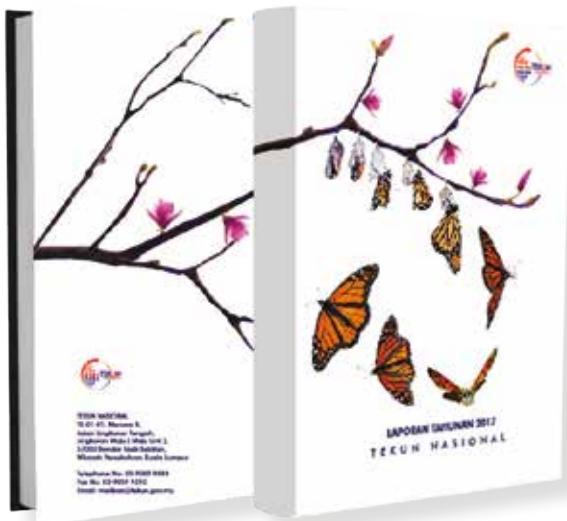


**LAPORAN TAHUNAN 2017**  
**TEKUN NASIONAL**



### Ranting Pokok Bunga

Melambangkan TEKUN NASIONAL adalah sebuah ‘platform’ bagi usahawan kecil yang ingin membina kerjaya dalam bidang perniagaan.

### Kepompong dan Rama-rama

Melambangkan perkembangan usahawan di dalam bidang perniagaan. Dari perniagaan secara kecil-kecilan sehingga berkembang maju kepada perniagaan yang lebih besar. Ini adalah misi utama TEKUN NASIONAL dalam melahirkan dan membangunkan usahawan melalui pembiayaan mikro kredit yang mudah di akses.

# RASIONAL RATIONALE

### Flowering Branch

The flowering branch represents the TEKUN Nasional platform upon which aspiring entrepreneurs can realise their dreams to start and grow a business.

### Cocoons and Butterflies

The cocoons and butterflies symbolise growth from small and humble beginnings and represent the mission of TEKUN Nasional to develop small businesses and turning them into thriving ones by providing financing facilities and guidance.

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- Program Pembangunan Usahawan Siswazah (PPUS)  
**Graduate Entrepreneur Development Programme**
- Program Khas Mikro Public-Private Partnership – Public-Private Partnership Unit (PPP-UKAS)  
**Special Public-Private Partnership Micro Programme - Public-Private Partnership Unit (PPP-UKAS)**
- Program Peluang Kedua  
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**TEKUN NASIONAL**  
تكون ناسيونال



# **PERUTUSAN**

# **PENGARAH URUSAN**

MESSAGE FROM  
THE MANAGING DIRECTOR



# PERUTUSAN PENGARAH URUSAN

## MESSAGE FROM THE MANAGING DIRECTOR



“Dalam tahun 2017 TEKUN Nasional telah merangka pelan pembangunan dengan memberikan fokus penyaluran pembiayaan kepada kumpulan isi rumah berpendapatan 40 peratus terendah (B40) bagi meningkatkan taraf ekonomi mereka.”

“To achieve this objective in 2017, TEKUN Nasional had drawn up a development plan with focus on providing financing to the lowest 40% household income group (B40) in order to raise their economic status.”

Assalamu’alaikum warahmatullahi wa barakatuh dan Salam Sejahtera,

Alhamdulillah, syukur kehadrat Allah S.W.T kerana dengan limpah rahmat dan izinNya, kita telah berjaya menggalas tanggungjawab yang diamanahkan sepanjang tahun 2017. Semoga usaha dan komitmen kita selama ini dalam menjalankan tugas yang diamanahkan mendapat keredhaan dan keberkatanNya.

Penerbitan Laporan Tahunan TEKUN Nasional 2017 ini merupakan inisiatif yang baik memandangkan Laporan Tahunan adalah dokumentasi yang mengandungi maklumat yang penting dan berguna ke arah nilai tambah kepada kualiti perkhidmatan agensi ini secara keseluruhannya.

Dalam usaha melaksanakan halatuju, matlamat dan sasaran TEKUN Nasional, penambahbaikan yang berterusan adalah perlu dilaksanakan bagi meningkatkan prestasi untuk membantu usahawan mikro khususnya Bumiputera untuk memulakan dan memajukan perniagaan sedia ada. Sejak penubuhan iaitu pada tahun 1999 hingga Disember 2017, sebanyak 524,319

Assalamu’alaikum warahmatullahi wa barakatuh and Salam Sejahtera,

Alhamdulillah, thanks to Allah S.W.T with His mercy and grace, we have succeeded in fulfilling the mandate entrusted us in 2017. May our efforts and commitments thus far in carrying out our tasks be blessed by Him.

The publication of the 2017 TEKUN Nasional annual report is a good initiative as it is a document that contains important and useful information that adds value to the service quality of the agency.

In planning TEKUN Nasional’s direction, objectives and targets, continuous improvement is indeed an imperative in order to raise the performance level in assisting micro entrepreneurs, particularly Bumiputeras, to not only start but also grow their businesses into viable enterprises. Towards this end, TEKUN Nasional has carried out the tasks entrusted to it admirably. Since its establishment in

pembiayaan bernilai RM4.03 billion melibatkan 321,774 orang usahawan telah disalurkan. Sepanjang tahun 2017, sebanyak 21,752 pembiayaan bernilai RM382.5 juta telah disalurkan kepada 29,465 orang usahawan.

