7,684	1.0	644,642,932
JUMLAH TOTAL	580,611	100	5,751,941,866



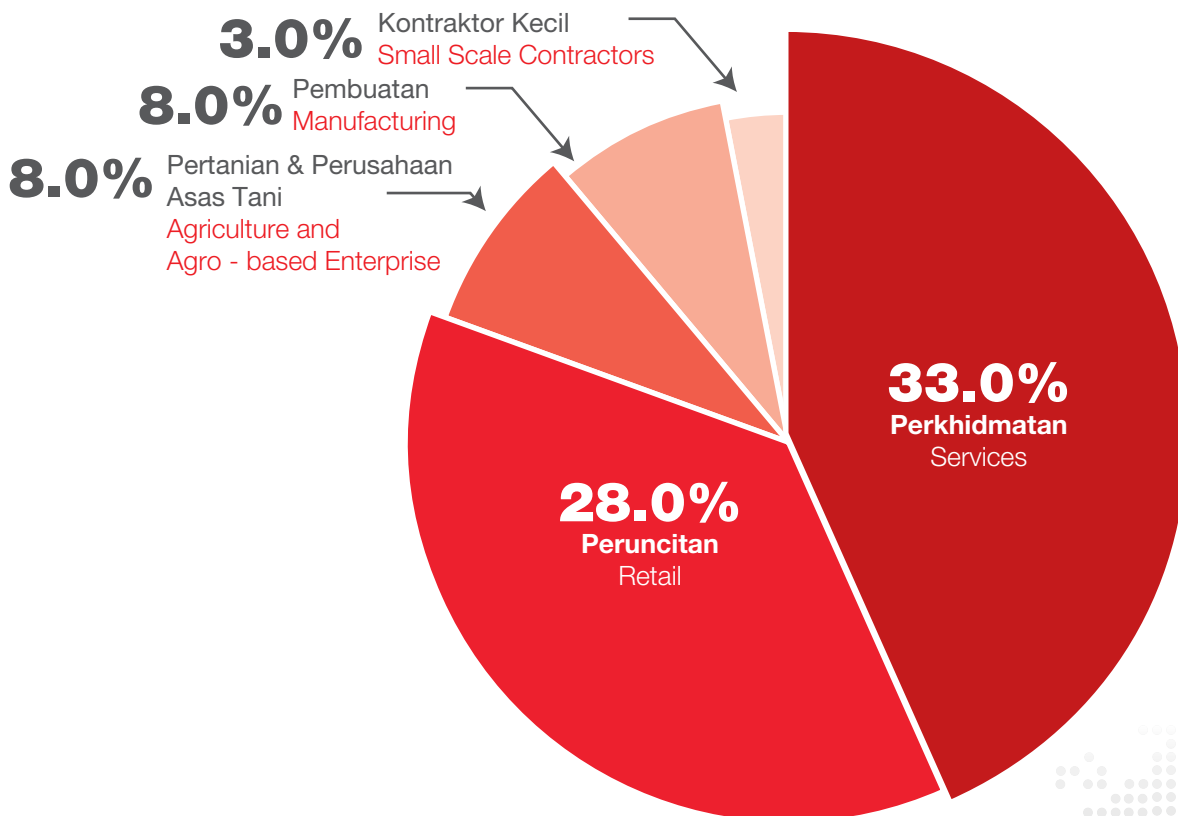
Julat pembiayaan RM5,000 dan ke bawah merupakan bilangan pembiayaan yang tertinggi melibatkan 250,998 usahawan (43%) dengan nilai pembiayaan berjumlah RM911,341,800.

The financing range of RM5,000 and below is the highest number of financing involving 250,998 entrepreneurs (43%) amounting to RM911,341,800.

Penyaluran Pembiayaan Mengikut Sektor (1999-2019)

Financing Disbursement by Sector (1999-2019)

Sektor Perniagaan Business Sector	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
Perkhidmatan Services	246,765	43.0	2,350,747,750
Peruncitan Retail	217,398	37.0	1,919,900,432
Pertanian & Perusahaan Asas Tani Agriculture and Agro-based Enterprise	48,981	8.0	459,438,800
Pembuatan Manufacturing	47,382	8.0	403,392,000
Kontraktor Kecil Small Scale Contractors	20,085	3.0	618,462,884
JUMLAH TOTAL	580,611	100	5,751,941,866

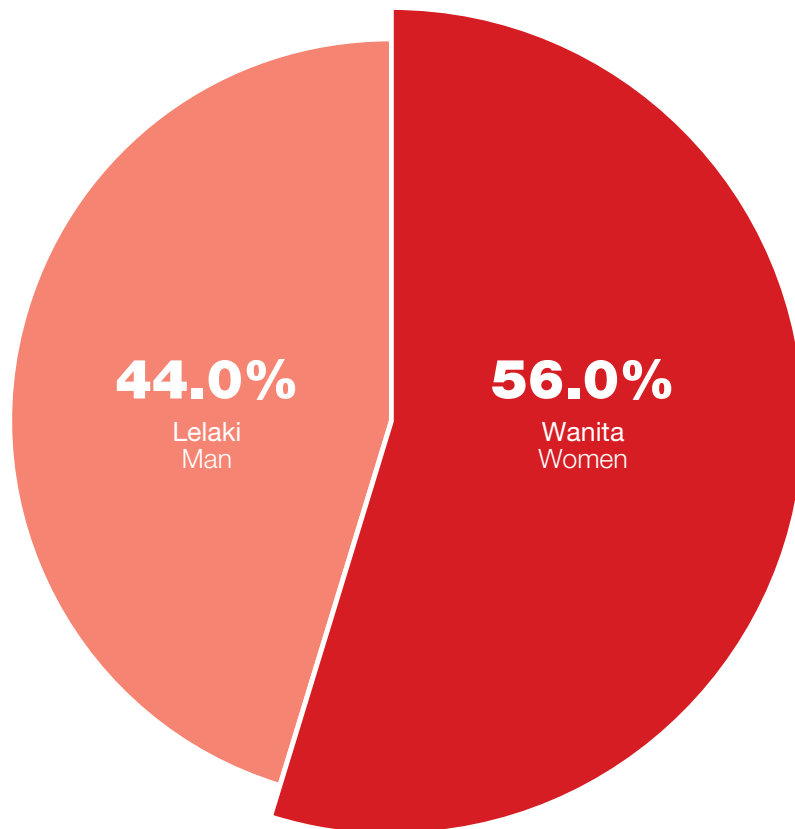


Sebanyak 246,765 (43%) pembiayaan dikeluarkan di bawah sektor perkhidmatan dengan jumlah pembiayaan bernilai RM2,350,747,750.

A total of 246,765 (43%) financing was disbursed under the services sector amounting to RM2,350,747,750.

Penyaluran Pembiayaan Mengikut Jantina (1999 - 2019)
 Financing Disbursement by Gender Classification (1999 - 2019)

Jantina Gender	Bil. Usahawan Num. Entrepreneur	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
Wanita Women	322,811	56.0	2,770,503,116
Lelaki Man	257,800	44.0	2,981,438,750
JUMLAH TOTAL	580,611	100	5,751,941,866

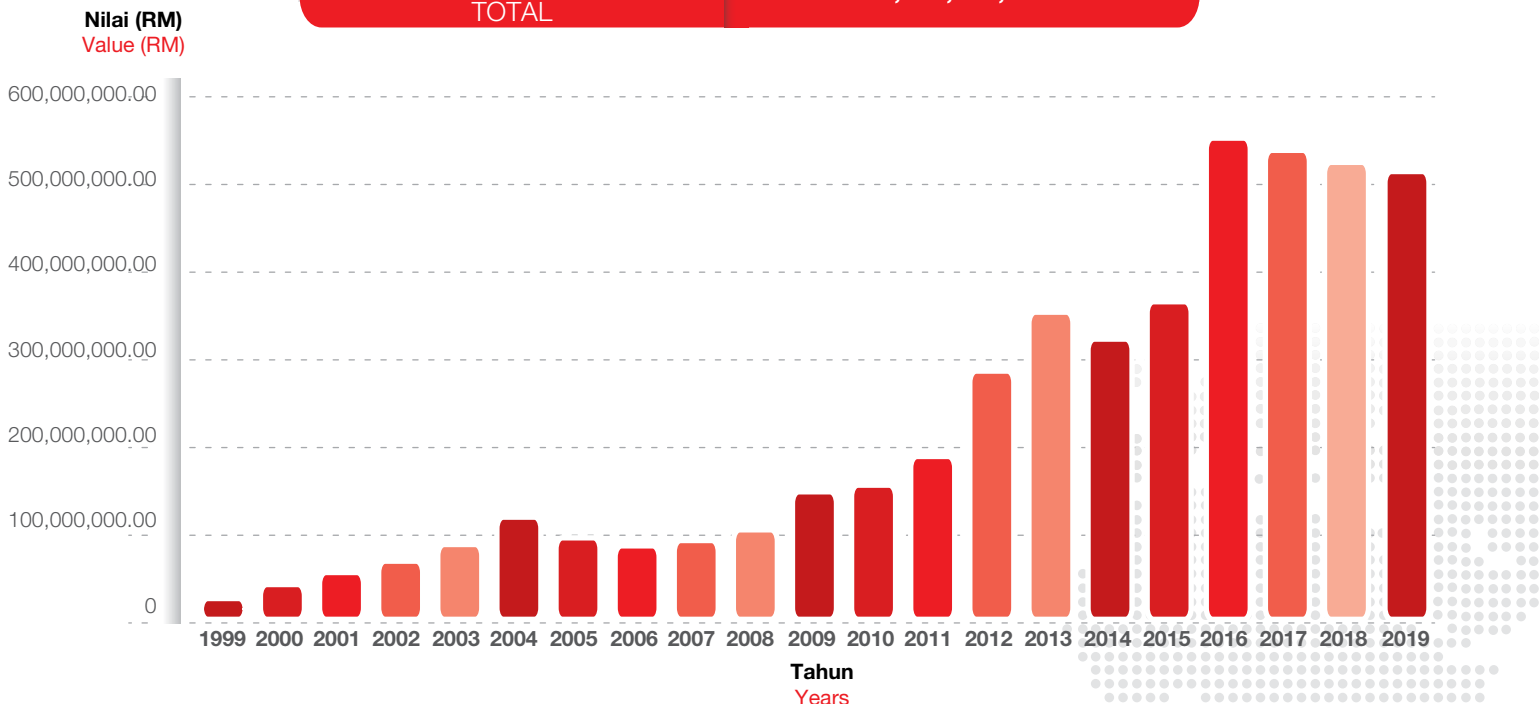


Usahawan wanita menerima biaya paling ramai iaitu 322,811 (56%) pembiayaan berjumlah RM2,770,503,116 bilion berbanding usahawan lelaki iaitu 257,800 (44%) pembiayaan.

A total of 322,811 (56%) financing totalling RM2,770,503,116 received by women entrepreneurs compared to 257,800 (44%) financing received by men entrepreneurs.

Bayaran Balik Pembiayaan Mengikut Tahun (1999-2019)
 Financing Repayment by Year (1999-2019)

Tahun Year	Nilai (RM) Value (RM)
1999	2,604,232
2000	15,155,971
2001	34,856,214
2002	66,415,169
2003	87,447,534
2004	102,960,828
2005	96,051,516
2006	82,352,235
2007	91,556,973
2008	100,883,760
2009	146,609,029
2010	154,690,971
2011	181,301,087
2012	281,874,585
2013	346,611,376
2014	312,420,109
2015	355,894,194
2016	551,932,835
2017	554,650,120
2018	518,539,940
2019	512,019,773
JUMLAH TOTAL	4,596,828,451



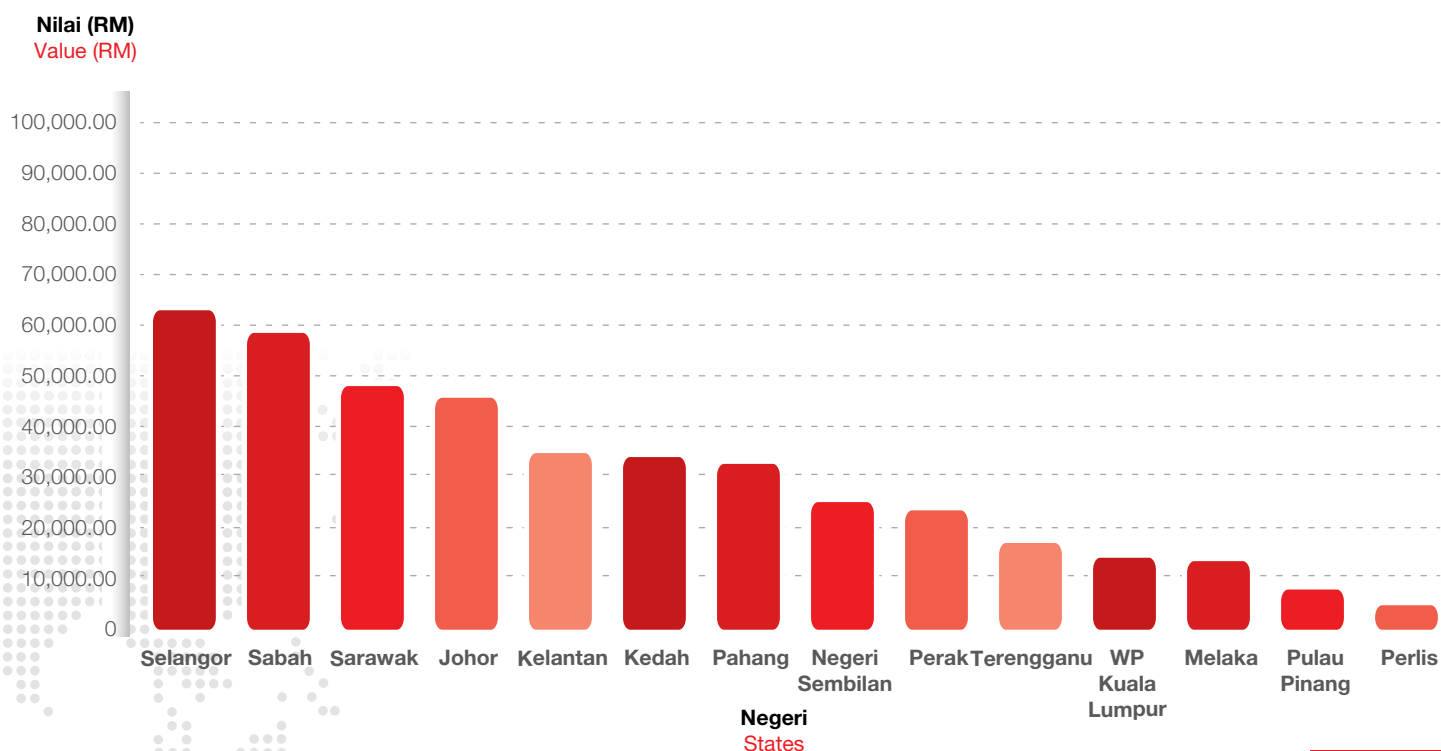
Laporan Pembiayaan Bagi Tahun 2019

Financing Report For The Year 2019

Penyaluran Pembiayaan Mengikut Negeri Bagi Tahun 2019

Financing Disbursement by State

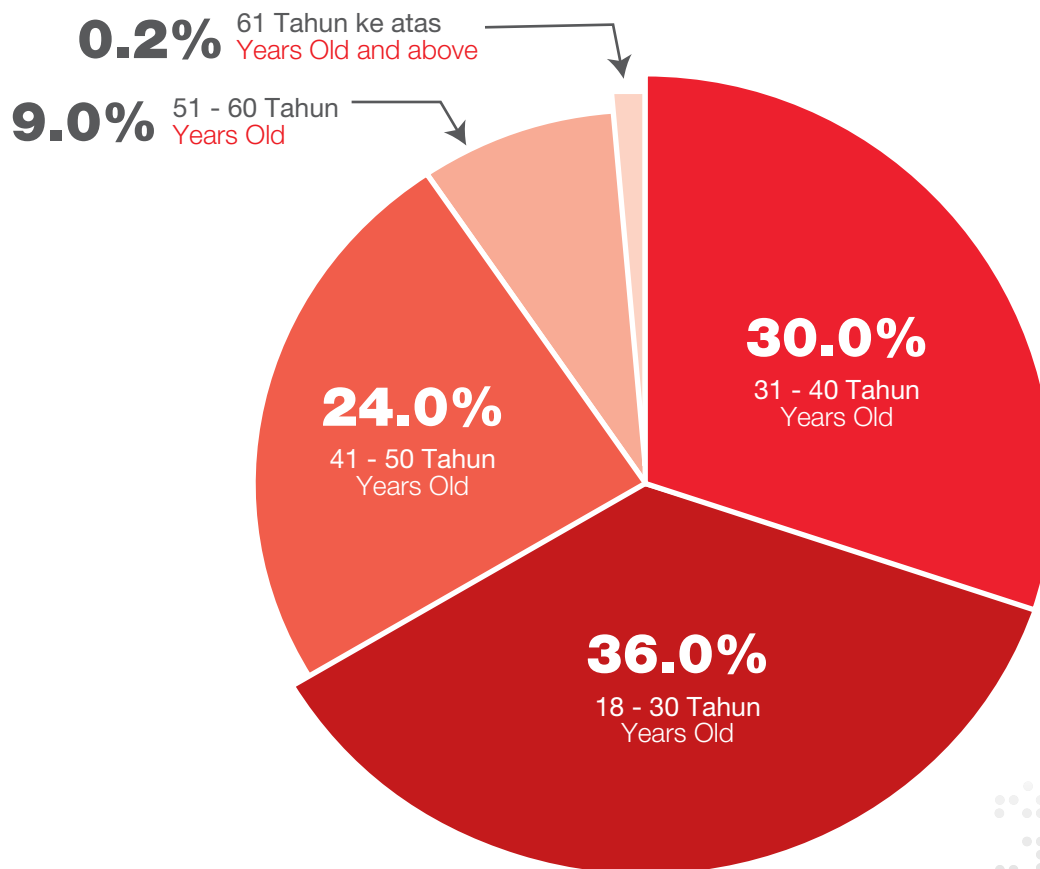
Negeri State	Bil. Usahawan Num. Of Entrepreneur	Bil Pembiayaan Num. Of Financing	Nilai (RM) Value (RM)
Selangor	3,925	4,533	62,711,000
Johor	3,317	4,725	59,038,500
Kedah	1,897	3,102	49,561,500
Sabah	2,197	2,882	46,378,000
Kelantan	1,713	2,566	34,758,000
Terengganu	1,477	2,056	32,437,900
Pahang	1,394	1,973	31,123,000
Perak	1,486	1,748	25,365,000
Sarawak	824	1,258	23,943,000
Wilayah Persekutuan KL	946	1,541	18,990,500
Negeri Sembilan	513	726	13,076,000
Pulau Pinang	370	630	12,709,000
Melaka	391	546	8,004,000
Perlis	225	378	5,508,000
JUMLAH TOTAL	20,675	28,664	423,603,400



Penyaluran Pembiayaan Mengikuti Julat Umur Bagi Tahun 2019

Financing Disbursement by Age Range

Umur Age	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
18 - 30 Tahun Years Old	8,589	30.0	114,777,500
31 - 40 Tahun Years Old	10,428	36.0	151,122,400
41 - 50 Tahun Years Old	6,945	24.0	108,007,000
51 - 60 Tahun Years Old	2,653	9.0	46,455,500
61 Tahun ke atas Years Old and above	49	0.2	3,241,000
JUMLAH TOTAL	28,664	100	423,603,400

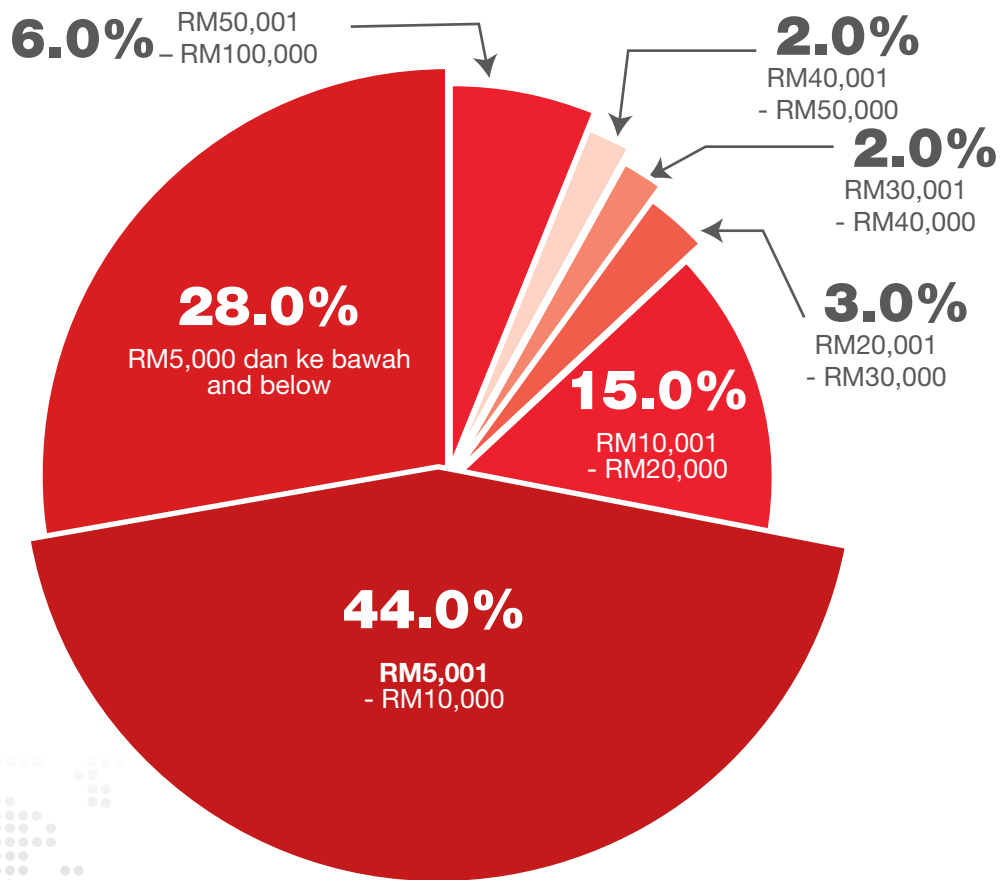


Penyaluran pembiayaan mengikut umur pada tahun 2019 menunjukkan julat umur antara 31-40 merupakan julat tertinggi yang menerima pembiayaan iaitu sebanyak 36% dengan jumlah pembiayaan bernilai RM151,122,400.

The disbursement of financing based on age for the year 2019 shows range between 31-40 is the highest number of financing, representing 36% of total borrowers amounting to RM151,122,400.

Penyaluran Pembiayaan Mengikut Julat Pembiayaan Bagi Tahun 2019
 Financing Disbursement by Amount Range

Julat Pembiayaan Financing Range	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
RM5,000 dan ke bawah RM 5,000 and below	7,967	28.0	34,973,500
RM5,001 - RM10,000	12,734	44.0	108,326,000
RM10,001 - RM20,000	4,347	15.0	65,493,900
RM20,001 - RM30,000	765	3.0	21,587,000
RM30,001 - RM40,000	639	2.0	24,306,000
RM40,001 - RM50,000	516	2.0	25,135,000
RM50,001 - RM100,000	1,696	6.0	143,782,000
JUMLAH TOTAL	28,664	100	423,603,400



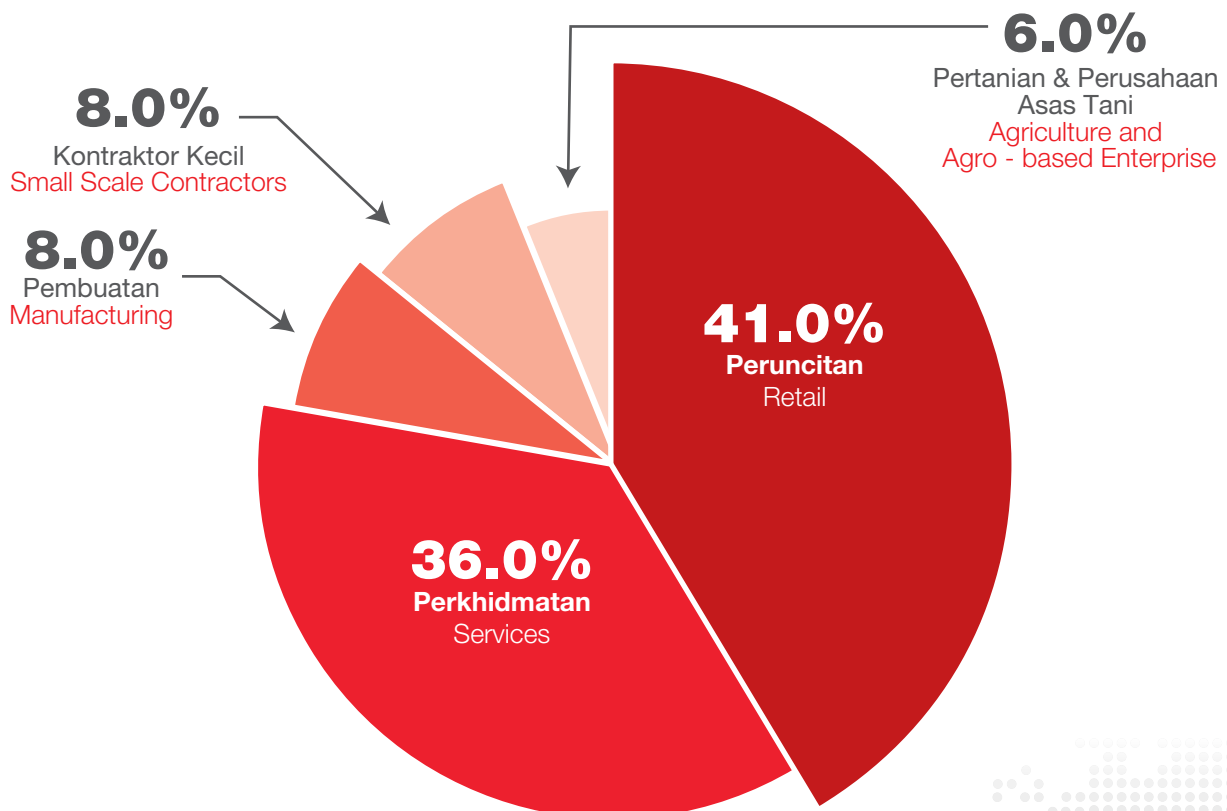
Julat pembiayaan RM5,001-RM10,000 merupakan julat paling tinggi yang menerima pembiayaan melibatkan 12,743 bil pembiayaan bernilai RM108,326,000 atau 44% daripada jumlah keseluruhan.

The financing range of RM5,001-RM10,000 is the highest range of financing involving 12,743 number of financing bills, worth of RM108,326,000 or 44% of the overall amount of financing

Penyaluran Pembiayaan Mengikut Sektor Bagi Tahun 2019

Financing Disbursement by Sector

Sektor Perniagaan Business Sector	Bil. Pembiayaan Num. Of Financing	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
Peruncitan Retail	11,887	41.0	132,238,000
Perkhidmatan Services	10,416	36.0	124,230,500
Pembuatan Manufacturing	2,358	8.0	24,392,000
Kontraktor Kecil Small Scale Contractors	2,328	8.0	127,026,000
Pertanian & Perusahaan Asas Tani Agriculture and Agro - based Enterprise	1,675	6.0	15,716,900
JUMLAH TOTAL	28,664	100	423,603,400

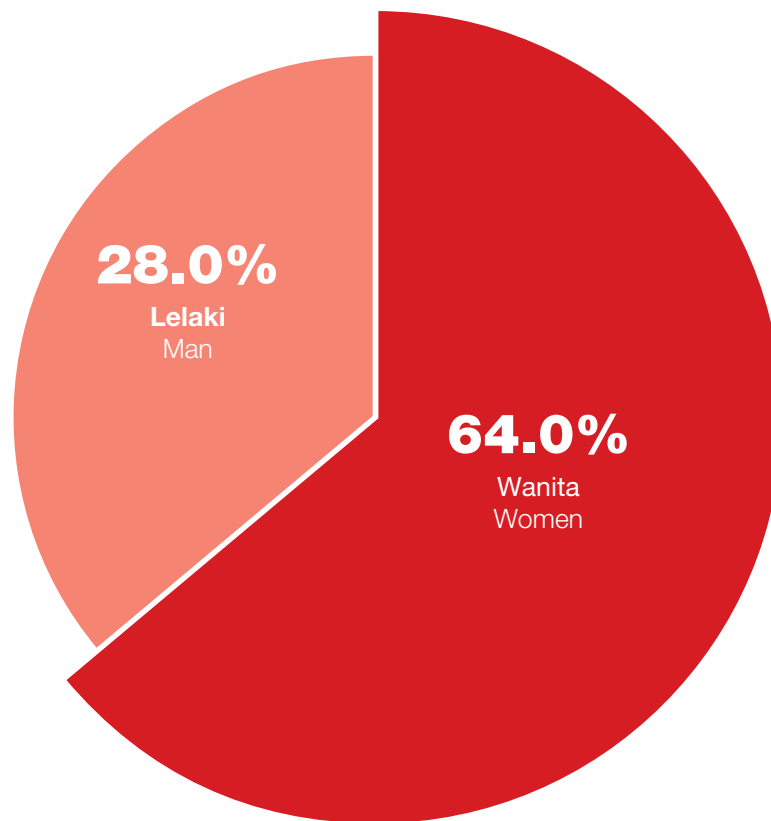


Sektor peruncitan merupakan sektor tertinggi menerima pembiayaan iaitu sebanyak 41% diikuti sektor perkhidmatan sebanyak 36% daripada jumlah keseluruhan pembiayaan.

The retail sector is the sector to receive the largest financing at the percentage of 41%, followed by the services sector at 36% of the overall amount of financing.

Penyaluran Pembiayaan Mengikut Jantina Bagi Tahun 2019
 Financing Disbursement by Genders Classification

Jantina Gender	Bil. Usahawan Num. Entrepreneur	Peratusan (%) Percentage (%)	Nilai (RM) Value (RM)
Wanita Women	18,209	64.0	201,620,500
Lelaki Man	10,455	36.0	221,982,900
JUMLAH TOTAL	28,664	100	423,603,400



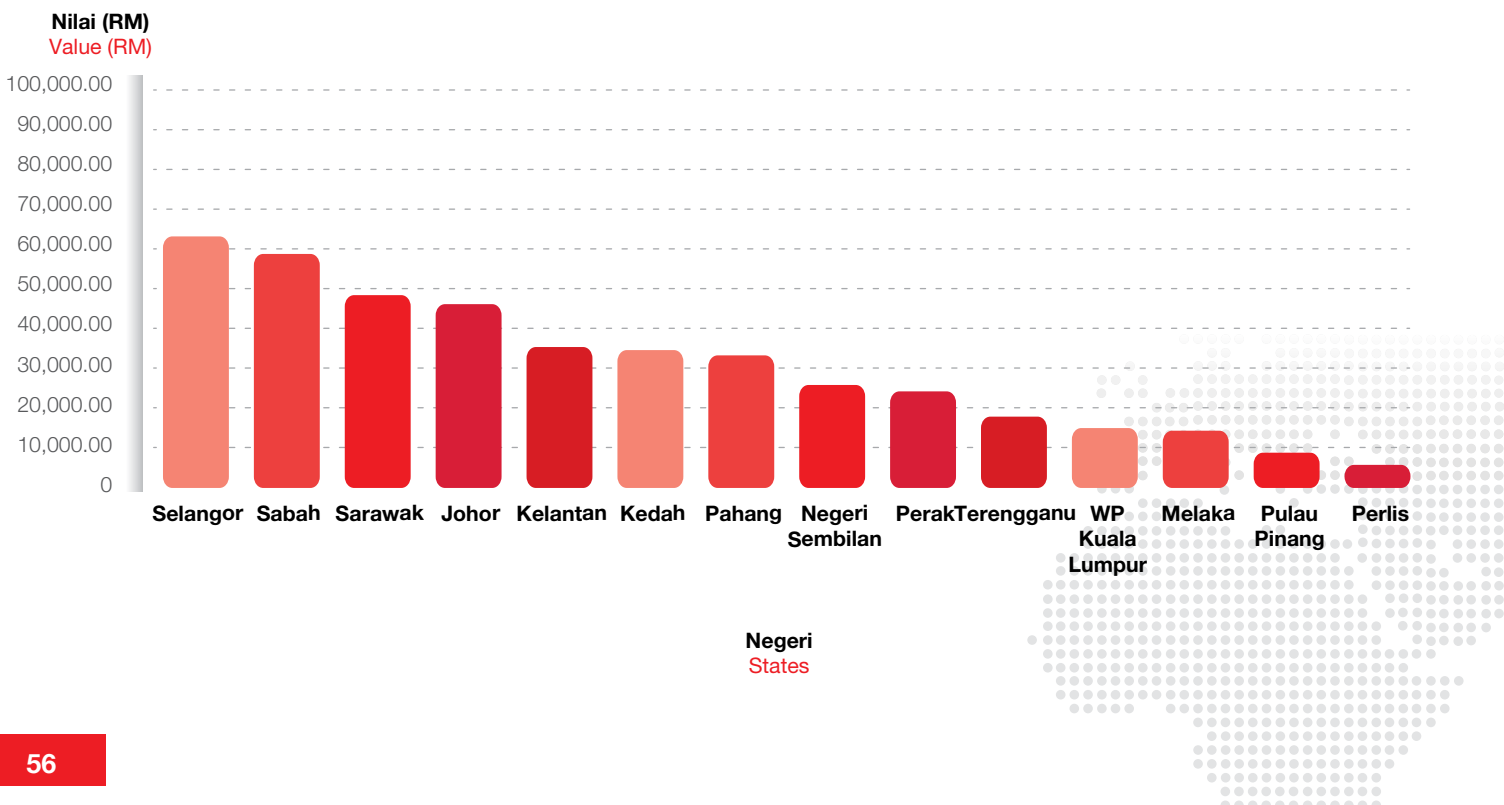
Usahawan wanita menerima pembiayaan tertinggi sebanyak RM201,620,500 melibatkan seramai 18,209 (64%) orang usahawan. Manakala usahawan lelaki seramai 10,455 (36%) orang.

Women entrepreneurs receive the largest funding of RM201,620,500 involving a total number of 18,209 (64%) receivers. On the other hand, male entrepreneurs make up a total number of 10,455 (36%) receivers.

Bayaran Balik Pembiayaan Mengikut Negeri Bagi Tahun 2019

Financing Repayment Revenue by State

Negeri State	Nilai (RM) Value (RM)
Selangor	65,033,673
Johor	61,206,177
Sabah	60,391,976
Sarawak	47,933,202
Kelantan	44,589,346
Kedah	43,034,257
Pahang	37,593,795
Perak	33,422,003
Terengganu	28,925,835
Negeri Sembilan	22,945,267
Wilayah Persekutuan KL	22,369,337
Melaka	19,312,024
Pulau Pinang	16,707,023
Perlis	8,555,858
JUMLAH TOTAL	512,019,773





PRODUK PEMBIAYAAN TEKUN NASIONAL
TEKUN NASIONAL FINANCING PRODUCTS

Skim Pembiayaan TEKUN Niaga

Skim ini merupakan produk pembiayaan utama yang dilaksanakan sejak tahun 1998 dengan nilai pembiayaan dari RM1,000 sehingga RM10,000 pada awal pelaksanaannya. Skim ini telah ditambah baik dan ditingkatkan had pembiayaan sehingga RM100,000 mengikut keperluan semasa. Bagi tahun 2019 sejumlah RM108 juta pembiayaan telah dikeluarkan kepada 5,465 orang usahawan. Syarat asas permohonan pembiayaan TEKUN ialah:

- i. Bumiputera dan warganegara Malaysia
- ii. Berumur antara 18 hingga 60 tahun.
- iii. Pemohon perlu mempunyai lesen / permit / daftar perniagaan yang sah (SSM).
- iv. Mempunyai tempat / lokasi perniagaan yang khusus / berniaga secara bergerak (mobile).

Skim Pembiayaan TEMAN TEKUN

Skim ini menggunakan konsep pembiayaan secara berkumpulan seramai 5 orang dalam satu kumpulan. Usahawan dalam kumpulan tersebut hendaklah mempunyai premis / tapak perniagaan yang berdekatan antara satu sama lain dalam lingkungan kurang daripada 10 kilometer. Usahawan perlu menghadiri perjumpaan mingguan bersama Pegawai TEKUN di lokasi perniagaan / Pejabat TEKUN Cawangan / tempat yang bersesuaian. Nilai pembiayaan bagi skim ini adalah dari RM1,000 hingga RM20,000.

Sejak diperkenalkan pada tahun 2015, Skim Pembiayaan TEMAN TEKUN telah menyalurkan RM529 juta kepada 74,506 usahawan yang melibatkan 14,914 kumpulan. Manakala bagi tahun 2019, sebanyak RM91.8 juta telah disalurkan kepada 11,857 orang usahawan melibatkan 2,371 kumpulan. Pemohon perlu memenuhi syarat asas permohonan TEMAN TEKUN serta syarat tambahan pembiayaan seperti berikut:

- i. Bumiputera dan masyarakat India.
- ii. Berumur antara 18 hingga 60 tahun.
- iii. Membentuk kumpulan lima (5) orang usahawan.
- iv. Pemohon perlu mempunyai lesen / permit / daftar perniagaan yang sah (SSM).
- v. Mempunyai tempat / lokasi perniagaan yang khusus / berniaga secara bergerak (mobile).

TEKUN Niaga Financing Scheme

This scheme is the main financing product implemented since 1998 with the financing value range from RM1,000 to RM10,000 at the beginning of its implementation. The scheme has been improved and the financing amount has been increased to RM100,000 to meet current needs. For the year 2019, a total of RM108 million in financing was disbursed to 5,465 entrepreneurs. The requirement for TEKUN financing application are as follows:

- i. Bumiputera and Malaysian citizens,
- ii. Aged between 18 to 60 years.
- iii. Applicants must have license / permit / business registration (SSM).
- iv. Own premises / specific business location / mobile business.

TEMAN TEKUN Financing Scheme

This scheme is a group financing of 5 entrepreneurs. Entrepreneurs must have premises / business sites within a radius of 10 kilometers. Entrepreneurs are required to attend weekly meeting with TEKUN Officers at the business premises / TEKUN Branch Office / any suitable place. The amount of financing is between RM1,000 to RM20,000.