Komitmen dalam membantu dan meningkatkan pembangunan taraf ekonomi usahawan mikro khususnya Bumiputera akan diteruskan oleh agensi ini. Bagi mencapai matlamat tersebut, dalam tahun 2017 TEKUN Nasional telah merangka pelan pembangunan dengan memberikan fokus penyaluran pembiayaan kepada kumpulan isi rumah berpendapatan 40 peratus terendah (B40) bagi meningkatkan taraf ekonomi mereka. Antara golongan yang menerima manfaat tersebut adalah terdiri daripada peniaga kecil, penjaja, belia, graduan, ibu tunggal, nelayan, profesional muda dan suri rumah serta pesara tentera.

Transformasi dalam pengurusan pembiayaan dan sistem penyampaian serta mempertingkatkan pelaksanaan aktiviti recovery bagi memastikan sasaran bayaran balik pembiayaan dapat dicapai turut dilaksanakan. Kesannya, golongan sasar dan keperluan pelanggan juga turut mengalami perubahan yang mendorong kepada transformasi skim dan produk pembiayaan.

Alhamdulillah, usaha dan komitmen agensi tersebut dalam membantu meningkatkan ekonomi usahawan mikro telah mendapat pengiktirafan antarabangsa. Pada 10 Mei 2017, TEKUN Nasional telah menerima anugerah daripada Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) dalam membangunkan usahawan dengan cemerlang di bawah kategori "SME Development – Successful Entrepreneur" di ADFIAP Awards 2017 yang berlangsung di Macau, China.

Akhir kata, semoga terbitan Laporan Tahunan TEKUN Nasional ini dapat menjadi sumber rujukan dan memberi manfaat kepada masyarakat. Saya berharap kecemerlangan agensi ini akan berterusan serta memberikan perkhidmatan terbaik dalam membantu usahawan mikro.



DATUK BAHAROM EMBI,  
Pengarah Urusan & Ketua Pegawai Eksekutif  
Managing Director & Chief Executive Officer  
TEKUN Nasional

1999 and up to December 2017, TEKUN Nasional has made 524,319 financing disbursements totalling RM4.03 billion to benefiting 321,774 entrepreneurs. In 2017, 21,752 disbursements amounting to RM382.5 million were given out to 29,465 entrepreneurs.

The commitment to assist and raise the economic status of micro entrepreneurs, especially that of Bumiputeras, will continue. To achieve this objective in 2017, TEKUN Nasional had drawn up a development plan with focus on providing financing to the lowest 40% household income group (B40) in order to raise their economic status. The target groups comprised small traders, hawkers, youths, graduates, single mothers, fishermen, young professionals, housewives and retired military personnel.

TEKUN Nasional continues to implement changes in the management of its financing activities, implementing its delivery system and effective recovery activities. The needs of the customers and target groups are also undergoing changes and it is in the context of such a scenario that is driving the transformation of TEKUN Nasional's various schemes and financing products.

It is also indeed gratifying to note that TEKUN Nasional's efforts to improve the socio-economic status of micro entrepreneurs have received international recognition. On 10 May 2017 in Macao, China, TEKUN Nasional received an award under the SME Development - Successful Entrepreneur category for excellence in developing entrepreneurs from the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP).

In conclusion, it is hoped that that the TEKUN Nasional annual report will be a reference source that will benefit society as a whole. I hope that the excellence shown by the agency will continue and that it will provide the best service possible in its efforts to help micro entrepreneurs.





**AHLI**  
**LEMBAGA AMANAH**  
**TEKUN NASIONAL**

**BOARD OF TRUSTEES**  
**TEKUN NASIONAL**

# AHLI LEMBAGA AMANAH

## BOARD OF TRUSTEES



SENATOR DATUK HAJI YAHYA  
MAT GHANI @ ABAS

PUAN AFIDAH AZWA  
ABDUL AZIZ

PUAN NOORMADIANA  
KAMARUDDIN

DATO' NOR AZITA ABDUL RAHMAN  
Pengerusi  
Chairman

PUAN SITI NORAZLINA SENI



**DATUK HAJI YAKUBAH KHAN**

Timbalan Pengerusi  
Deputy Chairman

**DATO' HJ. ADAM BIN SULONG**

**DATUK BAHAROM EMBI**

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

**DATUK SERI DR. ISMAIL HJ. BAKAR**

Ketua Setiausaha  
Kementerian Pertanian  
dan Industri Asas Tani  
Secretary General  
Ministry of Agriculture  
and Agro-Based Industries





# PENGURUSAN TEKUN NASIONAL

MANAGEMENT OF TEKUN NASIONAL

# PENGURUSAN TERTINGGI

## TOP MANAGEMENT

**EN REDZUAN YAACOB**

Timbalan Ketua  
Pegawai Eksekutif Kanan  
(Transformasi & Pengurusan Projek)  
**Senior Deputy Chief Executive Officer**  
(Transformation & Project Management)

**EN. SYAMSUL KAMAL AHMAD**

Ketua Seksyen  
Teknologi Maklumat & Komunikasi  
**Section Head**  
Information and Communication Technology

**DATUK BAHAROM EMBI**

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

**DATO' ADAM ABD GHANI**

Timbalan Ketua  
Pegawai Eksekutif Kanan (Korporat)  
**Senior Deputy**  
**Chief Executive Officer (Corporate)**

**EN. AISHAMUDDIN ZULKELFI**

Timbalan Ketua  
Pegawai Eksekutif Kanan  
(Operasi)  
**Senior Deputy Chief Executive Officer**  
(Operations)



**PN. SUHAILY RAINI MD HAMDAN**  
Ketua Seksyen Transformasi dan  
Pengurusan Projek  
**Section Head, Transformation &**  
**Project Management**

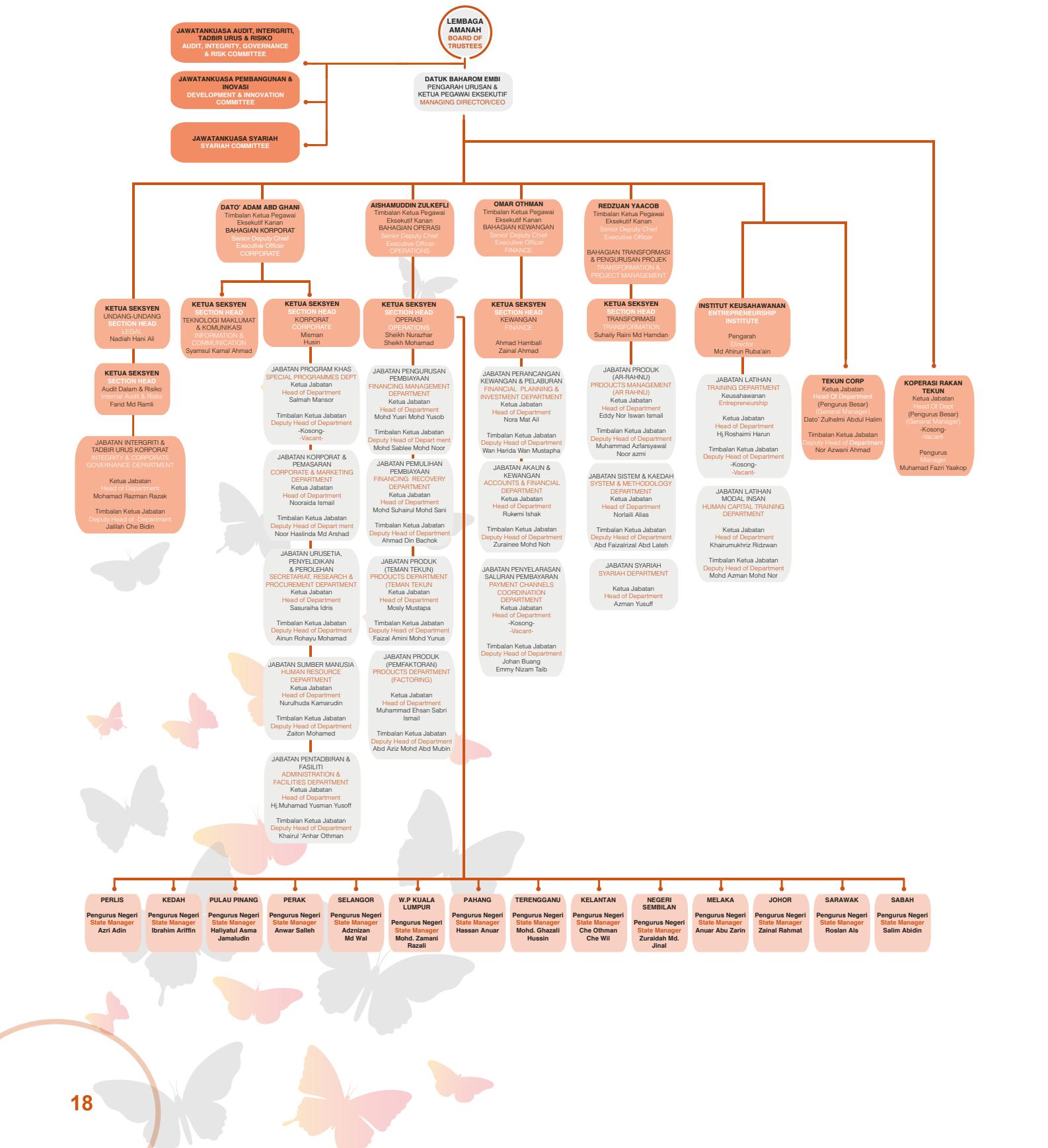
**EN OMAR OTHMAN**  
Timbalan Ketua  
Pegawai Eksekutif Kanan  
(Kewangan)  
**Senior Deputy Chief Executive Officer**  
**(Finance)**