Since its implementation in 2015, TEMAN TEKUN Financing Scheme has disbursed RM529 million to 74,506 entrepreneurs, involving 14,914 groups. For the year 2019, a total of RM91.8 million was disbursed to 11,857 entrepreneurs involving 2,371 groups. Applicants must meet the basic requirements as follows:

- i. Bumiputera and Indians.
- ii. Aged between 18 to 60 years.
- iii. Form a group of five (5) entrepreneurs.
- iv. Applicants must have license / permit / business registration (SSM).
- v. Own premises / specific business location / mobile business.

Penyaluran Skim Pembiayaan TEMAN TEKUN Bagi Tahun 2015-2019
 Financing Disbursement Of TEMAN TEKUN Scheme For The Year 2015-2019

Tahun Year	Bil. Pembiayaan Num of Financing	Bil. Usahawan Num of Entrepreneurs	Bil. Kumpulan Num Of Group	Nilai (RM) Value (RM)
2015 - 2019	74,568	74,506	14,914	529,075,000
2019	11,857	11,857	2,371	91,882,500



Skim Pembiayaan TEMAN 2.0

Skim ini adalah lanjutan daripada TEMAN TEKUN yang ditambah baik kaedah pelaksanaannya dan menggunakan konsep Grameen Bank. Nilai pembiayaan di bawah skim ini adalah dari RM1,000 hingga RM20,000.

Sejak diperkenalkan pada tahun 2018, Skim Pembiayaan TEMAN 2.0 telah menyalurkan RM18.8 juta kepada 3,014 usahawan yang melibatkan 620 kumpulan. Pemohon perlu memenuhi syarat asas permohonan serta syarat tambahan pembiayaan seperti berikut:

- i. Bumiputera
- ii. Membentuk kumpulan lima (5) orang usahawan
- iii. Ahli kumpulan merangkumi pelbagai jenis aktiviti perniagaan
- iv. Bayaran balik secara mingguan
- v. Perlu menghadiri Perjumpaan Setempat Ahli TEMAN (PSAT) setiap minggu bersama pegawai TEKUN di lokasi yang telah ditetapkan.

TEMAN 2.0 Financing Scheme

This scheme is an extension of TEMAN TEKUN with an improvement as per the Grameen Bank concept. The amount of financing for this scheme is from RM1,000 to RM20,000.

Since its introduction in 2018, TEMAN 2.0 Financing Scheme has disbursed RM18.8 million to 3,014 entrepreneurs involving 620 groups. Applicants must meet the basic requirements as well as additional financing as follows:

- i. Bumiputera
- ii. Form a group of five (5) entrepreneurs
- iii. Group members are involved in a variety of businesses
- iv. Weekly repayment.
- v. Required to attend weekly meeting with TEMAN members (PSAT) together with TEKUN officers at a designated location.

Penyaluran Pembiayaan Skim TEMAN 2.0 Bagi Tahun 2018-2019 Financing Disbursement Of TEMAN 2.0 Scheme For The Year 2018-2019

Tahun Year	Bil. Pembiayaan Num of Financing	Bil. Usahawan Num of Entrepreneurs	Bil. Kumpulan Num Of Group	Nilai (RM) Value (RM)
2018 - 2019	3,099	3,014	620	18,890,000
2019	2,618	2,538	524	15,829,000



Skim Pembiayaan TEMANNita

Skim pembiayaan ini adalah sama seperti Skim TEMAN TEKUN. Walau bagaimanapun skim ini dikhususkan untuk golongan wanita dan telah dilancarkan pada tahun 2017. Nilai pembiayaan di bawah skim ini adalah dari RM1,000 hingga RM20,000. Seramai 13,656 usahawan wanita melibatkan 2,732 kumpulan dengan pembiayaan bernilai RM88.9 juta. Pemohon perlu memenuhi syarat asas permohonan serta syarat tambahan pembiayaan seperti berikut:

- i. Bumiputera dan wanita.
- ii. Membentuk kumpulan lima (5) orang usahawan
- iii. Ahli kumpulan merangkumi pelbagai jenis aktiviti perniagaan
- iv. Bayaran balik secara mingguan atau bulanan
- v. Perlu menghadiri perjumpaan setiap minggu bersama pegawai TEKUN di lokasi perniagaan / Pejabat TEKUN Cawangan / tempat yang bersesuaian.

TEMANNita Financing Scheme

This financing scheme is similar to TEMAN TEKUN Scheme. However, it is targeted for women. It was launch in 2017. The value of financing under this scheme ranges from RM1,000 to RM20,000. A total of 13,656 number of women entrepreneurs involving 2,732 groups have received this financing, which worths RM88.9 million. Applicants must meet the basic requirements as well as additional funding requirements as follows:

- i. Bumiputera and women.
- ii. Form a group of five (5) entrepreneurs.
- iii. Group members are involved in a variety of businesses.
- iv. Weekly or monthly repayment.
- v. Required to attend weekly meeting with TEMANNita members together with TEKUN officers at a designated location

Penyaluran Pembiayaan Skim TEMANNita Bagi Tahun 2017-2019 Financing Disbursement Of TEMANNita Scheme For The Year 2017-2019

Tahun Year	Bil. Pembiayaan Num. of Financing	Bil. Usahawan Num. of Entrepreneurs	Bil. Kumpulan Num. Of Group	Nilai (RM) Value (RM)
2017 - 2019	13,661	13,656	2,732	88,940,000
2019	4,601	4,601	920	31,077,000



Skim Pembiayaan Kontrak-i

Skim ini adalah merupakan pembiayaan kontrak pembekalan secara terus yang diperolehi daripada Kerajaan Persekutuan, Kerajaan Negeri, Agensi Kerajaan dan Syarikat Berkaitan Kerajaan (GLC). Tujuan skim ini adalah bagi membantu kontraktor atau pembekal bumiputera untuk mendapatkan modal kerja bagi membiayai projek yang diterima.

Skim ini menyediakan alternatif dan kemudahan pembiayaan kepada usahawan untuk mendapatkan modal tambahan dengan lebih cepat. Di antara bidang atau sektor yang dibiayai adalah seperti kontraktor kecil, pembuatan, perkhidmatan, peruncitan dan pertanian. Sejak diperkenalkan pada tahun 2015 sehingga tahun 2019, seramai 6,908 orang usahawan menerima pembiayaan bernilai RM474.17 juta. Manakala bagi tahun 2019 seramai 1,976 orang usahawan menerima pembiayaan berjumlah RM147.76 juta. Kelebihan skim ini adalah mempunyai tempoh pembiayaan yang lebih fleksibel, caj pengurusan yang rendah, tanpa penjamin atau cagaran, tanpa deposit dan kaedah pembiayaan secara lumpsum.

Kontrak-i Financing Scheme

This scheme is a direct supply contract financing obtained from the Federal Government, State Government, Government Agencies and Government Linked Companies (GLCs). The purpose of this scheme is to assist Bumiputera contractors or suppliers to obtain working capital to finance the project.

The scheme provides alternatives and financing facilities for entrepreneurs to obtain faster additional capital. Amongst the fields or sectors which have been finance are small contractors, manufacturing, services, retail and agriculture. Since its introduction in 2015 until 2019, a total number of 6,908 entrepreneurs have received financing worth of RM474.17 million. For the year 2019, a total of 1,976 entrepreneurs received financing amounting to RM147.76 million. The advantages of this scheme are more flexible financing period, low management charges, no guarantor or collateral, no deposit and lumpsum financing.

Penyaluran Pembiayaan Skim Kontrak-i Bagi Tahun 2015-2019
 Financing Disbursement Of Kontrak-i Scheme For The Year 2015-2019

Tahun Year	Bil. Pembiayaan Num. of Financing	Bil. Usahawan Num. of Entrepreneurs	Nilai (RM) Value (RM)
2015-2019	8,767	6,908	474,172,584
2019	2,510	1,976	147,766,000



Skim Pembangunan Usahawan Masyarakat India (SPUMI)

TEKUN turut menyediakan kemudahan pembiayaan kepada masyarakat India yang ingin memulakan dan menjalankan perniagaan melalui Skim Pembangunan Usahawan Masyarakat India (SPUMI). Skim ini diperkenalkan pada tahun 2008 kepada masyarakat India yang berumur 18 hingga 60 tahun. Sejak tahun 2008 hingga 2019, jumlah pengeluaran pembiayaan adalah bernilai RM306.2 juta kepada 19,678 usahawan. Bagi tahun 2019 seramai 647 usahawan mendapat pembiayaan bernilai RM19.3 juta.

Indian Community Entrepreneur Development Scheme (SPUMI)

TEKUN also provides financing to the Indian entrepreneurs through the Indian Community Entrepreneur Development Scheme (SPUMI) This scheme was introduced in 2008 to the Indians community ageing from 18 to 60 years old. From 2008 to 2019, a total of RM306.2 was disbursed to 19,678 entrepreneurs. For the year 2019, a total number of 647 entrepreneurs received financing amounting to RM19.3 million.

Penyaluran Pembiayaan Skim Pembangunan Usahawan Masyarakat India (SPUMI) Bagi Tahun 2008-2019

Financing Disbursement Of Indian Community Entrepreneur Development Scheme (SPUMI) For The Year 2008-2019

Tahun Year	Bil. Pembiayaan Num. of Financing	Bil. Usahawan Num. of Entrepreneurs	Nilai (RM) Value (RM)
2008 - 2019	21,887	19,678	306,231,900
2019	885	647	19,256,000





Program Agropreneur Muda 2.0

Kementerian Pertanian dan Industri Asas Tani (MOA) melalui Unit Agropreneur Muda telah mewujudkan Program Agropreneur Muda. Program ini bertujuan menggalakkan penglibatan belia atau anak muda secara langsung dalam bidang pertanian, penternakan dan perikanan.

Program ini juga merangkumi aktiviti industri asas tani seperti pemasaran, khidmat sokongan dan agro pelancongan. Syarat-syarat penyertaan di bawah program ini:

- i. Berumur antara 18-40 tahun.
- ii. Nilai pembiayaan adalah sehingga RM50,000.
- iii. Tempoh bayaran balik pembiayaan sehingga 5 tahun.
- iv. Kadar keuntungan sebanyak 2% setahun (caj 2% lagi ditanggung oleh kerajaan)

Program Pembangunan Usahawan Profesional Muda Bumiputera

TEKUN menggalakkan golongan profesional untuk memula dan mengembangkan perniagaan mereka sendiri dengan menyertai Program Profesional Muda Bumiputera yang diiktiraf oleh badan profesional seperti doktor, akauntan, jurutera, optometris, ahli farmasi dan peguam. Pemohon boleh mengamalkan bidang kemahiran profesional mereka ataupun bidang yang berlainan. Program ini menyediakan pembiayaan sehingga RM100,000 dan tempoh bayaran balik sehingga 10 tahun. Kelebihan menyertai program ini adalah:

- i. Perniagaan boleh dijalankan secara individu atau perkongsian pintar (smart partnership).
- ii. Bilangan maksimum rakan kongsi bagi perkongsian pintar adalah 3 orang profesional.
- iii. Nilai pembiayaan adalah sehingga RM100,000 bagi setiap rakan kongsi.

Sejak tahun 2015 sehingga tahun 2019, program ini telah menyalurkan pembiayaan kepada 191 orang usahawan dengan nilai RM13.5 juta. Pada tahun 2019, sejumlah RM2.6 juta pembiayaan telah disalurkan kepada 45 orang usahawan profesional.

Young Agropreneur Program 2.0

Ministry of Agriculture and Agro-based Industry (MOA) through the Young Agropreneur Unit has created the Young Agropreneur Program. This program aims to encourage the direct involvement of youth or young people in the fields of agriculture, livestock and fisheries.

The program also covers agro-based industry activities, for instance, marketing, support services and agro-tourism. Requirements of the participation under this program are as follows:

- i. Aged between 18–40 years.
- ii. The value of the financing is up to RM50,000.
- iii. Financing repayment period up to 5 years.
- iv. Profit rate of 2% per annum (the other 2% charge is borne by the government)

Bumiputera Young Professional Entrepreneur Development Program

TEKUN encourages professionals to start and expand their businesses by participating in Bumiputera Young Professional Entrepreneur Development Program recognised by professional bodies for instance doctors, accountants, engineers, optometrists, pharmacists and lawyers. Applicants can practice their professional skills in their specific industries or any other industries. This program provides financing up to RM100,000 and a repayment period of up to 10 years. The advantages of participating in this program are as follows:

- i. Business can be operated individually or through smart partnership.
- ii. Maximum number of partners for smart partnership is 3 professional members.
- iii. The value of financing is up to RM100,000 for every partnership.

From 2015 to 2019, the program has disbursed financing to 191 entrepreneurs with a financing amounting to RM13.5 million. In the year 2019, a total of RM2.6 million in financing has been disbursed to 45 professional entrepreneurs.

Program Pembangunan Usahawan Siswazah (PPUS) Bumiputera

Program Pembangunan Usahawan Siswazah (PPUS) bertujuan untuk membantu siswazah yang ingin memulakan atau mengembangkan perniagaan yang sedia ada. Kelebihan menyertai program ini adalah:

- i. Perniagaan boleh dijalankan secara individu atau perkongsian pintar (smart partnership).
- ii. Bilangan maksimum rakan kongsi bagi perkongsian pintar adalah 3 orang siswazah.
- iii. Nilai pembiayaan adalah sehingga RM50,000 bagi setiap rakan kongsi.

TEKUN komited dalam membantu dan memberi peluang kepada siswazah yang ingin menceburi bidang perniagaan. Program ini yang mula dilaksanakan pada tahun 2009, telah membantu 1,273 usahawan siswazah dengan nilai pembiayaan berjumlah RM26.7 juta. Daripada jumlah tersebut, sejumlah RM7.2 juta telah disalurkan kepada 403 orang usahawan siswazah pada tahun 2019.

Young Professional Entrepreneur Development Program (PPUS)

Graduate Entrepreneur Development Program aims to assist graduates who want to start or expand existing businesses. The advantages of participating in this program are as follows:

- i. Businesses can be operated individually or through smart-partnership.
- ii. Maximum number of partners for smart partnership is 3 graduates.
- iii. The value of the financing is up to RM50,000 for each partnership.

TEKUN is committed to helping and providing opportunities for graduates who want to venture into business. This programme which was first implemented in 2009, has assisted 1,273 number of graduates turned entrepreneurs with the financing value of RM26.7 million. Of that amount, a total of RM7.2 million was disbursed to 403 number of graduate entrepreneurs in 2019.



Skim Pembiayaan Usahawan Bekas Tentera (SPBT)

Program kerjasama antara Perbadanan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT) dengan TEKUN bertujuan membantu bekas anggota tentera untuk mendapatkan modal perniagaan dan menceburi bidang keusahawanan. Skim tersebut bukan sahaja untuk bekas tentera tetapi juga untuk ahli keluarga (pasangan/anak) yang ingin menceburi bidang perniagaan dan keusahawanan.

Skim ini menyediakan pembiayaan dengan nilai maksimum RM100,000 dan tempoh pembiayaan 10 tahun. Bagi pembiayaan kepada pasangan atau anak bekas tentera dihadkan sehingga RM50,000. Bermula dari tahun 2015-2019, sebanyak RM8.2 juta telah disalurkan kepada 139 orang usahawan. Bagi tahun 2019, seramai 22 orang usahawan telah menerima pembiayaan berjumlah RM551,000.

Former Military Entrepreneur Financing Scheme (SPBT)

This programme is a collaboration between Perbadanan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT) and TEKUN to assist former members of the military to obtain business capital to venture into entrepreneurship. The scheme is not only for ex-military but also for their family members (spouses / children) who plan to venture into businesses and entrepreneurship.

This scheme provides financing up to maximum of RM100,000 with 10 years financing period. For spouses or children of ex-military, the financing is up to RM50,000. Since 2015-2019, a total of RM8.2 million has been disbursed to 139 entrepreneurs. For the year 2019, a total of 22 entrepreneurs have received financing amounting to RM551,000.



Skim Pembiayaan Nelayan

Skim Pembiayaan Nelayan ditawarkan kepada golongan nelayan yang mempunyai lesen menjalankan aktiviti perikanan dan memerlukan modal bagi melaksanakan aktiviti-aktiviti perikanan. Skim ini juga membantu mengurangkan beban hutang dan memerangi orang tengah melalui pengambilalihan hutang nelayan. TEKUN telah menyediakan pembiayaan kepada golongan nelayan dalam 4 aktiviti iaitu:

- i. Menyelesaikan hutang nelayan dengan menyalurkan pembiayaan terus kepada orang tengah
- ii. Membeli peralatan asas kelengkapan perikanan seperti sampan, enjin & pukot
- iii. Penternakan ikan dalam sangkar (Akuakultur)
- iv. Pembiayaan kepada pasangan nelayan untuk aktiviti yang boleh menjana dan menambah pendapatan.

TEKUN telah menyalurkan pembiayaan sebanyak RM23.8 juta kepada 2,867 orang usahawan perikanan dan nelayan sejak tahun 2014 sehingga 2019. Bagi tahun 2019 seramai 226 orang usahawan perikanan dan nelayan telah menerima pembiayaan berjumlah RM2.14 juta.

Skim Pembiayaan Orang Kurang Upaya (OKU)

Skim ini disediakan khas kepada golongan Orang Kurang Upaya (OKU) untuk mendapatkan modal perniagaan dengan mudah. Skim ini menawarkan jumlah pembiayaan sehingga RM100,000 tanpa melalui semakan kredit dengan Agensi Pelaporan Kredit.

TEKUN juga menjalin kerjasama dengan pihak-pihak yang berkaitan seperti Jabatan Kebajikan Masyarakat (JKM), Persatuan OKU dan NGO bagi membolehkan lebih ramai golongan OKU mendapat manfaat Pembiayaan daripada TEKUN.

Sehingga 31 Disember 2019, TEKUN telah menyalurkan pembiayaan kepada 64 usahawan OKU dengan pembiayaan bernilai RM753,000.

Fishermen Financing Scheme

Fishermen Financing Scheme is offered to fishermen who have license of fisherman and require capital to carry out the activities. The scheme aims to reduce the burden of their debt and avoid dependency against the middleman through the acquisition of debt. TEKUN has provided financing to fishermen in 4 activities as follows:

- i. Settlement of fisherman's debts through direct disbursement to the middleman of fishermen by disbursing financing directly to middlemen
- ii. Acquire basic fishery equipment such as boats, engines and nets
- iii. Aquaculture
- iv. Financing for fishermen's spouse for activities that can generate and increase their household income.

TEKUN has disbursed financing of RM23.8 million to 2,867 fishermen entrepreneurs from 2014 to 2019. For the year 2019, a total number of 226 fishermen entrepreneurs have received financing amounting to RM2.14 million.

Financing Scheme for People With Disabilities (OKU)

This scheme is specifically for the disable people (OKU) to obtain business capital easily. This scheme offers a total financing of up to RM100,000 without credit checking from Credit Reporting Agency.

TEKUN also collaborates with relevant parties such as Social Welfare Department (JKM), Association for Disabled People and NGO to enable more people with disabilities to obtain financing assistant from TEKUN.

As at 31 December 2019, TEKUN has disbursed financing to 64 OKU entrepreneurs with financing amounting to RM753,000.