**PUAN NADIAH HANI ALI**  
Ketua Seksyen Undang-undang  
**Section Head Legal**

**EN FARID MD RAMLI**  
Ketua Seksyen  
Audit Dalaman & Risiko  
**Section Head**  
**Internal Audit & Risks**

# CARTA ORGANISASI TEKUN NASIONAL

## ORGANIZATION CHART







# **MAKLUMAT KORPORAT**

## CORPORATE INFORMATION





# MAKLUMAT KORPORAT

## CORPORATE INFORMATION

### Pengenalan

TEKUN Nasional ditubuhkan hasil daripada resolusi Kongres Ekonomi Bumiputera (KEB) 1994 yang diadakan di Universiti Sains Malaysia (USM) Pulau Pinang bagi menyediakan pembiayaan modal perniagaan dengan mudah dan cepat kepada usahawan Bumiputera di mana mereka sukar untuk mendapatkan pembiayaan daripada saluran biasa (bank perdangangan). Projek Perintis yang dikenali sebagai Projek TEKUN (Tabung Ekonomi Kumpulan Usaha Niaga) telah dilaksanakan oleh Pusat Penyelidikan Dasar USM (PPD-USM) di Pulau Pinang (1995), Jeli (1996) dan Besut (1997). Hasil daripada kejayaan projek-projek tersebut, kerajaan telah memutuskan untuk melaksanakan dan memperluas pelaksanaan Projek TEKUN ke seluruh negara pada tahun 1998.

Sebelum ini, TEKUN Nasional dikenali sebagai Yayasan TEKUN Nasional yang telah ditubuhkan dan didaftarkan di bawah Suruhanjaya Syarikat Malaysia (SSM) sebagai sebuah syarikat berhad menurut jaminan (*Limited by Guarantee*) pada 9 November 1998 dan diletakkan di bawah Kementerian Pembangunan Usahawan dan Koperasi (MECD) sebagai kementerian pengawal. Agensi ini bermatlamat menyediakan kemudahan pembiayaan secara mudah, cepat dan tidak membebankan usahawan Bumiputera untuk memulakan dan memajukan perniagaan mereka lagi.

Mulai tahun 2008, perubahan dan pembaharuan selaras dengan keperluan semasa dengan menjadikan agensi ini sebagai sebuah agensi pembangunan usahawan yang strategik dan tidak hanya menyediakan kemudahan modal perniagaan semata-mata. Selaras dengan penstrukturkan semula kementerian pada tahun 2009, agensi ini telah diletakkan di bawah Kementerian Pertanian dan Industri Asas Tani.

### Introduction

TEKUN Nasional was established as an outcome of a resolution adopted at the 1994 Bumiputera Economic Congress held at Universiti Sains Malaysia in Penang. The objective in setting up TEKUN Nasional was to provide easy and speedy business financing to Bumiputera entrepreneurs who encounter difficulties in obtaining such facilities from normal channels such as commercial banks. The pioneer project, the Economic Business Group Fund (Tabung Ekonomi Kumpulan Usaha Niaga), or as known by its Bahasa Malaysia acronym TEKUN, was launched by the USM Policy Research Centre in Penang in 1995, Jeli (1996) and Besut (1997). The success of these projects prompted the government to implement TEKUN projects nation-wide in 1998.

TEKUN Nasional which was a foundation initially known as the Yayasan TEKUN National, was established and registered under the Companies Commission of Malaysia as a company Limited by Guarantee on 9 November 1998 and placed under the jurisdiction of the Ministry of Entrepreneur and Cooperative Development. TEKUN Nasional had the functions of providing easy, fast and non-burdensome financing facilities for Bumiputera entrepreneurs to start or expand their business.

Commencing from 2008, changes and reforms were introduced in order to cater to prevailing needs by transforming TEKUN Nasional into a strategic entrepreneur development agency as well as a provider of business financing. In 2009, subsequent to the restructuring of the Ministry of Entrepreneur and Cooperative Development, TEKUN Nasional was then placed under the Ministry of Agriculture and Agro-Based Industries.

Kini peluang perniagaan serta penjanaan pendapatan, pembiayaan modal perniagaan, perkhidmatan bimbingan dan sokongan serta jaringan usahawan disediakan. Dengan pelaksanaan Halatuju Baru dan Penjenamaan semula ini, TEKUN Nasional akan menjadi agensi pelaksana yang dinamik serta mampu memainkan peranan dengan lebih berkesan bagi memenuhi matlamat penubuhannya selaras dengan hasrat kerajaan untuk membentuk Masyarakat Perdagangan dan Perindustrian Bumiputera (MPPB). Dengan kejayaan MPPB ini, martabat bangsa Melayu dan Bumiputera dalam bidang ekonomi akan tercapai.

Currently, the services provided involve introducing entrepreneurs to business opportunities, income generation, business financing, mentoring and entrepreneur networking support. With the introduction of new directions and re-branding, TEKUN Nasional will continue to grow as a dynamic agency capable of playing an increasingly effective role in fulfilling the aspirations of the government to develop a Bumiputera commercial and industrial class that will enhance the position of the Malays and Bumiputeras in the economy



# 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 Produce And Develop Entrepreneurs By Providing Easy Access To Micro Credit

# 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 entrepreneur communities and networks
- Memupuk Budaya Keusahawanan dan menabung di kalangan usahawan  
To cultivate a culture of entrepreneurship and thriftiness among entrepreneurs
- Memastikan pinjaman yang dikeluarkan dapat dikutip semula mengikut jadual agar dapat disalurkan semula kepada usahawan lain  
To ensure that loans given out will be repaid according to schedule in order for them to be re-channelled to other entrepreneurs

# STRATEGI PELAKSANAAN TEKUN NASIONAL 2017

## IMPLEMENTATION OF TEKUN NASIONAL STRATEGY 2017

Dalam pelaksanaan Perancangan Strategik TEKUN Nasional 2017, empat (4) teras selari dengan objektif dan matlamat TEKUN untuk membangunkan usahawan Bumiputera dalam perniagaan telah dirangkakan. Empat teras tersebut adalah seperti berikut:

In the implementation of the TEKUN National Strategic Planning 2017, four (4) thrusts in line with the objectives and goals of TEKUN were drawn up under the TEKUN Nasional Strategic Plan 2017. These were:



### 1. Penyaluran Pembiayaan -

- i. Melaksanakan penyaluran pembiayaan tahun 2017 sebanyak RM400 juta melibatkan 32,000 usahawan:

### 1. Disbursement of Financing -

- i. Disbursement of RM400 million of financing to 32,000 entrepreneurs as below:

BIL NO.	PRODUK PRODUCT	NILAI (RM juta) VALUE (RM million)	BIL USAHAWAN NO. OF ENTREPRENEURS
1	TEMAN TEKUN	90	14,500
2	TemanNita	30	4,600
3	TEKUN Niaga	100	6,400
4	KONTRAK-i	120	2,500
5	Program Khas Special Programmes	30	1,500
6	Program SPUMI SPUMI Programme	30	2,500
	<b>JUMLAH TOTAL</b>	<b>400</b>	<b>32,000</b>

# SPUMI – Skim Pembangunan Usahawan Masyarakat India

# SPUMI: Indian Community Entrepreneur Development Programme

# Program Dana Khas meliputi program seperti Program Profesional Muda Bumiputera, Program Pembangunan Bekas Tentera, Program Pembiayaan Nelayan, Program Agropreneur Muda, Program Mentor Mentee, Dana Mikro Public Private Partnership-Unit Kerjasama Awam Swasta (PPP-UKAS), Mikrokredit Azam Tani, Skim Dana Ternakan Jabatan Perkhidmatan Veterinar (DVS), Program Skim Pembiayaan Mikro Usahawan Veteran Angkatan Tentera Malaysia ( SPM-UV-ATM).

# Special Funds Programmes include the Young Bumiputera Professionals Entrepreneur Development Programme, Ex-Army Personnel Entrepreneur Development Programme, Fishermen's Financing Scheme, Youth Agropreneur Programme, Mentor Mentee Programme, Public-Private Partnership Micro Financing - Private-Public Partnership Unit, Azam Tani Micro Credit, Veterinary Services Department Livestock Financing Scheme, Malaysian Armed Forces Veterans Entrepreneur Micro Financing Scheme.

ii. Meningkatkan kecekapan dan pemahaman pemprosesan permohonan

ii) Improve efficiency and understanding of application process

## 2. Pengurusan Bayaran Balik

- i. Melaksanakan aktiviti pemulihan dengan menujuhkan Pusat Panggilan Kutipan (Collection Call Centre) (CCC), melantik agen kutipan hutang dan mengambil tindakan undang-undang.
- ii. Menetapkan sasaran bayaran balik sebanyak RM 540 juta bagi tahun 2017 dengan mempelbagaikan saluran bayaran balik seperti aplikasi mudah alih (TEKUN Pay), perbankan Internet, terminal bayaran, kaunter bank, premis Pos Malaysia dan pejabat cawangan.

## 3. Pembangunan Usahawan

- i. Membangunkan usahawan melalui pelaksanaan kursus, seminar serta program keusahawanan.
- ii. Memperluas jaringan usahawan melalui aktiviti Kelab Komuniti Usahawan TEKUN (KKUT).

## 2. Management of Repayment

- i. Improve the rate of financing repayment with the establishment of a Collection Call Centre, appointment of debt collection agencies and through legal action.
- ii. To achieve a repayment target of RM450 million in 2017 by providing a variety of repayment channels such as mobile applications (TEKUN Pay), Internet banking, payment terminals, bank counters and Pos Malaysia.

## 3. Entrepreneur Development

- i. Develop entrepreneurs through courses, seminars and entrepreneurship programmes.
- ii. Nurture entrepreneur networking through TEKUN Entrepreneur Community Club activities.

- iii. Membangunkan usahawan menerusi Program Dana Khas dengan memperuntukkan dana sebanyak RM30 juta.
- iv. Melaksanakan Program Mentor Mentee untuk menyediakan peluang perniagaan dan pembangunan usahawan baru.