Skim Pembiayaan Peluang Kedua

Skim Pembiayaan Peluang Kedua ini dikhususkan kepada pemohon dari golongan bekas penghuni penjara dan pelatih Pusat Pemulihan Narkotik (PUSPEN). Skim ini diwujudkan bagi memberi rangsangan dan peluang kepada mereka menjana pendapatan dengan menjalankan perniagaan mereka setelah keluar dari penjara dan PUSPEN.

Second Chance Programme Scheme

Second Chance Programme is a special programme for former prison inmates and trainees of Pusat Pemulihan Narkotik (PUSPEN). This scheme provide incentives and opportunities for entrepreneur to generate income through entrepreneurs after being released from prison and PUSPEN.





*Kekuatan sebenar datang
daripada semangat yang
tidak pernah mengalah.*





PROGRAM PEMBANGUNAN USAHAWAN
ENTREPRENEUR DEVELOPMENT
PROGRAMME



Pembangunan Usahawan memainkan peranan penting dalam mengenalpasti usahawan yang berpotensi melalui aktiviti keusahawanan bagi memperkasakan usahawan TEKUN. Perancangan dan pelaksanaan aktiviti keusahawanan turut dilakukan bagi memastikan usahawan TEKUN mempunyai nilai tambah dan berdaya saing di pasaran global melalui kolaborasi strategik, sokongan infrastruktur dan pendidikan secara digital.

Entrepreneur Development Program plays an important role in identifying potential entrepreneurs through a wide range of entrepreneurial activities to strengthen TEKUN entrepreneurs. Planning and implementation of entrepreneurial activities are also conducted to ensure TEKUN entrepreneurs have added value and competitiveness in the global market through strategic collaboration, infrastructure support and education through digital.

Antara aspek yang diberi penumpuan adalah seperti berikut:

Amongst the aspects given attention are as follows:

Pembangunan Usahawan Entrepreneur Development



- Menyelaras dan memantau pelaksanaan program keusahawanan serta aktiviti pembangunan usahawan di setiap negeri.
- Memberi peluang kepada usahawan TEKUN yang berpotensi dengan mewujudkan platform pepadanan perniagaan antarabangsa dalam usaha mempromosikan produk seterusnya penciptaan kluster pasaran produk Malaysia di peringkat global.
- Membangun dan menaik taraf produk usahawan Bumiputera ke aras yang lebih tinggi melalui penjenamaan produk, pembungkusan, pelabelan dan pensijilan.
- Mengenalpasti usahawan TEKUN yang berpotensi untuk program peningkatan di dalam aspek akses pasaran, promosi dan seterusnya pengiktirafan sebagai usahawan berjaya.
- Coordinate and monitor the implementation of entrepreneurship programs as well as entrepreneurial development activities in each state.
- Provide opportunities for potential TEKUN entrepreneurs by creating an international business matching platform as an effort to promote the product followed by the creation of market cluster for Malaysian products globally.
- Develop and enhance Bumiputera entrepreneur products through product branding, packaging, labeling and certification.
- Identify TEKUN entrepreneurs who have the potential for improvement programs in terms of market access, promotion and also recognition as successful entrepreneurs.

Pembangunan Perniagaan Business Development

- Bagi memastikan usahawan mempunyai nilai tambah dan boleh bersaing di peringkat global, pembangunan ekosistem keusahawanan perlu diberi perhatian bagi melahirkan usahawan yang berkualiti serta mempunyai pemikiran global dan kompetitif. Produk usahawan yang berpotensi akan dibuat penjenamaan semula bagi pasaran antarabangsa.
- Pelaksanaan di bawah pembangunan perniagaan ini akan memberi tumpuan kepada aspek berikut:
 - Peluang Perniagaan
 - Pembangunan Produk
 - Premis Perniagaan
 - Program Groombig
 - Pensijilan Perniagaan (Halal, GMP, MESTI, HACCP)
 - Pengembangan Perniagaan
- TEKUN juga telah melaksanakan Program Usahawan Bimbingan di mana program ini dilaksanakan dengan kerjasama Kementerian / Jabatan / Agensi bagi sesuatu projek. TEKUN telah melaksanakan beberapa program usahawan bimbingan seperti berikut:
- **Projek Rintis Pembangunan Usahawan (Fertigasi)**

Merupakan program khas di bawah Kementerian Pembangunan Usahawan dan INSKEN. Projek ini bertujuan bagi melahirkan usahawan dalam bidang fertigasi bagi tanaman cili. Sehingga 31 Disember 2019, seramai 20 orang usahawan telah diberikan pembiayaan di bawah program ini dengan jumlah pembiayaan sebanyak RM400,000.
- **Program Pembangunan Usahawan Seni Ukiran Kayu**

Satu lagi program khas di bawah Kementerian Pembangunan Usahawan ini adalah untuk melahirkan dan membantu lebih ramai usahawan menceburi bidang perniagaan seni ukiran kayu. Seramai 16 usahawan seni ukiran kayu telah menerima pembiayaan berjumlah RM662,000.
- To ensure that entrepreneurs have value added and ability to compete globally, the development of the entrepreneurial ecosystem needs to be given attention to produce quality entrepreneurs with the mindset to compete globally. The products of potential entrepreneurs will be rebranded for the international market.
- The implementation under this business development will focus on the following aspects:
 - Business opportunity
 - Product Development
 - Business premises
 - Groombig Program
 - Business Certification (Halal, GMP, MESTI, HACCP)
 - Business Expansion
- TEKUN has also implemented Entrepreneur Coaching Programme whereby this program is in collaboration with the Ministry / Department / Agency for the particular project. TEKUN has implemented several Entrepreneur Coaching Programme as follows:
- **Pilot Project Entrepreneur Programme (Fertigation)**

This is a special programme under the Ministry of Entrepreneur Development and INSKEN. This project is to produce entrepreneurs in the fertigation of chilli. As at 31 December 2019, a total number of 20 entrepreneurs have been given financing under this programme with a total financing of RM400,000.
- **Wood Carving Art Entrepreneur Development Programme**

Another special program under the Ministry of Entrepreneur Development is to produce and assist more entrepreneurs to explore the industry in wood carving business. A total number of 16 wood carving entrepreneurs have received funding amounting to RM662,000.

Latihan Keusahawanan Entrepreneurship Training

Latihan keusahawanan telah mula dilaksanakan sejak tahun 2010 bagi memberi latihan keusahawanan yang berkualiti kepada usahawan, warga kerja dan bakal-bakal usahawan TEKUN.

Inisiatif ini diambil bagi melengkapkan para usahawan dengan kemahiran yang diperlukan dalam menyesuaikan diri mereka selaras dengan perubahan persekitaran perniagaan dan teknologi terkini pasaran. Tumpuan pelaksanaan latihan keusahawanan adalah meliputi perkara berikut:

- i. Latihan Asas Keusahawanan
 - Modul Asas – Perniagaan, Kewangan dan Pemasaran
- ii. Program Latihan Keusahawanan (Peningkatan Kemahiran)
 - Pengurusan Perniagaan
 - Pengurusan Kewangan
 - Pemasaran

TEKUN turut melaksanakan pendidikan ilmu keusahawanan secara digital melalui platform media sosial “TEKUN EDUPRENEUR”.

Sehingga 31 Disember 2019, TEKUN telah mengadakan Seminar / Kursus Asas Keusahawanan kepada 213,640 usahawan baru yang melibatkan 790 siri kursus. Manakala bagi tahun 2019, TEKUN telah melaksanakan 54 siri Kursus / Seminar Asas Keusahawanan TEKUN Nasional kepada 22,280 usahawan.

Sepanjang tahun 2019, seramai 411 orang usahawan TEKUN telah terlibat dengan program peluang pasaran di peringkat domestik dan antarabangsa. TEKUN juga telah mencalonkan seramai 63 orang usahawan bagi *product positioning* untuk pasaran yang lebih berprestij di bawah program pembangunan kapasiti yang diselaraskan oleh pihak kementerian iaitu Malaysian Grand Bazar, Ekspo & Pameran Perdagangan Halal Bosnia, Singapore Raya @ Brand Outlet Malaysia (Mustafa Centre), Bukit Bintang, Airasia Our Shop and Olympic 2020, Japan.

Entrepreneurship training has been implemented since 2010 to create quality entrepreneurs, employees and prospect TEKUN entrepreneurs.

This initiative is to equip entrepreneurs with the skills needed to adapt themselves in line with the changing business environment and the latest market technology. The areas of the implementation of entrepreneurship training are as follows:

- i. Basic Entrepreneurship Training
 - Basic Modules - Business, Finance and Marketing
- ii. Entrepreneurship Training Program (Skills Improvement)
 - Business management
 - Financial management
 - Marketing

TEKUN also implements digital entrepreneurship education through the social media platform namely “TEKUN EDUPRENEUR”.

As at 31 December 2019, TEKUN has conducted Seminars / Basic Entrepreneurship Courses to 213,640 new entrepreneurs involving 790 series of courses. In the meantime, for the year 2019, TEKUN has implemented 54 series of TEKUN Nasional Basic Entrepreneurship Seminars / Courses to 22,280 entrepreneurs.

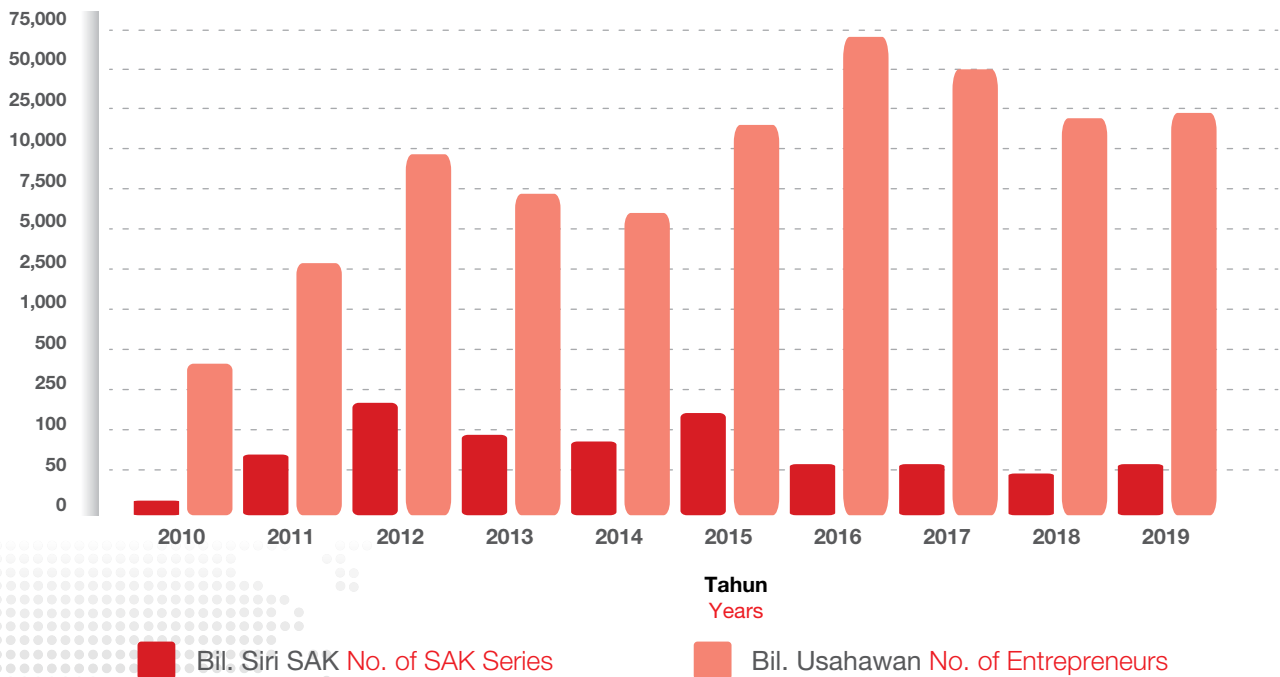
During 2019, a total number of 411 TEKUN entrepreneurs were involved in the market opportunity program at the domestic and international levels. TEKUN has also nominated a total number of 63 entrepreneurs for product positioning targetted the more prestigious market under the capacity development program coordinated by the ministry namely Malaysian Grand Bazar, Bosnia Halal Trade Expo & Exhibition, Singapore Raya @ Brand Outlet Malaysia (Mustafa Center), Bukit Bintang, Airasia Our Shop and Olympic 2020, Japan.

Bilangan Usahawan Yang Menghadiri Seminar Asas Keusahawanan (SAK) TEKUN Nasional Tahun 2010 – 2019

Number of Entrepreneurs Attended TEKUN Nasional Basic Entrepreneurship Seminar (SAK) For Year 2010 – 2019

Tahun Year	Bil. Siri SAK Num. Of SAK Series	Bil. Usahawan Num. Of Entrepreneur
2010	12	392
2011	77	2,511
2012	197	9,521
2013	92	7,429
2014	71	6,044
2015	125	19,019
2016	60	74,466
2017	58	50,300
2018	44	21,817
2019	54	22,280
JUMLAH TOTAL	790	213,779

Bil. Usahawan
Num. Of Entrepreneur



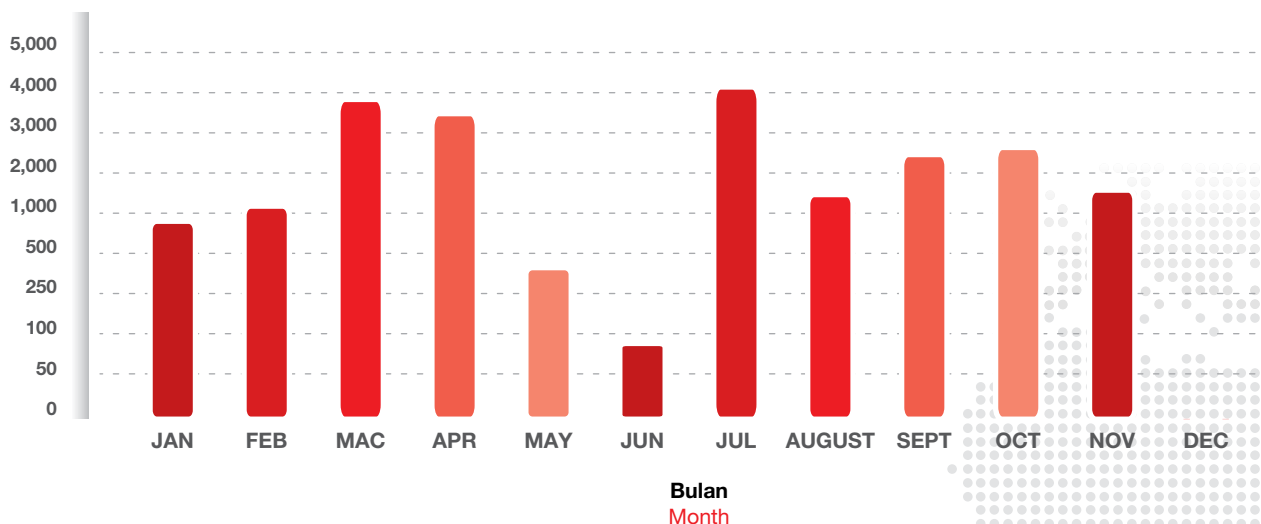


Bilangan Usahawan Yang Menghadiri Seminar Asas Keusahawanan (SAK) TEKUN Nasional Bagi Tahun 2019

Number of Entrepreneurs Attended Basic Entrepreneurship Seminar (SAK) TEKUN Nasional For The Year 2019

Bulan Month	Bil. Usahawan Num. Of Entrepreneur
January	965
February	1,066
March	3,940
April	3,526
May	303
June	83
July	4,068
August	1,488
September	2,463
October	2,653
November	1,725
December	-
JUMLAH TOTAL	22,280

Bil. Usahawan
Num. Of Entrepreneur





**SALURAN BAYARAN BALIK
PEMBIAYAAN TEKUN NASIONAL
TEKUN NASIONAL
FINANCING REPAYMENT CHANNEL**



Bayaran balik pembiayaan merupakan elemen yang penting untuk memastikan kesinambungan perkhidmatan pembiayaan kepada para usahawan. Bagi kemudahan capaian kepada usahawan untuk membuat bayaran balik, pelbagai saluran pembayaran balik pembiayaan disediakan oleh TEKUN Nasional.

Financing repayment is an important element to ensure the continuity of financing services to the entrepreneurs. For easy access for entrepreneurs to make repayment, various financing repayment channels were provided by TEKUN Nasional.

Berikut adalah kaedah bayaran balik pembiayaan yang disediakan:

- Bayaran melalui aplikasi mudah alih TEKUNPay
 - Usahawan perlu memuat turun aplikasi mudah alih TEKUNPay bagi membolehkan pembayaran balik pembiayaan dibuat secara atas talian melalui perbankan internet.
- Bayaran di premis perniagaan
 - Pegawai TEKUN membuat kutipan tunai atau cek di premis perniagaan usahawan.
- Bayaran di Pejabat Cawangan
 - Usahawan membuat pembayaran secara tunai atau cek yang disediakan di Pejabat Cawangan.
- Bayaran melalui institusi perbankan
 - Usahawan boleh membuat pembayaran di RHB dan BSN menerusi kaunter, online dan mesin deposit tunai. Manakala Maybank menerusi online dan mesin deposit tunai sahaja. Bayaran juga boleh dibuat di semua agen BSN.
- Bayaran melalui Pos Malaysia
 - Usahawan membuat pembayaran di kaunter POS Malaysia atau melalui POS Online.

The financing repayment provided are as follow:

- Payment through TEKUNPay Mobile Apps
 - Entrepreneurs are required to download the TEKUNPay mobile apps to enable financing repayments made online through internet banking.
- Payment at business premises
 - TEKUN officers collect cash or cheque at entrepreneurs' business premises.
- Payment at Branch Office
 - Entrepreneurs make payments in cash or cheque at any Branch Offices.
- Payment through banking institutions
 - Entrepreneurs can make payments over the counters, online transfer and cash deposit machines at RHB and BSN. For Maybank, payments can be made through online transfer and cash deposit machines while for BSN, payment can also be made at all BSN agents.
- Payment through Pos Malaysia
 - Entrepreneurs can make a payment at the POS Malaysia counters or via POS Online.





Aplikasi TEKUNPay

Seiring dengan teknologi masa kini, TEKUN juga telah membangunkan aplikasi telefon pintar sebagai inisiatif baru dan berdaya saing di pasaran global. TEKUNPay merupakan aplikasi mudah alih khusus untuk usahawan TEKUN membuat pembayaran balik pembiayaan dan semakan akaun pembiayaan. Aplikasi TEKUNPay boleh dimuat turun melalui Google Playstore (Android) dan App Store (iOS). Usahawan TEKUN yang menggunakan aplikasi ini mempunyai akses untuk:

- i. Melihat paparan maklumat terperinci akaun pembiayaan.
- ii. Membuat semakan transaksi pembayaran sehingga 9 bulan terakhir.
- iii. Membuat pembayaran melalui perbankan internet (FPX).

Aplikasi TEKUNPay telah dilancarkan pada 1 November 2017 dan sehingga 2019 seramai 48,549 orang usahawan TEKUN telah mendaftar sebagai pengguna TEKUNPay melibatkan transaksi berjumlah RM34.4 juta.

TEKUNPay Application

In line with the current technology, TEKUN has developed a smartphone application as a new initiative and to stay competitive in the global market. TEKUNPay is a mobile apps mainly for TEKUN entrepreneurs making repayments and financing account reviews. TEKUNPay apps can be download via Google Playstore (Android) and App Store (iOS). TEKUN entrepreneurs using this application have an access to:

- i. View detailed information of financing account.
- ii. Check historical transaction for the last 9 months.
- iii. Make repayments through internet banking (FPX).