#### **4. Memperkasa Perkhidmatan Menerusi Peningkatan Kecekapan Dan Profesionalisme**

- i. Membangunkan infrastruktur pejabat dan prasarana yang bersesuaian dengan keperluan semasa dan mewujudkan persekitaran kerja yang kondusif.
- ii. Meningkatkan imej organisasi seperti keseragaman ruang pejabat, papan tanda dan pakaian korporat.
- iii. Memperkasa sumber manusia melalui latihan dan kursus yang bersesuaian bagi meningkatkan kemahiran dan kecekapan menjalankan tugas serta meningkatkan akademik warga kerja.
- iv. Membangunkan informasi, komunikasi dan teknologi (ICT) bagi meningkatkan kecekapan sistem pengurusan pembiayaan TEKUN Nasional.
- v. Mewujudkan sumber maklumat utama sebagai sumber rujukan pelbagai informasi seperti maklumat usahawan, pembiayaan, bayaran balik dan penyediaaan laporan keusahawanan.
- vi. Menambah baik sistem hebahan & maklumat melalui media sosial, media elektronik dan media cetak bagi meningkatkan sistem penyampaian maklumat TEKUN Nasional.

- iii. Develop entrepreneurs through the Special Financing Programme which has an allocation of RM30 million.
- iv. Implement the Mentor Mentee Programme as a platform for generating business opportunities and development of new entrepreneurs.

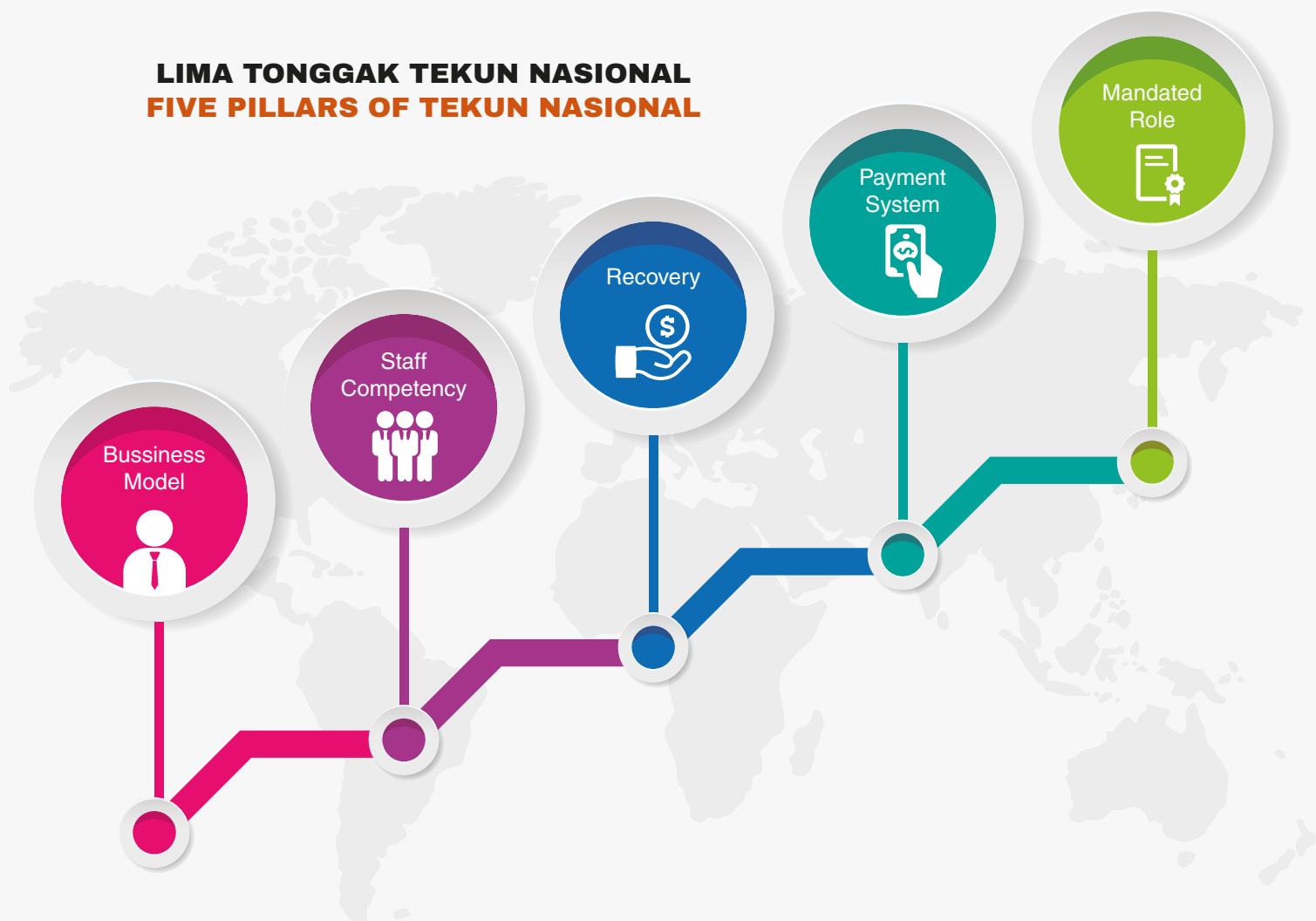
#### **4. Empowering Services through Greater Efficiency and Professionalism**