TEKUNPay application was launched on 1 November 2017 and as at 2019, a total number of 48,549 TEKUN entrepreneurs have registered as TEKUNPay users involving transactions amounting to RM34.4 million.

KAEDAH BAYARAN BALIK PEMBIAYAAN TEKUN TEKUN FINANCING REPAYMENT METHODS

Perbankan Internet Internet Banking

i. Aplikasi bayaran TEKUNPay
TEKUNPay App

ii. Pos Atas Talian
Online Post



01



Mesin Deposit Tunai Cash Deposit Machine

- i. Maybank Banking Berhad (MBB)
- ii. RHB Bank Berhad (RHB Bank)
- iii. Bank Simpanan Nasional (BSN)



02



Cek Cheque

i. Pejabat Cawangan
Branch Office

ii. Premis Usahawan
Entrepreneur Premises

03



Tunai Cash

- i. Pejabat Cawangan
Branch Office
- ii. Premis Usahawan
Entrepreneur Premises
- iii. Kaunter Bank Terpilih
Selected Bank Counter
 - Kaunter BSN & RHB
- iv. Kaunter Pejabat Pos
Post Office Counter
- v. Ejen BSN
BSN Agent

04





**SUBSIDIARI DAN ENTITI
DI BAWAH TEKUN NASIONAL**
SUBSIDIARIES AND ENTITIES UNDER
TEKUN NASIONAL

TEKUN Nasional turut disokong oleh 2 subsidiari yang bertanggungjawab membantu serta menyokong dalam pementapan perkhidmatan TEKUN. Entiti tersebut ialah TEKUN Corporation Sdn Bhd (TEKUN Corp) dan Koperasi Rakan TEKUN Berhad (KRTB).

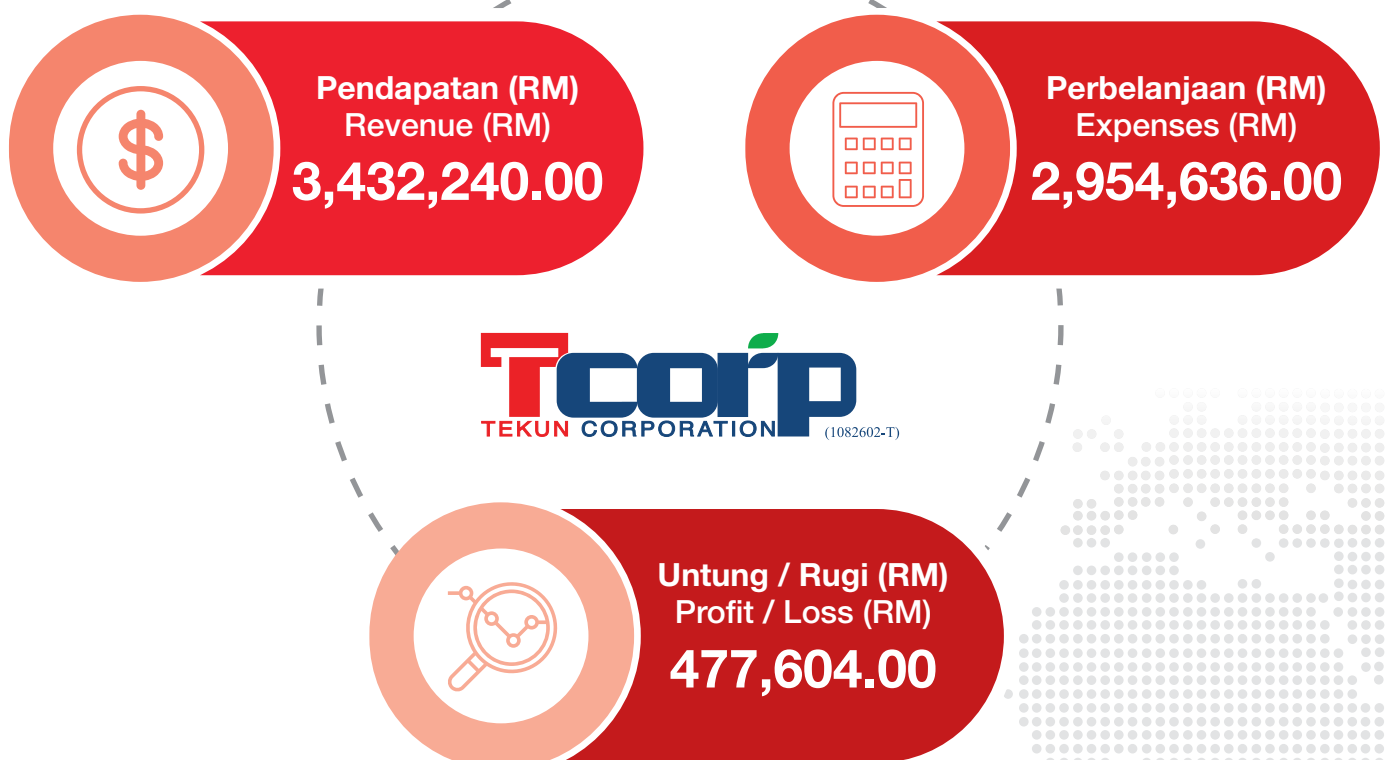
TEKUN Nasional is also supported by 2 subsidiaries which are responsible for assisting and supporting in strengthening TEKUN services. The entities are TEKUN Corporation Sdn Bhd (TEKUN Corp) and Koperasi Rakan TEKUN Berhad (KRTB).



TEKUN Corporation Sdn Bhd (TEKUN Corp) merupakan anak Syarikat TEKUN Nasional yang ditubuhkan pada 27 Februari 2014. Penubuhan subsidiari ini bertujuan untuk memperkasakan kelangsungan operasi TEKUN agar dapat terus membantu usahawan dengan menjana pendapatan tambahan melalui peluang pelaburan dan aktiviti perniagaan. TEKUN Corp menyediakan perkhidmatan penjenamaan semula produk usahawan, perkhidmatan pengurusan hutang, pusat perdagangan produk (pengumpulan dan pengedaran) dan usaha sama strategik bersama prospek berpotensi.

TEKUN Corporation Sdn Bhd (TEKUN Corp) is a subsidiary of TEKUN Nasional which was established on 27 February 2014. The establishment of this subsidiary aims to strengthen the sustainability of TEKUN operations to continue their effort in assisting entrepreneurs by generating additional income through investment opportunities and business activities. TEKUN Corp provides entrepreneurial product rebranding services, debt management services, product trade centres (collection and distribution) and strategic joint ventures with potential prospects.

PENCAPAIAN TEKUN CORP 2019
TEKUN CORP ACHIEVEMENT



AKTIVITI TEKUN CORP TEKUN CORP ACTIVITIES



AGEN KUTIPAN HUTANG **DEBT COLLECTION AGENT**

Menyediakan perkhidmatan panggilan pelanggan kepada agensi berkaitan dan hal-hal kutipan hutang.

Provide customer call service to related agencies and debt collection matters.

TEKUN EDAR **TEKUN DISTRIBUTOR**

Berfungsi sebagai pusat tambah nilai produk keluaran dan pengedaran kepada peruncit dan pengguna.

A platform for collection and distribution center that promote products to retailer and consumer.



TEKUN MART MOBILE **TEKUN MART MOBILE**

Kedai runcit mudah alih yang melakukan jualan barangan keperluan harian secara terus kepada pelanggan.

A mobile groceries store that sells daily essential needs directly to customers.

TEKUN MART **TEKUN MART**

Sebuah platform peruncitan yang memasarkan produk usahawan TEKUN dan hasil keluaran tempatan dengan konsep 'Convenience Store'.

A retail platform that promote TEKUN Nasional products and local products with concept of 'Convenience Store'.



Koperasi Rakan TEKUN Berhad (KRTB)

Koperasi adalah sebuah organisasi berautonomi yang anggotanya adalah secara sukarela, berusaha untuk memenuhi keperluan dan aspirasi ekonomi, sosial dan budaya anggotanya melalui perniagaan yang dipunyai bersama dan dikawal secara demokratik.

Objektif utama penubuhan KRTB ialah untuk:

- i. Menyediakan dana tambahan untuk keperluan usahawan
- ii. Meningkatkan taraf sosial ekonomi dan kebajikan para anggota mengikut prinsip koperasi
- iii. Menggalakkan kerjasama dan jaringan di kalangan usahawan TEKUN di samping menjalankan aktiviti perniagaan yang menguntungkan
- iv. Menyediakan kemudahan dan perkhidmatan pelbagai bentuk pembiayaan, takaful / insurans dan tabung khairat kematian anggota
- v. Menyediakan kemudahan menabung serta menggalakkan sikap berjimat cermat di kalangan staf dan keluarga.

Keanggotaan KRTB adalah terbuka kepada warga kerja TEKUN sahaja. Sehingga 31 Disember 2019 seramai 394 warga kerja TEKUN telah menjadi ahli KRTB dengan jumlah saham terkumpul sebanyak RM172,830.00

Aktiviti-aktiviti KRTB sepanjang tahun 2019 adalah seperti berikut:

- i. Menyediakan pembiayaan peribadi kepada anggota
- ii. Menjalankan aktiviti perkhidmatan Ar-Rahnu
- iii. Menjalankan perniagaan peruncitan TEKUN Mart dan TEKUN Mart Mobile
- iv. Perkhidmatan takaful dan tabung khairat (Darul Jenazah & Darul Pusaka).
- v. Menjadi ejen kutipan bayaran balik pembiayaan TEKUN
- vi. Pembekalan produk premium
- vii. Pemilikan dan penyewaan bangunan

Koperasi Rakan TEKUN Berhad (KRTB)

A cooperative is an autonomous organisation whose members are voluntary, striving to meet a need and economic aspirations, social and cultural its members through joint ownership of bussiness and democratically controlled.

The main objectives of the establishment of KRTB are to:

- i. Provide additional funds for the needs of entrepreneurs
- ii. Improve the socio-economic and welfare of the members according to the principles of the cooperative
- iii. Encourage cooperation and networking amongst TEKUN entrepreneurs as well as to carry out profitable business activities.
- iv. Provide facilities and various forms of services including financing, takaful / insurance and death benefit charities.
- v. Provide savings facilities and encourage staff and families to spend wisely.

KRTB membership is open to TEKUN employees only. As of 31 December 2019, a total of 394 TEKUN employees have become KRTB members with a total accumulated share worth of RM172,830.00

KRTB activities throughout the year 2019 are as follows:

- i. Provide personal financing to members.
- ii. Carry out Ar-Rahnu service activities
- iii. Operate retail businesses TEKUN Mart and TEKUN Mart Mobile
- iv. Provide Takaful services and charitable funds (Darul Jenazah & Darul Pusaka).
- v. Debt collection agent for TEKUN
- vi. Supply of premium products
- vii. Ownership and leasing of buildings





Perbelanjaan (RM)
Expenses

1,065,289.03



Pendapatan (RM)
Revenue

1,396,851.20



Keuntungan (RM)
Profit

112,221.16



Keanggotaan
Membership

100



Jumlah Saham (RM)
Total Shares

51,050.00

KRTB

KOPERASI RAKAN TEKUN BERHAD
PENCAPAIAN KRTB 2019
KRTB Achievement 2019



TEKUN Nasional melalui Ar Rahnu TEKUN telah melaksanakan perniagaan pajak gadai patuh syariah mengikut konsep Qard, Rahn, Wadiah dan Ujrah yang membolehkan barang yang berasaskan emas dijadikan cagaran untuk pembiayaan tunai.

Perkhidmatan ini dikendalikan oleh Ar Rahnu TEKUN di mana ia memberi pilihan kepada usahawan untuk mendapatkan pembiayaan dengan lebih mudah, cepat dan fleksibel.

Sehingga Disember 2019, sebanyak 8 cawangan Ar Rahnu TEKUN yang beroperasi di seluruh negara seperti berikut:

- i. Shah Alam
- ii. Wangsa Maju
- iii. Semenyih
- iv. Sentul
- v. Alor Setar
- vi. Tawau
- vii. Kota Bharu
- viii. Johor Bahru

Pada masa ini, Ar Rahnu TEKUN turut menawarkan perkhidmatan seperti berikut :

- i-Simpan
- i-Cuci
- Jual beli wafer emas

Sehingga Disember 2019, Ar Rahnu TEKUN telah menerima sebanyak 30,464 permohonan untuk membuat gadaian dengan nilai marhun RM102.69 juta dan pembiayaan sebanyak RM76.84 juta.

TEKUN Nasional through Ar Rahnu TEKUN has launched a shariah-compliant pawn business following the concept of Qard, Rahn, Wadiah and Ujrah which allows gold to be used as collateral for cash financing.

This services are operated by Ar Rahnu TEKUN whereby it provides an option to the entrepreneurs to obtain financing easily, quick and flexible.

As at Disember 2019, a total of 8 Ar Rahnu TEKUN branches are operating throughout the country as follow:

- i. Shah Alam
- ii. Wangsa Maju
- iii. Semenyih
- iv. Sentul
- v. Alor Setar
- vi. Tawau
- vii. Kota Bharu
- viii. Johor Bahru

Currently, Ar Rahnu TEKUN also offers the following services:

- i-Simpan
- i-Cuci
- Buying and selling gold wafers

As at December 2019, Ar Rahnu TEKUN has received a total number of 30,464 applications applied for a mortgage with a marhun value of RM102.69 million and financing of RM76.84 million.



JAWATANKUASA AUDIT, INTEGRITI & RISIKO (JKAIR)
AUDIT, INTEGRITY & RISK COMMITTEE (JKAIR)

Jawatankuasa Audit, Integriti & Risiko (JKAIR) TEKUN Nasional adalah salah satu daripada jawatankuasa di bawah Lembaga Amanah TEKUN Nasional.

Peranan JKAIR adalah:

- i. Mempunyai kuasa untuk menyiasat sebarang perkara dalam lingkungan terma-terma rujukannya, memiliki sumber yang diperlukan untuk berbuat demikian dan memiliki akses penuh kepada maklumat;
- ii. Memiliki saluran komunikasi langsung dengan juruaudit dalaman dan luaran dan individu yang menjalankan fungsi audit dalaman dan luaran atau aktiviti (jika ada);
- iii. Mengkaji laporan daripada Jabatan Audit Dalam (JAD), Jabatan Integriti & Pengurusan Risiko dan Jabatan Audit Negara untuk memastikan semua isu yang dilaporkan diselesaikan dengan baik dan memperakukan tindakan susulan;
- iv. Memastikan tindakan pencegahan dan penambahbaikan diambil oleh pihak pengurusan supaya kelemahan-kelemahan berkaitan dapat dibetulkan dan tidak berulang; dan
- v. Memantau integriti TEKUN Nasional.

Jawatankuasa Audit, Integriti & Risiko telah mengadakan empat (4) kali mesyuarat dalam tahun 2019 seperti berikut:

The Audit, Integrity & Risk Committee (JKAIR) of TEKUN Nasional is a committee under TEKUN Nasional's Board of Trustees.

The role of JKAIR is:

- i. To investigate issues relevant to its terms of reference with adequate resources and have full access to information;
- ii. To communicate directly with the internal and external auditors and individuals performing internal and external auditing responsibilities or activities (if any);
- iii. To study reports from the Department of Internal Audit (JAD), the Department of Integrity & Risk Management and the National Audit Department to ensure that all issues reported have been resolved and follow-up actions have been taken;
- iv. To ensure that the management carries out preventive and improvement measures to overcome relevant weaknesses and to ensure that the mistakes are not repeated; and
- v. To monitor the integrity of TEKUN Nasional.

The Audit, Integrity & Risk Committee has conducted four (4) meetings in the year 2019 as follows:

Bil Bil	Siri Mesyuarat Meeting Series	Tarikh Date
1	1 / 2019	15 Januari January 2019
2	2 / 2019	12 Jun June 2019
3	3 / 2019	05 Ogos August 2019
4	4 / 2019	10 Disember December 2019



Ringkasan Aktiviti

Jabatan Audit Dalam

Sebanyak 122 aktiviti / laporan audit telah dilaksanakan pada tahun 2019 meliputi 5 jenis pengauditan iaitu Pengauditan Cawangan, Pengauditan Siasatan, Pengauditan Teknologi Maklumat, Pengauditan Tadbir Urus dan Jawatankuasa.

Jabatan Integriti Dan Pengurusan Risiko (JIPR)

- i. TEKUN telah melaksanakan beberapa aktiviti pengukuhan integriti seperti taklimat / ceramah integriti, artikel integriti, peringatan integriti dan artikel himpunan kes tatatertib.
- ii. Bengkel Corruption Risk Management (CRM) telah diadakan dari 2 hingga 4 April 2019.
- iii. JIPR juga telah mengeluarkan 9 laporan siasatan salah laku dan 15 laporan analisa penilaian risiko.

Activity Summary

Department Of Internal Audit

A total of 122 audit procedures / reports were carried out in the year 2019 covering 5 types of audits which are Branch Auditing, Investigative Auditing, Information Technology Auditing, Governance and Committee Auditing.

Department of Integrity And Risk Management (JIPR)

- i. TEKUN has carried out various activities to enhance integrity such as organising integrity-related briefings and talks, integrity articles, integrity reminders and discipline case compilation articles.
- ii. The Corruption Risk Management (CRM) workshop was conducted from 2nd to 4th April 2019.
- iii. JIPR has completed 9 investigation reports on misconduct and 15 analysis reports on risk assessment.





PRESTASI KEWANGAN TEKUN NASIONAL 2019
TEKUN NASIONAL FINANCIAL ACHIEVEMENTS 2019

Prestasi kewangan TEKUN Nasional tahun 2019 menunjukkan TEKUN memperolehi pendapatan sebanyak RM203.4 juta berbanding RM675.8 juta pada tahun sebelumnya. Pendapatan ini terdiri daripada pendapatan dari operasi berjumlah RM176.3 juta dan lain-lain pendapatan berjumlah RM27.02 juta.

Perbelanjaan operasi bagi tahun 2019 adalah sebanyak RM105.9 juta berbanding RM113.5 juta selepas dinyatakan semula pada tahun 2018. Ini menunjukkan penurunan perbelanjaan sebanyak RM7.6 juta berbanding tahun sebelumnya. Pada tahun 2019, TEKUN memperolehi lebih pendapatan sebanyak RM85.3 juta sebelum mengambil kira jumlah peruntukan kerugian kredit (ECL) sebanyak RM73.3 juta.

Penyata Kewangan berakhir 31 Disember 2019 menunjukkan kedudukan keseluruhan aset TEKUN bernilai RM1.80 bilion yang terdiri daripada Aset Tetap bernilai RM79.73 dan aset semasa bernilai RM1.75 bilion. Manakala tanggungan semasa adalah bernilai RM343.0 juta dan tanggungan jangka Panjang bernilai RM1.30 bilion menjadikan nilai bersih aset TEKUN bernilai RM172.85 juta

Sebagai agensi yang menyediakan kemudahan pembiayaan, TEKUN terdedah kepada pelbagai risiko kewangan namun objektif penggunaan instrumen kewangan adalah untuk memaksimumkan pulangan dan meneruskan perkhidmatan kepada para usahawan. TEKUN Nasional bukanlah sekadar menjayakan aspirasi pihak kerajaan tetapi juga bertanggungjawab menyampaikan perkhidmatan yang berkesan dan menjadi tonggak kepercayaan kepada kumpulan sasar iaitu Usahawan Mikro Bumiputera.

TEKUN Nasional financial performance of the year 2019 shows its earning of RM203.4 million in comparison to RM675.8 million in the previous year. This income consists of revenue from its operations amounting to RM176.3 million and other revenues amounting to RM27.02 million.

The operating expenses for the year 2019 are RM105.9 million in comparison to RM113.5 million after being restated in 2018. This shows a decrease in the expenditure of RM7.6 million in comparison to the previous year. In 2019, TEKUN earns a surplus revenue of RM85.3 million before taking into account the total expected credit loss (ECL) of RM73.3 million.

Financial Statements for the year ended 31 December 2019 shows the overall position of TEKUN assets worth RM1.80 billion consisting of fixed assets worth RM79.73 and current assets worth RM1.75 billion. Taking into account the current liability of RM343.0 million and the long term liability of RM1.30 billion, the net value of TEKUN assets are worth RM172.85 million

As an agency that provides financing facilities, TEKUN is exposed to various financial risks; however, the main objective of the financial instruments is to maximise the entrepreneurs' returns and provide continuous service to them. TEKUN Nasional is not only focused on achieving the government's aspirations but is also responsible for delivering effective services and outshine as a pillar of trust for the target group namely Usahawan Mikro Bumiputera.





*Merbahaya adalah apabila
kita tidak berkembang*





TAKAFUL KEMALANGAN DIRI TEKUN CARE
TAKAFUL PERSONAL ACCIDENT (TEKUNCARE)



TEKUN telah memperkenalkan Takaful Kemalangan Diri TEKUN Care yang merupakan pelan perlindungan 24 jam kepada pemegang polisi di dalam dan luar negara dengan caruman yang berpatutan. TEKUN Care mempunyai 3 pelan perlindungan iaitu platinum, gold dan silver. Perlindungan yang ditawarkan ialah yang melibatkan kematian, rawatan perubatan dan kehilangan upaya kekal akibat kemalangan.

Pemegang polisi akan mendapat manfaat seperti elaun hospital mengikut hari, perbelanjaan perubatan, bayaran rawatan gigi, kerusi roda dan prostesis anggota badan termasuk kes ragut. Sehingga tahun 2019, terdapat seramai 29,348 pemegang polisi TEKUN Care dengan nilai perlindungan berjumlah RM406.5 juta.

TEKUN has introduced the TEKUN Care Personal-Accident Takaful which is a 24-hour insurance plan for policy holders within and outside the country with affordable contributions. TEKUN Care consists of 3 protection plans which are platinum, gold and silver. The insurance coverage offered includes death, medical fees and total & permanent disability caused by accident.

A policy holder will be provided benefits such as daily hospital allowance, payment of medical fees, payment of dental fees, wheelchair and prosthetic limbs for patients including snatch theft victims. In 2019, there were a total of 29,348 TEKUN Care policy holders with a total insurance coverage value of RM406.5 million.



WASIAT
WILL

Menyadari kepentingan perancangan harta pusaka, TEKUN bekerjasama dengan MyAngkasa Amanah Berhad (MAAB) dan telah mewujudkan produk khidmat wasiat yang sah menurut undang-undang dan hukum syariah. Pewarisan harta terancang akan memudahkan waris bagi memastikan kebajikan mereka dapat dipelihara sekaligus mengurangkan bebanan yang akan ditanggung oleh waris selepas berlaku kematian.

Pihak MAAB akan membantu waris dalam mempercepatkan proses wasiat, mengurangkan kos guaman di samping pengurusan wasiat akan dilaksanakan mengikut prosedur undang-undang syariah. MAAB akan memastikan wasiat dijamin rahsia, selamat daripada kerosakan dan mudah untuk diakses oleh waris.

Sehingga tahun 2019, seramai 6,606 orang telah melanggan khidmat wasiat ini dengan bayaran perkhidmatan berjumlah RM1.3 juta.

Knowing the importance of inheritance planning, TEKUN has collaborated with MyAngkasa Amanah Berhad (MAAB) to provide a valid will service according to syariah laws. Proper planning of inheritance enables the heir to ensure that their welfare is taken care of and reduce their burden after the death.

MAAB will assist the heir by streamlining the will process, reducing legal costs and managing the will according to syariah law. MAAB will ensure that the will is kept confidential, safe from harm and easily accessed by the heir.

In 2019, 6,606 people had subscribed to this will service with a total service fee of RM1.3 million.



SAMBUTAN 20 TAHUN TEKUN NASIONAL
CELEBRATION OF 20 YEARS TEKUN NASIONAL



ANNIVERSARY

1994

- Konvensyen Ekonomi Bumiputera Pulau Pinang di Universiti Sains Malaysia Pulau Pinang
- Resolusi: Keperluan mengadakan sistem saluran kredit yang mudah, cepat dan tidak membebankan kepada penjaja dan peniaga kecil.

- Pulau Pinang Bumiputera Economic Convention at University Sains Malaysia (USM) Pulau Pinang
- Resolution: The need to form an easy, quick and convenient credit facility for hawkers and petty traders.



1996

- Pelaksanaan projek TEKUN dikembangkan ke daerah Jeli, Kelantan
- The implementation of TEKUN project was extended to districts of Jeli, Kelantan



1998

- Penubuhan Yayasan TEKUN Nasional (YTN)
- Kertas kabinet dibentangkan pada Oktober 1998.
- Didaftarkan dan ditubuhkan secara rasmi pada 9 November 1998 dengan nama Yayasan TEKUN Nasional (YTN) sebagai sebuah syarikat berhad menurut jaminan.
- YTN beroperasi sebagai agensi di bawah Kementerian Pembangunan Usahawan (KPU).

- The establishment of Yayasan TEKUN Nasional (YTN)
- The cabinet paper was presented in October 1998.
- Officially registered and established on 9 November 1998 as Yayasan TEKUN Nasional (YTN), a company limited by guarantee.
- YTN as an agency under the Ministry of Entrepreneur Development (MED).

2000

- Pelaksanaan program TEKUN Terengganu.
- The implementation of the TEKUN Terengganu programme.



TEKUN



1995

- Projek TEKUN dilancarkan pada Mei 1995 di Pulau Pinang sebagai Projek Penyelidikan Tindakan.
- Pusat Penyelidikan Dasar, USM sebagai badan pengendali yang diamanahkan untuk melaksanakan projek pilot TEKUN
- Syarikat Jaminan Kredit Malaysian Berhad (CGC) menyediakan dana pusingan sebanyak RM6 juta.
- "TEKUN" bermaksud "Tabung Ekonomi Kumpulan Usaha Niaga".
- Falsafah TEKUN "Pinjaman Asas Simpanan".

- The TEKUN Project was launched in May 1995 in Pulau Pinang as an Action Research Project.
- Centre for Policy Research (CPR) of USM as the entrusted operating body to implement the TEKUN pilot project.
- Credit Guarantee Corporation Malaysia Berhad (CGC) provided a total amount of RM6 million as revolving fund.
- "TEKUN" was created as the acronym for "Tabung Ekonomi Kumpulan Usaha Niaga".
- "Pinjaman Asas Simpanan" was made the philosophy of TEKUN.

1997

- Pelaksanaan projek TEKUN dikembangkan ke daerah Besut, Terengganu.
- Sebanyak RM10.63 juta dikeluarkan sebagai pinjaman di Pulau Pinang, Jeli dan Besut.
- Pembentangan bajet 1998 mengumumkan peruntukan RM150 juta untuk melaksanakan projek TEKUN di seluruh negara.

- TEKUN project was extended to the district of Besut, Terengganu.
- A total of RM10.63 million loan was disbursed in Pulau Pinang, Jeli and Besut.
- 1998 National Budget allocated RM150 million for the implementation of TEKUN projects through out the country.



1999

- Pembukaan cawangan YTN
- 25 Mei 1999, pelancaran cawangan pertama YTN di Jengka Pahang.
- Disember 1999, YTN telah beroperasi di 31 cawangan.

- Opening of YTN branches
- 25 May 1999, the launching of the first YTN branch in Jengka Pahang.
- December 1999, 31 branches began operations.



2003

- Beroperasi sepenuhnya di semua kawasan parlimen seluruh negara.
- Fully operational in all parliament constituencies through out the country.



Kronologi Penubuhan TEKUN Nasional

Chronology of The Establishment of TEKUN Nasional

2006

- Pelancaran produk-produk pembiayaan baharu TEKUN
- TEKUN Ternak, TEKUN Tani, TEKUN Ramadhan dan Rakan Niaga
- Pembukaan tambahan 12 cawangan baharu (6 di Johor & 6 di Sarawak)

Launching of new TEKUN financing products

- TEKUN Livestock, TEKUN Agro Products, TEKUN Ramadhan and Business Partner.
- Opening of 12 new branches (6 in Johor and 6 in Sarawak)



2016

- Pelaksanaan produk baharu TEKUN Nasional (Ar Rahnun TEKUN) dan pembukaan cawangan Ar Rahnun yang pertama di Shah Alam
- Pelancaran logo baharu TEKUN Nasional
- The implementation of new products of TEKUN Nasional (Ar Rahnun TEKUN) and the opening of the first Ar Rahnun branch in Shah Alam
- The launching of new logo for TEKUN Nasional



2018

- TEKUN Nasional sebagai agensi di bawah Kementerian Pembangunan Usahawan (MED)
- TEKUN Nasional as an agency under the Ministry of Entrepreneur Development (MED)



2020 & MASA HADAPAN FUTURE

Fungsi Dan Peranan TEKUN Dalam Dasar Keusahawanan Negara 2030 (DKN 2030)

- Pengantarabangsaan Usahawan TEKUN
Program Pembangunan Usahawan
- Platinum Mall
 - TEKUN Mart
 - TEKUN Mobilepreneur

The function and role of TEKUN in National Entrepreneurship Policy 2030 (NEP2030)

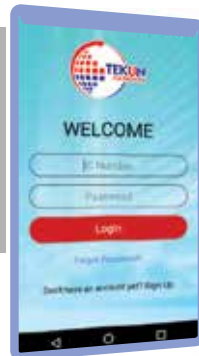
- Internationalisation of TEKUN Entrepreneur
Entrepreneur Development Program
- Platinum Mall
 - TEKUN Mart
 - TEKUN Mobilepreneur

2019

- Penambahan peranan TEKUN Nasional sebagai agensi pembangunan usahawan
- Program-program pembangunan usahawan bersama MED
- Penambahbaikan berterusan sistem penyampaian
- The addition of TEKUN Nasional role as an entrepreneur development agency
- Collaborating with MED in organising entrepreneur development programs
- Continuous improvement of delivery system

2017

- Pelancaran sistem pembayaran terminal dan TEKUNPay
- Ibu pejabat TEKUN berpindah di bangunan sendiri di Lingkaran Maju, Bandar Tasek Selatan
- The launching of terminal payment systems and TEKUNPay
- TEKUN Headquarters moved to its own building at Lingkaran Maju, Bandar Tasek Selatan



2008

- Penjenamaan Yayasan TEKUN Nasional (YTN) kepada TEKUN Nasional
- Rebranding of Yayasan TEKUN Nasional (YTN) to TEKUN Nasional

TEKUN Nasional telah mengadakan Majlis Sambutan Ulang Tahun ke-20 yang diadakan di Sunway Hotel, Kuala Lumpur. Majlis ini telah dirasmikan oleh YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan YB Datuk Wira Dr. Mohd Hatta Bin Md Ramli, Timbalan Menteri Pembangunan Usahawan.

Sempena Majlis Sambutan Ulang Tahun TEKUN Nasional ke-20, seramai 1,000 orang usahawan TEKUN dari seluruh negara telah diraikan di majlis tersebut termasuk kumpulan pertama usahawan TEKUN yang menerima pembiayaan 20 tahun yang lalu.

TEKUN Nasional telah memberi pengiktirafan Anugerah Usahawan Berjaya TEKUN kepada 16 orang usahawan di seluruh negara. Kriteria pemilihan adalah berdasarkan kepada prestasi perniagaan yang menunjukkan peningkatan selepas menerima pembiayaan TEKUN serta bayaran balik pembiayaan yang baik.

Pelbagai inisiatif telah dilaksanakan oleh TEKUN bagi membantu usahawan mikro di dalam perniagaan sepanjang 20 tahun beroperasi. Sehingga kini, TEKUN telah menyalurkan pembiayaan kepada lebih 438,000 orang usahawan di seluruh negara dan daripada jumlah tersebut seramai lebih kurang 200,000 orang usahawan yang masih aktif membayar balik pembiayaan TEKUN dan berniaga dalam pelbagai sektor perniagaan. Selaras dengan Dasar Keusahawanan Nasional 2030 (DKN2030) TEKUN akan meneruskan pelbagai inisiatif dan pendekatan dalam memantapkan keupayaan dan prestasi perusahaan mikro ke peringkat yang lebih baik.

20th Anniversary Celebration of TEKUN Nasional has been held at Sunway Hotel, Kuala Lumpur. The celebration were officiated by YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and YB Datuk Wira Dr. Mohd Hatta Bin Md Ramli, Deputy Minister of Entrepreneur Development.

TEKUN Nasional invited 1,000 TEKUN entrepreneurs throught out the country in celebrating 20th anniversary including first group of TEKUN entrepreneurs receiving financing 20 years ago.

TEKUN Nasional also awarded the TEKUN Successful Entrepreneur Recognition Award to 16 entrepreneurs from around the country. The criteria of the selection are based on the performance of the business after receiving TEKUN financing also good repayment of financing.

Various initiatives were implemented by TEKUN to assist micro entrepreneurs in their businesses since 20 years of operation. As at today, TEKUN has disbursed financing to more than 438,000 entrepreneurs around the country and from that amount, approximately 200,000 entrepreneurs are still actively repaying TEKUN and are doing business in various business sectors. In accordance to the National Entrepreneurship Policy 2030 (DKN2030), TEKUN will continue to implement more initiatives and approach in build up the capacity and achievements of micro entrepreneurs to a higher level.





Lebih baik menjadi pelopor sesuatu produk dari menjadi pengikut produk sedia ada









*Keraguan hanya dihilangkan
dengan tindakan*





**KAJIAN IMPAK PEMBIAYAAN TEKUN NASIONAL
- IMPAK PEMBIAYAAN SPUMI**
**STUDY ON TEKUN NASIONAL FINANCING IMPACT
- SPUMI FINANCING IMPACT**

KAJIAN IMPAK PEMBIAYAAN TEKUN NASIONAL KEPADA USAHAWAN SPUMI STUDY OF THE IMPACT OF TEKUN NASIONAL'S FINANCING FOR SPUMI ENTREPRENEURS

Latar Belakang Kajian

Pada 15 Julai 2019, pihak Unit Penyelarasan Pelaksanaan (ICU) Jabatan Perdana Menteri telah mengendalikan satu bengkel penyediaan Laporan Penilaian Outcome Tahun 2019 bagi agensi di bawah Kementerian Pembangunan Usahawan. Terdapat 13 projek dipilih oleh MED dan salah satu daripadanya adalah Skim Pembangunan Usahawan Masyarakat India (SPUMI) di bawah kendalian TEKUN Nasional.

Selari dengan mandat tersebut, pihak TEKUN telah menubuhkan Jawatankuasa Penilaian Outcome (JKPO) 2019 untuk merancang pelaksanaan penilaian outcome bagi menilai impak dan keberkesanan penyaluran pembiayaan di bawah Program Skim Pembangunan Usahawan Masyarakat India (SPUMI). JKPO TEKUN memutuskan untuk menilai keberkesanan pembiayaan SPUMI yang telah disalurkan pada tahun 2018.

Objektif Kajian

Kajian ini dijalankan bagi menilai keberkesanan program menerusi beberapa aspek seperti peningkatan jualan bulanan sekurang-kurangnya 20%, menilai impak dan keberkesanan pembiayaan TEKUN serta mengenal pasti isu dan masalah yang dihadapi oleh usahawan SPUMI

Tempoh Kajian

Kajian ini telah dijalankan bermula dari Julai 2019 sehingga November 2019.

Responden Kajian

Kajian yang dijalankan melibatkan 1,061 usahawan SPUMI termasuk 248 orang usahawan ulangan yang menerima pembiayaan pada tahun 2018.

Background Research

On 15 July 2019, the Implementation Coordination Unit (ICU) of the Prime Minister's Department conducted a workshop to prepare the 2019 Outcome Evaluation Report for agencies under the Ministry of Entrepreneur Development (MED). There are 13 projects selected by MED and one of them is the Indian Community Entrepreneur Development Scheme (Skim Pembangunan Usahawan Masyarakat India, SPUMI) under the auspices of TEKUN Nasional.

In line with the said mandate, TEKUN has set up an Outcome Evaluation Committee (Jawatankuasa Penilaian Outcome, JKPO) 2019 to plan the implementation of outcome evaluation to assess the impact and effectiveness of the funding channel under the Indian Community Entrepreneur Development Scheme Programme (SPUMI). JKPO TEKUN decided to evaluate the effectiveness of SPUMI financing which has been channeled in 2018.

Research Objective

This research was conducted to evaluate the effectiveness of the program through a number of aspects such as the increase in monthly sales of at least 20%, assess the impact and effectiveness of TEKUN financing as well as identify issues and problems faced by SPUMI entrepreneurs.

Research Period

This study was conducted from July 2019 to November 2019.

Research Respondents

This research was conducted among 1,061 respondents including 248 repeating entrepreneurs that had received funding in the year 2018.