- i. Design office that not only cater to current work demands, but which are also conducive for work
- ii. Enhance organisational image through uniformity of office space, signage and corporate attire
- iii. Empowering human resources through appropriate training and courses so as to improve skills and competency as well as to raise their level of academic qualification
- iv. Develop information and communication technology in order to raise the efficiency of TEKUN Nasional's financing management system
- v. Create a primary database to serve as an information reference source on entrepreneurs, financing, repayment as well as preparation of entrepreneurship reports
- vi. Improve the quality of information and its dissemination through social media and the electronic and print media so as to enhance TEKUN Nasional's information delivery system



## PELAN PERANCANGAN TEKUN NASIONAL TEKUN NASIONAL BLUEPRINT

### LIMA TONGGAK TEKUN NASIONAL FIVE PILLARS OF TEKUN NASIONAL



Mulai tahun 2017, TEKUN telah menetapkan 5 tonggak sebagai teras pelaksanaan bagi memperkasa dan mempertingkat keupayaan serta kelangsungan (*self sustained*) TEKUN Nasional sebagai sebuah agensi pembiayaan mikro yang dapat melahirkan usahawan yang berdaya saing, berdaya tahan dan berdaya maju.

### Model Perniagaan

TEKUN telah memperkenalkan beberapa produk baru yang bersesuaian dengan keperluan usahawan dan mempunyai tahap risiko yang rendah, Kadar Pembiayaan Tertunggak (*Non Performing Financing*) yang rendah dan jaminan bayaran balik yang tinggi. Produk baru yang diperkenalkan adalah seperti TEMAN TEKUN, TemanNita, AR RAHNU TEKUN dan Kontrak-i.

### Kecekapan Warga Kerja

*Kecekapan warga kerja* merupakan satu elemen penting kepada warga kerja dalam melaksanakan matlamat sesebuah organisasi. Setiap warga kerja perlu bersikap positif serta berkemahiran dalam melaksanakan tugas dengan lebih berkesan.

### Pemulihan

TEKUN telah melaksanakan beberapa inisiatif bagi meningkatkan kadar bayaran balik pembiayaan seperti berikut :

- i. Meningkatkan pengetahuan dan kemahiran dalam melaksanakan aktiviti pemulihan
- ii. Pelaksanaan Operasi (Ops Kutip dan Ops Biaya) secara berkala
- iii. Mempromosikan kaedah / saluran pembayaran balik pembiayaan
- iv. Memantapkan pelaksanaan *Collection Call Centre (CCC)*
- v. Melaksanakan tindakan undang-undang (notis tuntutan & saman)
- vi. Semakan status kredit pemohon melalui Agensi Pelaporan Kredit

In order to enhance its self-sustainability as a micro finance agency capable of producing entrepreneurs who are competitive, resilient and viable, the five pillars of TEKUN Nasional that would serve as the framework for its activities were established in 2017.

### Business Model

TEKUN has introduced a number of products that not only meet the needs of entrepreneurs but which also carry a low risk level and minimum likelihood of becoming non-performing loans. The new products introduced were TEMAN TEKUN, TemanNita, AR Rahnu TEKUN and Kontrak-i.

### Staff Efficiency

Staff efficiency is one of the key elements in ensuring that the objectives of an organisation are achieved. Each staff member should not only possess a positive attitude in carrying out their duties but also have the required skills to perform them more effectively.

### Recovery

TEKUN has implemented several initiatives to increase the rate of repayment.

- i. Improve knowledge and skill in conducting recovery activities
- ii. Conduct occasional operations (Ops Kutip and Ops Biaya)
- iii. Promote loan repayment methods and channels
- iv. Strengthen the implementation of Collection Call Centres
- v. Institute legal action (notice of request and summons)
- vi. Verifying the credit status of applicants through the Credit Reporting Agency

## **Saluran Bayaran Balik Pembiayaan (Payment Channel)**

Bagi memudahkan capaian serta menambahbaik kaedah kutipan bayaran balik pembiayaan, TEKUN kini mempelbagaikan saluran pembayaran balik pembiayaan seperti penggunaan Terminal Bayaran Balik, Mobile Apps (TEKUNPay), Pos Malaysia, kaunter bank terpilih dan perbankan Internet.

### **Peranan Mandat**

Sebagai sebuah agensi di bawah Kementerian Pertanian & Industri Asas Tani, TEKUN juga berperanan untuk mendokong dan melaksanakan hasrat dan program kerajaan.

To facilitate access to and improve facilities available for repayment, TEKUN Nasional has introduced various options such as payment terminals, mobile apps (TEKUN Pay), Pos Malaysia, selected bank counters and internet banking.

### **Mandated Role**

As an agency of the Ministry of Agriculture and Agro-Based Industry, TEKUN serves as a platform to realise the aspirations of the government as well as to implement its programmes.





# FINANCE REPORT

ACCOUNT

REPORT



DASHBOARD > INCOME

DAILY

WEEKLY

MONTHLY



## TOTAL INCOME

37.91%

31.86%

30.23%



# LAPORAN OPERASI

## OPERATIONS REPORT



## LAPORAN OPERASI OPERATIONS REPORT

Peranan utama TEKUN Nasional adalah menyediakan pembiayaan kepada usahawan mikro dengan mudah dan cepat. Beberapa produk pembiayaan mengikut kesesuaian dan keperluan usahawan ditawarkan. Antara produk pembiayaan yang disediakan adalah TEKUN Niaga, TEMAN TEKUN, TEMANNITA, AR Rahnu, Kontrak-i, Skim Pembangunan Usahawan Masyarakat India (SPUMI) dan beberapa produk khusus yang memberi fokus kepada golongan sasar yang dilaksanakan di bawah Program Dana Khas.