KAJIAN IMPAK PEMBIAYAAN TEKUN NASIONAL KEPADA USAHAWAN SPUMI

STUDY OF THE IMPACT OF TEKUN NASIONAL'S FINANCING FOR SPUMI ENTREPRENEURS

- Tujuan Kajian** : Mengenalpasti Impak & Keberkesanan Pembiayaan SPUMI Selepas Setahun Menerima Pembiayaan SPUMI
Research Objective : Identifying the Impact & Effectiveness of SPUMI Financing After One Year of Receiving SPUMI Financing
- Responden Kajian** : 1,061 Usahawan SPUMI Yang Menerima Pembiayaan Pada Tahun 2018
Research Respondents : 1,061 SPUMI Entrepreneurs Receiving Financing For The Year 2018
- Fokus Kajian** :
 - Peningkatan Jualan
 - Peningkatan Untung Bersih
 - Bil. Pekerja Selepas Menerima Pembiayaan
 - Increased Sales
 - Net Profit Increase
 - Number Of Employees After Receiving Financing

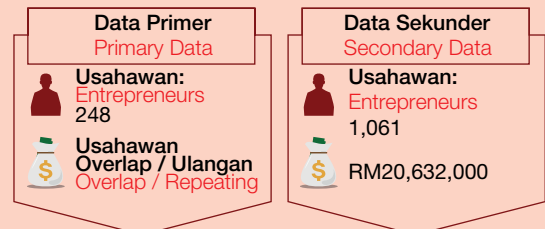
METODOLOGI KAJIAN

RESEARCH METHODOLOGY

Pengumpulan Data:

Data collection:

- Analisa data sekunder & data primer (kajian lapangan)
Analysis of secondary data analysed & primary data (field study)
- Tempoh kajian : Julai – November 2019
Research period: July – November 2019

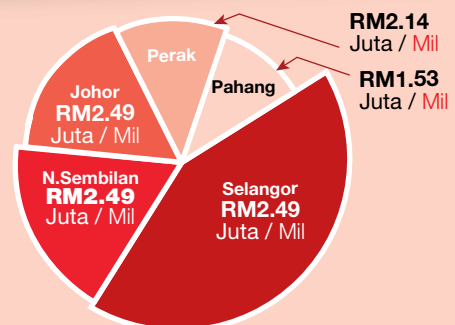


5 Pembiayaan Tertinggi Mengikut Negeri

Highest Financing According To States

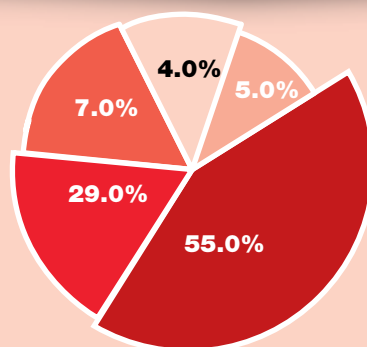
Selangor mencatatkan peratusan pembiayaan tertinggi:
Selangor marks the highest financing percentage:

39% (RM6,007,000 / 331 usahawan)
(Rm6,007,000 / 331 entrepreneurs)



Sektor Perniagaan

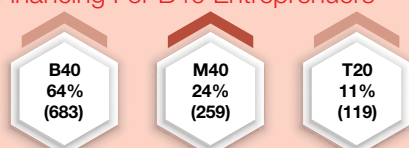
Business Sector



- Perkhidmatan
Service
- Pertanian & IAT
Agriculture & Agro-based Industry
- Peruncitan
Retail
- Kontraktor Kecil
Small Contractor
- Pembuatan
Manufacturing

Pembiayaan Kepada Usahawan B40

Financing For B40 Entrepreneurs



Takrifan golongan B40 ialah isi rumah yang berpendapatan RM4,360 dan ke bawah
The B40 group is defined as having a total household income of RM4,360 and below

64% usahawan SPUMI pada tahun 2018 dalam kategori B40
SPUMI entrepreneurs in 2018 are in the B40 category

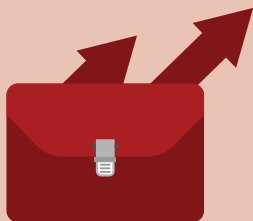
- Daripada 683 usahawan B40, 45 daripadanya adalah ibu tunggal
From 683 B40 entrepreneurs, 45 are single mothers
- 4 daripada 1,061 usahawan adalah OKU dan 2 daripadanya adalah golongan B40
4 of 1,061 entrepreneurs are handicapped (OKU) and 2 of them are from the B40

IMPAK KAJIAN PEMBIAYAAN TEKUN NASIONAL KEPADA USAHAWAN SPUMI
IMPACT OF TEKUN NASIONAL FINANCING STUDY ON SPUMI ENTREPRENEURS

Bilangan Pekerja
Number of workers (0—5 people) **93%**

Majoriti usahawan (989) kekal dalam kategori mikro (0-5 pekerja) selepas setahun

Majority entrepreneurs (989) remained in the micro category (0-5 workers) after a year of receiving financing



Peningkatan Jualan
Increase In Sales **58%**

Seramai 616 usahawan berjaya meningkatkan jualan bulanan melebihi 20%

A sum of 616 entrepreneurs succeeded in increasing monthly sales superceeding 20%

Peningkatan Untung
Increased In Net Profit **54%**

Seramai 574 usahawan berjaya meningkatkan untung bersih dalam tempoh setahun pembiayaan

A sum of 574 entrepreneurs succeeded in increasing the net profit within a year of financing





KONSEP PEMBIAYAAN PATUH SYARIAH
SHARIAH COMPLIANT FINANCING CONCEPT

Konsep Syariah dalam produk Pembiayaan TEKUN

Syariah concept in TEKUN financing products

Semua produk pembiayaan TEKUN adalah patuh syariah sepenuhnya. TEKUN telah menggunakan dua konsep utama iaitu Tawarruq dan Qard.

Penggunaan konsep Tawarruq bagi produk TEKUN Niaga telah dilancarkan pada 15 Februari 2016 sebagai langkah permulaan ke arah pembiayaan patuh syariah.

Pada 17 April 2017, Shariah Centre of Excellence Bank Islam Malaysia Berhad yang dilantik sebagai Juruperunding Syariah telah mengesahkan status patuh Syariah bagi semua produk pembiayaan TEKUN yang berasaskan Tawarruq.

Oleh itu, TEKUN secara rasminya telah menggunakan konsep patuh syariah bagi semua produk pembiayaannya mulai 1 September 2017.

TEKUN juga merupakan Commodity Trading Participant (CTP) dan menjalankan transaksi Tawarruq melalui platform dagangan dalam talian Bursa Suq Al-Sila' (BSAS) milik Bursa Malaysia Islamic Services Sdn. Bhd.

Pada masa yang sama terdapat juga produk pembiayaan TEKUN yang menggunakan konsep Qard di mana tiada sebarang caj dikenakan terhadap pembiayaan.

All TEKUN financing products are fully shariah compliant. TEKUN has used two main concepts, namely Tawarruq and Qard.

The use of the concept of Tawarruq for TEKUN business products was launched on February 15, 2016, as a first step towards shariah compliant financing.

On 17 April 2017, the Shariah Center of Excellence of Bank Islam Malaysia Berhad which was appointed as the Shariah Consultant, confirmed the Shariah compliant status of all TEKUN financing products based on Tawarruq.

Therefore, TEKUN is officially began to use the concept of shariah compliant for all it's financing products from 1 September 2017.

TEKUN is also a Commodity Trading Participant (CTP) and conducts Tawarruq transactions through Bursa Suq Al-Sila ' (BSAS) online trading platform owned by Bursa Malaysia Islamic Services Sdn. Bhd.

At the same time there are also TEKUN financing products that use the Qard concept where there are no charges on financing.

WA'AD

Janji usahawan untuk membeli komoditi daripada TEKUN secara Murabahah dengan bayaran ansuran sebelum dijual kembali kepada pihak ketiga secara tunai.

The entrepreneur promises to buy commodities from TEKUN in Murabahah with installment payment before reselling to third party in cash.

IBRA'

Rebat yang diberikan oleh TEKUN kepada usahawan yang melunaskan pembiayaan lebih awal.

Rebates given by TEKUN to entrepreneurs who pay off financing in advance.

TAWARRUQ

Maksud dari sudut bahasa adalah “wang perak, dirham atau logam perak”.

Maksud dari sudut istilah adalah “transaksi jual beli komoditi secara Murabahah yang berasaskan bayaran tangguh daripada penjual kepada pembeli dan kemudiannya komoditi tersebut akan dijual semula secara tunai kepada pihak ketiga (selain daripada penjual asal) bagi mendapatkan tunai”.

Produk-produk pembiayaan TEKUN yang menggunakan konsep Tawarruq adalah seperti TEKUN Niaga , Teman TEKUN, Temannita, Kontrak-i, Program Khas (Nelayan, Agropreneur Muda, Professional Muda, Bekas Tentera dan Program Pembangunan Usahawan Siswazah), Seni Ukiran Kayu (2019), Program Rakan Strategik (2019).

Secara dasarnya, Tawarruq merupakan satu konsep atau sistem yang menggabungkan beberapa jenis kontrak di dalamnya. Di antara kontrak yang terlibat adalah:

MURABAHAH

Kontrak jual beli di mana harga kos barangan dan kadar keuntungan telah diketahui dan dipersetujui oleh pembeli. Bayaran harga jualan boleh dibuat secara penuh atau secara ansuran.

A sale and purchase contract in which the cost of goods and the profit rate are known and agreed upon by the buyer. Payment of the sale price can be made in full or in installments.

WAKALAH

Kontrak yang melibatkan satu pihak (usahawan) mewakili satu pihak yang lain (TEKUN Nasional) bagi melaksanakan transaksi jual beli sama ada dengan bayaran atau tanpa bayaran yuran wakalah.

Contracts involving one party (entrepreneur) represent by another party (TEKUN Nasional) to carry out the sale and purchase transaction either with payment or without payment of wakalah fee.

TA'WIDH

Ganti rugi yang dikenakan ke atas kerugian sebenar yang dialami oleh TEKUN disebabkan oleh kelewatan usahawan dalam melaksanakan bayaran balik pembiayaan. Pendapatan hasil ta'widh boleh dikira sebagai pendapatan TEKUN.

Compensation incurred on actual losses incurred by TEKUN due to the delay of the entrepreneur in implementing the financing repayment. Income from ta'widh can be counted as TEKUN income.

GHARAMAH

Denda atau penalti yang dikenakan ke atas usahawan yang ingkar dalam membayar hutang. Gharamah tidak boleh diambil kira sebagai pendapatan TEKUN sebaliknya perlu disalurkan kepada badan kebajikan atau baitulmal.

Fines or penales imposed on entrepreneurs who default in paying debts. Gharamah should not be considered as TEKUN income but should be channeled to a charity or baitulmal.

Konsep Tawarruq Dan Qard Dalam Pembiayaan TEKUN

The Concept Of Tawarruq And Qard In TEKUN Financing

The linguistic meaning is "silver money, dirhams or silver metal".

The terminological meaning is "commodity trading transaction by means Murabahah which is based on deferred payment from the seller to the buyer and then the commodity is re-sold in cash to a third party (other than the original seller) for cash".

Financing products by TEKUN that are using Tawarruq concept is TEKUN Niaga, Teman TEKUN, Temannita, Kontrak-i Special Program (Fishermen, Young Agropreneur, Young Professional, Former Army and Bumiputera Young Professional Entrepreneur Development Program), Wood Carving Art (2019) Strategic Partner Program (2019).

Basically, Tawarruq is a concept or system that combines several types of contracts in the transition. Among the contracts involved are:

Prinsip Qard dalam Pembiayaan TEKUN

The Princt Of Qard In TEKUN Financing

QARD

Maksud dari sudut bahasa ialah potong atau pinjam.

The meaning from the point of view of language is cut or borrow.

Maksud dari sudut istilah ialah kontrak pinjaman yang melibatkan dua pihak di mana jumlah bayaran balik pinjaman adalah sama dengan jumlah yang dipinjam atau pinjaman tanpa faedah.

In terms of terminology is a loan contract involving two parties where the loan repayment amount is equal to the amount borrowed or interest-free loan.

Produk pinjaman TEKUN yang menggunakan konsep Qard adalah Program Azam Tani, PERHEBAT, DVS Johor dan Program Pinjaman di bawah UKAS.

TEKUN loan products using the concept of Qard is the Azam Tani, PERHEBAT, DVS Johor and Loans program under UKAS.

RAHN

Kontrak cagaran atau gadaian emas sebagai jaminan kepada pinjaman yang diambil. Cagaran ini akan dicairkan untuk menampung baki pinjaman sekiranya peminjam tidak mampu melunaskan hutangnya.

Collateral contract or gold mortgage as collateral to the loan taken. This collateral will be liquidated to cover the loan balance if the borrower is unable to repay his debt.

QARD

Kontrak pinjaman yang melibatkan dua pihak di mana jumlah bayaran balik pinjaman adalah sama dengan jumlah yang dipinjam atau pinjaman tanpa faedah.

A loan contract involving two party where the loan repayment amount is equal to the amount borrowed or interest-free loan.

Konsep Syariah dalam Pembiayaan Ar Rahn TEKUN

The Concept Of Syariah In TEKUN Ar Rahn Financing

WADI'AH

Kontrak simpanan di mana pemilik menyerahkan emas kepada Ar Rahn TEKUN untuk disimpan di tempat yang selamat.

A savings contract in which the owner hands over the gold to Ar Rahn TEKUN to be kept in a safe place.

UJRAH

Upah atau yuran yang dikenakan untuk perkhidmatan penyimpanan emas yang disediakan oleh Ar Rahn TEKUN.

Wages or fees charged for gold storage services provided by Ar Rahn TEKUN.

1. PERMOHONAN

Tawarruf akan dilakukan setelah usahawan menandatangani Surat Perjanjian.

1. APPLICATION

Comodity Murabaha shall be performed upon signing of the agreement



4. JUAL KOMODITI

Usahawan akan menjual semula komoditi tersebut kepada pihak ketiga dengan harga prinsipal secara tunai (Jual Beli 3).

4. SALE OF COMMODITY

Entrepreneurs will resell the commodity to third parties with the principal price in cash. (Sales and Purchase 3)



2. BELI KOMODITI

TEKUN akan membeli komoditi daripada pihak ketiga (pembekal komoditi) dengan harga prinsipal (Jual Beli 1).

2. COMMODITY PURCHASE

TEKUN shall purchase commodities from third parties (commodity suppliers) with a principal price. (Sales and Purchase 1)



5. HASIL JUALAN

Hasil jualan daripada Jual Beli 3 ini akan disalurkan kepada usahawan.

5. SALES REVENUE

Revenue from Sales and Purchase 3 will be channeled to entrepreneurs.

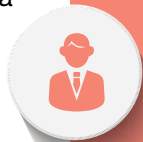


3. JUAL KOMODITI

Komoditi ini akan dijual kepada usahawan secara Murabahah (Jual Beli 2).

3. SALE OF COMMODITY

This commodity will be sold to entrepreneurs through Murabahah (Sales and Purchase 2)



6. BAYARAN BALIK

Usahawan perlu membayar semula ansuran daripada Jual Beli 2 yang telah dilakukan sebelum ini kepada TEKUN dalam tempoh yang dipersetujui.

6. REPAYMENT

Entrepreneurs are required to repay revenue from Sale and Purchase 2 by installments to TEKUN within the agreed period of time.



PROSES PERLAKSANAAN TAWARRUQ DALAM PEMBIAYAAN TEKUN

TAWARRUQ IMPLEMENTATION PROCESS IN TEKUN FINANCING

PROSES PERLAKSANAAN QARD DALAM PEMBIAYAAN TEKUN

QARD IMPLEMENTATION PROCESS IN TEKUN FINANCING



Di antara produk pembiayaan yang menggunakan konsep ini ialah Skim Pembiayaan Covid Business Recovery Micro (CBRM) dan Skim Pembiayaan TEKUN Mobilepreneur.

Amongst the financing products that utilise this concept are COVID Business Recovery-Micro (CBRM) and TEKUN Mobilepreneur Financing Schemes.

Qard bermaksud pinjaman tanpa faedah. Melalui konsep Qard, usahawan tidak akan dikenakan sebarang caj tambahan ke atas pinjaman yang diterima.

Qard refers to an interest-free loan. Through the concept of Qard, entrepreneurs will not be charged with any additional fee on loans received.

Pelanggan hanya akan dikenakan Ujrah (bayaran yuran proses) dengan kadar yang sangat minimum.

Customers are only subjected to Ujrah charges (processing fee) at a minimal rate.



**PENGIKTIRAFAN KEPADA
TEKUN NASIONAL**
TEKUN NASIONAL RECOGNITION

ANUGERAH TEKUN NASIONAL

TEKUN NASIONAL RECOGNITION

Anugerah Financial Inclusion ADFIAP Awards 2013

Financial Inclusion Award 2013

Improved Living Standard Of Low-income Household In Agro-food Sector & Agro-based Industry) @ Ulaanbaatar Mongolia, May 2013

Anugerah Best Innovation In Financial Services Di Global Sustainable Finance Conference

Best Innovation In Financial Services Award At The Global Sustainable Finance Conference

Success In Consolidated Economic Fund For Small Entrepreneurial Business Development @ Karlsruhe Germany, July 2013

Anugerah Human Capital Development - Project Entry: The Young Graduate Entrepreneurship Development Program

Human Capital Development Award - Project Entry: The Young Graduate Entrepreneurship Development Program

The Young Graduate Entrepreneurship Development Program) @ Moscow Russia, April 2014

Anugerah Outstanding Development Project

Outstanding Development Project Award

Mentor Mentee Programme @ Apia Samoa, May 2016



Anugerah-anugerah yang diterima TEKUN Nasional sejak penubuhan adalah:
The awards TEKUN received since its inception are:

Anugerah “SME Development – Successful Entrepreneur” Di ADFIAP Awards 2017

“SME Development – Successful Entrepreneur” Awards At The ADFIAP Awards 2017

Programme Zero To Hero - Successful Entrepreneurs @ Macao, China 2017

**Anugerah “Aplikasi Mudah Alih”
“Mobile Application Award”**

First Place Mobile Application Competition Ministry Of Agriculture & Agro-based Industry 2017

**Anugerah Portal
Portal Award**

First Place : Portal Contest, Ministry Of Agriculture & Agro-based Industry 2017

Category: Government Linked Companies (GLC)





*Zon selesa adalah menyenangkan
namun tidak memberangsangkan*





AKTIVITI TEKUN NASIONAL
TEKUN NASIONAL ACTIVITIES



JANUARI
JANUARY

11

**KONVENSYEN
MEMPERKASAKAN
USAHAWAN
BUMIPUTERA, MEDAC**
EMPOWERMENT OF
BUMIPUTERA
ENTREPRENEURS
CONVENTION, MEDAC

Ketua Pegawai Eksekutif TEKUN Nasional, Dato' Adam Abdul Ghani, melawat gerai jualan usahawan di Program Satu Daerah Satu Industri Lumut, Perak anjuran Kementerian Pembangunan Usahawan dan Koperasi (MEDAC)

Chief Executive Officer of TEKUN Nasional, Dato' Adam Abdul Ghani, visiting entrepreneur stalls at One District One Industry Program in Lumut, Perak organized by Ministry of Entrepreneur Development and Cooperatives (MEDAC)



JANUARI
JANUARY

19 20

**SATU DAERAH SATU
INDUSTRI, MEDAC**
ONE DISTRICT, ONE
INDUSTRY, MEDAC @
MARINA HALL, LUMUT



YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) membuat lawatan ke booth usahawan sempena Program Satu Daerah Satu Industri di Lumut, Perak anjuran MEDAC



YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives visiting the entrepreneur booth in conjunction with the One District One Industry Program at Lumut, Perak organized by Ministry of Entrepreneur Development and Cooperatives (MEDAC)





JANUARI
JANUARY

22

LAWATAN RASMI PIHAK PENGURUSAN TEKUN NASIONAL KE PEJABAT MENTERI BESAR SARAWAK
OFFICIAL VISIT OF TEKUN NASIONAL MANAGEMENT TO THE OFFICE OF CHIEF MINISTER OF SARAWAK

YBhg Dato Sri Mohamad Suparadi bin Md Noor, Pengerusi TEKUN Nasional dan Pengurusan Tertinggi TEKUN Nasional membuat kunjungan hormat ke Pejabat Menteri Besar Sarawak.

YBhg Dato Sri Mohamad Suparadi bin Md Noor, TEKUN Nasional Chairman and TEKUN Nasional top management paid a courtesy call to the Sarawak Chief Minister Office

FEBRUARI
FEBRUARY

09

LAWATAN USAHAWAN ALOR STAR & TANJUNG DAWAI BERSAMA PENGURUSAN TERTINGGI TEKUN NASIONAL
A VISIT TO TEKUN ENTREPRENEUR PREMISES IN ALOR STAR & TANJUNG DAWAI, KEDAH



Lawatan Ahli Lembaga Amanah TEKUN ke premis usahawan di Alor Star & Tanjung Dawai, Kedah

TEKUN Board of Directors visiting entrepreneur premises in Alor Star & Tanjung Dawai, Kedah.

FEBRUARI
FEBRUARY

15

**LAWATAN KSU MEDAC
KE UTC KUALA
TERENGGANU &
LAWATAN USAHAWAN
KSU MEDAC VISIT TO UTC
KUALA TERENGGANU &
ENTREPRENUR VISIT**



YBhg. Datuk Wan Suraya binti Wan Mohd Radzi, Ketua Setiausaha Kementerian Pembangunan Usahawan dan Koperasi (MEDAC) melawat ke premis usahawan di Kuala Terengganu.

YBhg. Datuk Wan Suraya binti Wan Mohd Radzi, Head Secretary of Ministry of Entrepreneur Development and Cooperatives (MEDAC) visiting entrepreneur premises in Kuala Terengganu.



FEBRUARI
FEBRUARY

16

**PROGRAM SATU
DAERAH SATU INDUSTRI
MEDAC ZON TIMUR**
ONE DISTRICT ONE
INDUSTRY PROGRAM,
EAST ZONE, MEDAC



YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) menyampaikan replika cek kepada wakil usahawan TEKUN Zon Timur.

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives presented a cheque replica to the TEKUN East Zone entrepreneur representative.



MAC MARCH
08
09

KARNIVAL USAHAWAN TEKUN PERINGKAT NEGERI KELANTAN
KELANTAN STATE-LEVEL TEKUN ENTREPRENEUR CARNIVAL @ TANAH MERAH, KELANTAN



YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) menyampaikan Anugerah Usahawan Berjaya kepada usahawan TEKUN

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives presented the TEKUN's Successful Entrepreneur Award to the TEKUN entrepreneurs.

MAC MARCH
29

PERASMIAN PROGRAM WALKABOUT YBM PEMBANGUNAN USAHAWAN (HIMPUN)
OPENING OF HIMPUN PROGRAM BY MINISTER OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC) @ LANGKAWI INTERNATIONAL AIRPORT



YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) membuat lawatan ke booth usahawan TEKUN Program HIMPUN di Lapangan Terbang Antarabangsa Langkawi



YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives visiting TEKUN entrepreneurs' booth during HIMPUN Program at Langkawi International Airport.

APRIL
APRIL

07

KEJOHANAN DART
BEREGU
DOUBLES DART
TOURNAMENT



YBhg Dato' Adam Bin Abd Ghani, Ketua Pegawai Eksekutif TEKUN Nasional menyampaikan hadiah kepada peserta Pertandingan Kejuhanan Dart Beregu TEKUN Nasional.

Chief Executive Officer of TEKUN Nasional, YBHG Dato' Adam Bin Abd Ghani presenting prizes to the participants of TEKUN Nasional Doubles Dart Tournament.



APRIL
APRIL

26
28

PROGRAM SATU
DAERAH SATU INDUSTRI
(ZON SELATAN) MEDAC
ONE DISTRICT ONE
INDUSTRY PROGRAM
(SOUTH ZONE), MEDAC



YB Datuk Seri Mohd Redzuan Yusof Menteri Pembangunan Usahawan dan Koperasi (MEDAC) menyaksikan pertukaran MOU di antara TEKUN Nasional dengan Institut Koperasi Malaysia (IKM) dalam Program Satu Daerah Satu Industri di MITC, Melaka.

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives witnessed the exchange of TEKUN Nasional with Co-operative Institute of Malaysia in the One District One Industry Program at MITC, Melaka.



APRIL
APRIL

28
01

MEI
MAY

**PROGRAM RAMADHAN
TIBA TEKUN NASIONAL**
TEKUN NASIONAL
'RAMADHAN TIBA'
PROGRAM

Pengurusan Tertinggi TEKUN Nasional membuat lawatan ke booth usahawan sempena program Ramadhan Tiba di Medan MARA Kuala Lumpur

Top Management of TEKUN Nasional visited entrepreneurs' booth in conjunction with 'Ramadhan Tiba' Program at Medan MARA, Kuala Lumpur.

MEI
MAY
14

**PROGRAM KASIH
RAMADAN TEKUN
NASIONAL**
TEKUN NASIONAL 'KASIH
RAMADHAN' PROGRAM



YBhg Dato' Sri Mohamad Suparadi, Pengerusi TEKUN Nasional bersama Pengurusan TEKUN Nasional meraikan Anak-anak Yatim dari Rumah Anak Yatim Peribadi Mulia di Mydin Mall Subang Jaya

YBhg Dato Sri Mohamad Suparadi bin Md Noor, TEKUN Nasional Chairman with TEKUN Nasional Management celebrated the orphans from Rumah Anak Yatim Peribadi Mulia at Mydin Mall, Subang Jaya.

JUN
JUNE

24

**MAJLIS SAMBUTAN
AIDILFITRI**
2019 TEKUN NASIONAL
EID CELEBRATION @
MENARA TEKUN,
KUALA LUMPUR



Kemeriahan Sambutan Hari Raya Aidilfitri TEKUN Nasional.

The liveliness of Eid al-Fitr celebration at TEKUN Nasional.



Aktiviti sekitar
Hari Keluarga
TEKUN Nasional
di Cameron
Highland,
Pahang.

Activities during
TEKUN Nasional
Family Day at
Cameron
Highland.



JULAI
JULY

20

**FAMILY DAY TEKUN
NASIONAL 2019**
TEKUN NASIONAL
FAMILY DAY



OGOS
AUGUST

21

PELANCARAN TEKUN
MART MOBILE
THE LAUNCH OF TEKUN
MART MOBILE

YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) merasmikan Pelancaran TEKUN Mart Mobile di Putrajaya.

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives (MEDAC) officiated the launch of TEKUN Mart Mobile in Putrajaya.



OGOS
AUGUST

29
01

SEPTEMBER
SEPTEMBER

MINGGU USAHAWAN
NASIONAL 2019 (MUN),
MEDAC
NATIONAL ENTREPRENEUR
WEEK PROGRAM, MEDAC
@ MAEPS SERDANG



Aktiviti dan program sekitar Minggu Usahawan Nasional (MUN) anjuran Kementerian Pembangunan Usahawan dan Koperasi (MEDAC).

Activities and programs during National Entrepreneur Week organized by Ministry of Entrepreneur Development and Cooperatives (MEDAC)

SEPTEMBER
SEPTEMBER

21

JOM JEJAK USAHAWAN
TEKUN NASIONAL
NEGERI MELAKA
'JOM JEJAK USAHAWAN'
TEKUN NASIONAL,
MELAKA



Sesi perkongsian kisah kejayaan oleh Usahawan Berjaya TEKUN turut diadakan dalam program Jom Jejak Usahawan TEKUN Nasional Negeri Melaka.

Sharing session on success by TEKUN Successful Entrepreneurs was also held during 'Jom Jejak Usahawan' Program.



SEPTEMBER
SEPTEMBER

25

JOM JEJAK USAHAWAN
TEKUN NASIONAL
NEGERI JOHOR
'JOM JEJAK USAHAWAN'
TEKUN NASIONAL, JOHOR
@ JOHOR

Jom Jejak Usahawan memberi peluang kepada usahawan TEKUN dalam meningkatkan ilmu keusahawan dan peluang mempromosi produk perniagaan yang dijalankan.

'Jom Jejak Usahawan' provided opportunities to TEKUN entrepreneurs in improving their entrepreneurship knowledge and promoting their business.



OKTOBER
OCTOBER

09

**JOM JEJAK USAHAWAN
TEKUN NASIONAL
PULAU PINANG**
JOM JEJAK USAHAWAN'
TEKUN NASIONAL, PULAU
PINANG



Timbalan Pengerusi TEKUN Nasional, Puan Najwa Ab Alim melawat booth usahawan yang terlibat di Program Jom Jejak Usahawan Pulau Pinang.

Deputy Chairman of TEKUN Nasional, Puan Najwah Ab Alim visiting entrepreneurs' booth at 'Jom Jejak Usahawan' Program in Pulau Pinang.



OKTOBER
OCTOBER

21
23

**JOM JEJAK USAHAWAN
TEKUN NASIONAL
TANJUNG PIAI JOHOR**
JOM JEJAK USAHAWAN'
TEKUN NASIONAL,
TANJUNG PIAI, JOHOR

Jualan produk perniagaan di booth dan lawatan ke premis usahawan antara pengisian dalam program Jom Jejak Usahawan TEKUN Nasional Tanjung Piai, Johor

Selling of business products at booth and visits to entrepreneurs' premises are among the program itinerary during 'Jom Jejak Usahawan' TEKUN Nasional in Tanjung Piai, Johor.



YBhg Dato Adam Abdul Ghani, Pengarah Urusan & Ketua Pegawai Eksekutif TEKUN Nasional menghadiri majlis menandatangani memorandum kerjasama di Menara Perkeso Kuala Lumpur

YBhg Dato Adam, Managing Director & Chief Executive Officer of TEKUN Nasional attended the signing ceremony at PERKESO Tower, Kuala Lumpur



NOVEMBER
NOVEMBER
04
**MENANDATANGANI
MEMORANDUM
KERJASAMA PROGRAM
SINERGI SOSIAL**
SIGNING CEREMONY OF
SOCIAL SYNERGY
PROGRAM'S
MEMORANDUM OF
COLLABORATION (MoC),
DBKL



NOVEMBER
NOVEMBER
10
**MED COOPRENEUR
CARNIVAL DAN 9 TO 5
RUN**
MINISTRY OF
ENTREPRENEUR
DEVELOPMENT AND
COOPERATIVES CARNIVAL
& 9 TO 5 RUN



Gambar aktiviti sekitar program Karnival Kementerian Pembangunan Koperasi Dan Larian 9 To 5 Run bertempat di Putrajaya

Photos of activities during MEDAC's carnival and 9 to 5 Run which took place at Putrajaya.

NOVEMBER
NOVEMBER

11

**MAJLIS PERASMIAN
PROGRAM SINERGI
SOSIAL DAN
PELANCARAN SISTEM
MYSYNERGY, DBKL**
OPENING CEREMONY OF
SYNERGY SOCIAL
PROGRAM AND THE
LAUNCHING OF
MYSYNERGY SYSTEM,
DBKL



YAB Dato Seri Dr Wan Azizah Wan Ismail Timbalan Perdana Menteri menyaksikan pertukaran MOU

YAB Dato Seri Dr Wan Azizah Wan Ismail, Deputy Prime Minister witnessed the exchange of Memorandum of Understanding (MOU).



DISEMBER
DECEMBER

03

**MAJLIS PERASMIAN
ULANG TAHUN TEKUN
NASIONAL KE 20 TAHUN**
OPENING CEREMONY OF
TEKUN NASIONAL 20TH
ANNIVERSARY



YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) turut hadir di Sambutan 20 Tahun TEKUN Nasional di Hotel Sunway Putra, Kuala Lumpur

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives was also present during the celebration of TEKUN Nasional's 20th Anniversary at Sunway Putra Hotel, Kuala Lumpur



Acara perlepasan Peserta Program Ride Amal TEKUN Nasional yang turut sama disertai oleh barisan Pengurusan TEKUN.

The starting event for TEKUN Nasional 2019 Charity Ride Program which was joined by TEKUN's management line.



13
 DISEMBER
 DECEMBER
**PROGRAM RIDE AMAL
 TEKUN NASIONAL 2019**
 TEKUN NASIONAL 2019
 CHARITY RIDE PROGRAM
 @ MENARA TEKUN
 NASIONAL



17
 DISEMBER
 DECEMBER
**PROGRAM BACK TO
 SCHOOL**
 CSR PROGRAM @ MED
 'BACK TO SCHOOL'

YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) menyampaikan peralatan sekolah kepada 800 orang murid sekolah dari golongan miskin/asnaf sekitar negeri Melaka di MITC, Melaka

YB Datuk Seri Mohd Redzuan Yusof, Minister of Entrepreneur Development and Cooperatives presented school supplies to 800 school students from the less fortunate group around Melaka at MITC, Melaka



YBhg Dato' Sri Mohammad Suparadi Md Noor, Pengerusi TEKUN Nasional menyampaikan peralatan sekolah kepada murid sekolah dari golongan miskin/asnaf sekitar negeri Kelantan di Kota Bharu

YBhg Dato Sri Mohamad Suparadi bin Md Noor, TEKUN Nasional Chairman presented school supplies to school students from the less fortunate group around Kota Bharu, Kelantan.



28
 DISEMBER
 DECEMBER
BACK TO SCHOOL, TEKUN NASIONAL
 'BACK TO SCHOOL', TEKUN NASIONAL



Sekitar sambutan Malam Ambang Tahun Baru 2020 yang turut di hadiri oleh YB Datuk Seri Mohd Redzuan Yusof, Menteri Pembangunan Usahawan dan Koperasi (MEDAC) serta Ketua Pegawai Eksekutif TEKUN Nasional, Dato' Adam Abd Ghani.

31
 DISEMBER
 DECEMBER
SAMBUTAN MALAM AMBANG TAHUN BARU 2020
 2020 New Year's Eve Celebration



The celebration of 2020 New Year's Eve which was attended by YBhg Dato Sri Mohamad Suparadi bin Md Noor, TEKUN Nasional Chairman and YBhg Dato Adam, Managing Director & Chief Executive Officer of TEKUN Nasional

TEKUN Nasional mempunyai 172 pejabat cawangan fizikal termasuk 9 pejabat Ar Rahnu. Berikut adalah alamat pejabat TEKUN di peringkat negeri:

TEKUN Nasional has 172 physical branch offices including 9 Ar Rahnu offices. The following are the addresses of the TEKUN offices at state level:

IBU PEJABAT TEKUN NASIONAL
TEKUN NASIONAL HEADQUARTERS
T5-01-01, Menara 5, Jalan Lingkaran Tengah,
Lingkaran Maju (Maju Link), 57000 Bandar Tasik Selatan,
Wilayah Persekutuan Kuala Lumpur
Tel: 03-9059 8888 Faks: 03-9059 9292

Pejabat Negeri State Office

PERLIS

No. 1L Jalan Arau - Kodiang
 Taman Utara (Fasa II) Guar Sanji
 02600 Arau, Perlis
 Tel: 04-9868186/87
 Faks: 04-9868188

Pengurus Negeri: En. Azri Adin

Pejabat Negeri State Office

KEDAH

No 243, Tingkat Bawah, Jalan Shahab 2
 Kompleks Perniagaan Shahab Perdana
 Jalan Sultanah Sambungan
 05150 Alor Setar
 Kedah Darulaman
 Tel / Faks: 04-7327609 / 04-7347608

Pengurus Negeri: En. Ibrahim Ariffin

Pejabat Negeri State Office

SELANGOR

Tingkat 3, No.28, Jalan Tengku Ampuan
 Zabedah, 9/D Seksyen 9,
 40100 Shah Alam Selangor
 Tel: 03-55127060 / 03 - 55127041 /
 03 - 55199580 / 03-55127050
 Faks: 03-55127050

Pengurus Negeri: En. Muhammad Zamani Razali

Pejabat Negeri State Office

PULAU PINANG

11-1, Pusat Perniagaan Wakaf Seetee Aisah
 Jalan Wakaf Seetee Aisah, Taman Wakaf Seetee Aisah
 13700 Perai, Pulau Pinang
 Tel: 04-3838371, 04-3838502, 04-3838596
 Faks: 04-3838891

Pengurus Negeri: Pn. Haliyatul Asma Jamaluddin

Pejabat Negeri State Office

PERAK

24 & 26, Medan Istana 7
 Bandar Ipoh Raya
 30000 Ipoh, Perak Darul Ridzuan
 Tel: 05-2495710/11/12
 Faks: 05-2541901

Pengurus Negeri: En. Mohd Anuar Salleh

Pejabat Negeri State Office

KELANTAN

No. 29 & 31, Seksyen 20
 Wakaf Siku, Jalan Sultan Yahya Petra
 15200 Kota Bharu, Kelantan Darul Naim
 Tel: 09-7418523 (Pejabat Negeri)
 Tel: 09-7418525 (Business Centre)
 Faks: 09-7418524

Pengurus Negeri: En. Che Othman Che Wil @ Ismail

Pejabat Negeri State Office

TERENGGANU

Lot PT 37821-1, Dataran Rimba,
 Jalan Tengku Mohamad,
 21300 Kuala Nerus, Terengganu.
 Tel: 09-6669750 / 60 / 63 / 64
 Faks: 09-6669770

Pengurus Negeri: En. Mohd Ghazali Husain

Pejabat Negeri State Office

SARAWAK

Sublot 72, Tingkat 1 & 2,
 Riverredge Commercial Centre,
 Jalan Datuk Patinggi Haji Abdul Rahman
 Yaakub, Petra Jaya, 93050 Kuching, Sarawak
 Tel: 082-410972 / 082-428245 / 082-232893
 / 082-428176 / 082-232416
 Faks: 082-428264

Pengurus Negeri: En. Roslan Ais



Pejabat Negeri State Office

SABAH

D-3A-7, Block D, Parcel 7,
Aeropod Commercial Square, Jalan Kepayan
Sabah Negeri Di Bawah Bayu
Tel: 088 - 311355 / 088 - 211792 / 088 - 311352
Faks: 088-311356
Pengurus Negeri: En. Hemin Osumping

Pejabat Negeri State Office

WP KUALA LUMPUR

T5-01-01, Menara 2, Jalan Lingkaran Tengah,
Lingkaran Maju (Maju Link),
57000 Bandar Tasik Selatan,
Wilayah Persekutuan Kuala Lumpur
Tel: 03-9059 8987
Faks: 03-9059 8993
Pengurus Negeri: En. Rafaizil Bin Ahmad Tajudin

Pejabat Negeri State Office

NEGERI SEMBILAN

Wisma TEKUN, No 1, Tkt 2, Jalan Durian Emas 2
Off Jalan Dato' Siamang Gagap,
70400 Seremban,
Negeri Sembilan Darul Khusus
Tel: 06-7615 943
Faks: 06-7615 944
Pengurus Negeri: Pn. Zuraidah Mat Jinal

Pejabat Negeri State Office

PAHANG

No. 17, Tingkat 1, Jalan Ahmad Shah
28000 Temerloh
Pahang Darul Makmur
Tel: 09-2901744/43/42 / 09-2901740
Faks: 09-2962085
Pengurus Negeri: En. Hassan Anuar

Pejabat Negeri State Office

MELAKA

No 12, Aras 2,
Bangunan Kota Cemerlang
75450 Ayer Keroh, Melaka
Tel: 06-2328700
Faks: 06-2328757
Pengurus Negeri: En. Anuar Abu Zarin

Pejabat Negeri State Office

JOHOR

No 66B, Jalan Padi 1, Bandar Baru Uda
81200 Johor Bharu
Johor Darul Takzim
Tel: 07-2351466/ 07-2371227 / 07-2371337
Faks: 07-2351596
Pengurus Negeri: En. Mohd Shah bin Mohd Ariff



Hj. Roshaimi
Harun



Misman
Hussin



Dato' Adam
Abd Ghani



Omar
Bin Othman



Suhaily
Raini



Nooraida
Ismail



Hj. Razman
Razak



Suhairul
Mohd Sani



Hj.
Ahirun Ruba'in



Ainun
Rahayu



Mariani
Ali Amran



Humairah
Junaidi



Rozilawati
Mohamad Diah



















TEKUN NASIONAL



    **tekunasional**