Sejak tahun 1999 sehingga Disember 2017, sebanyak RM4.97 bilion dibiayai kepada 400,791 orang usahawan di seluruh negara. Manakala pada tahun 2017, pembiayaan bernilai RM382.5 juta kepada 29,645 orang usahawan telah disalurkan.

Dari segi bayaran balik pembiayaan, sejumlah RM3.56 bilion bagi tempoh 1999-2017 dan RM554.8 juta bagi tahun 2017 telah berjaya dikutip.

The primary role of TEKUN Nasional is to provide easy and fast financing to micro entrepreneurs. Some of the financing products which are designed to meet the specific needs of entrepreneurs include TEKUN Niaga, TEMAN TEKUN, TemanNita, Ar Rahnu, Kontrak-i, Indian Community Entrepreneur Development Scheme (SPUMI) and other specialised products that focus on target groups which are provided for under the Special Financing Programme.

Since 1999 and up to December 2017, RM4.97 billion has been disbursed to 400,791 entrepreneurs nationwide. In 2017, financing totalling RM382.5 million was approved for 29,645 entrepreneurs.

Between 1999 and 2017, in return, RM3.56 billion in repayment was received while in 2017 repayment totalled RM554.8 million

## MAKLUMAT PEMBIAYAAN TERKUMPUL TEKUN NASIONAL (1999-2017)

## TEKUN NASIONAL ACCUMULATED FINANCING 1999-2017

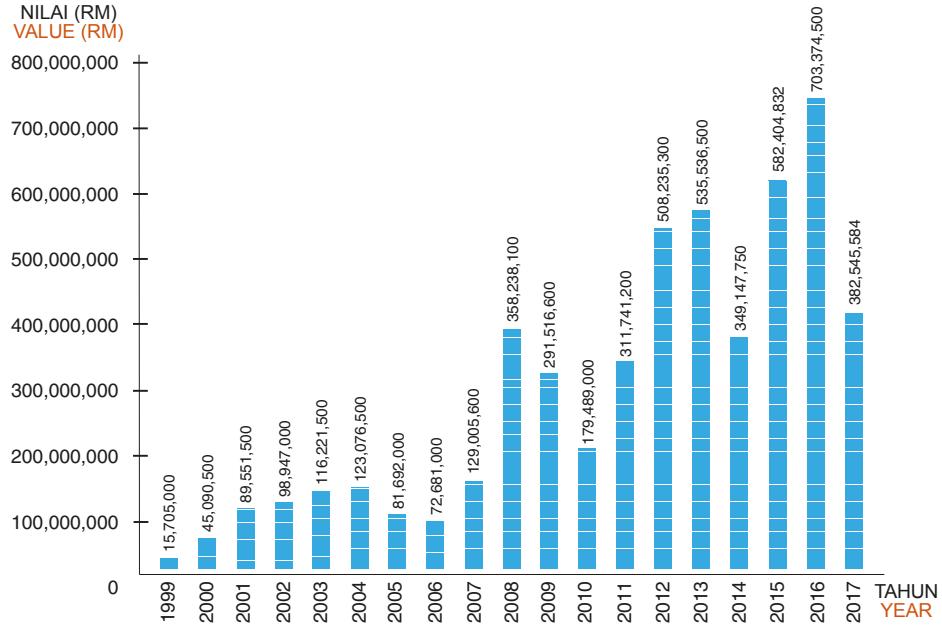
### 1. Penyaluran Pembiayaan Mengikut Tahun (1999-2017)

Disbursement Of Financing By Year (1999-2017)

NO. NO.	TAHUN YEAR	BIL PEMINJAM NO. OF BORROWERS	BIL PEMBIAYAAN NO. OF LOANS	NILAI (RM) VALUE(RM)
1	1999	5,322	5,322	15,705,000
2	2000	15,039	15,275	45,090,500
3	2001	18,718	20,929	89,551,500
4	2002	17,072	21,324	98,947,000
5	2003	15,461	21,106	116,221,500
6	2004	12,281	18,625	123,076,500
7	2005	7,317	12,075	81,692,000
8	2006	7,539	10,736	72,681,000
9	2007	10,136	13,713	129,005,600
10	2008	20,567	25,187	358,238,100
11	2009	24,764	28,429	291,516,600
12	2010	22,127	25,912	179,489,000
13	2011	24,927	34,510	311,741,200
14	2012	35,903	50,499	508,235,300
15	2013	41,679	55,093	535,536,500
16	2014	25,163	36,480	349,147,750
17	2015	32,883	47,270	582,404,832
18	2016	42,141	52,369	703,374,500
19	2017	21,752	29,465	382,545,584
JUMLAH TOTAL		400,791	524,319	4,974,199,966

### PENGELUARAN PEMBIAYAAN TEKUN NASIONAL 1999-2017

TEKUN NASIONAL DISBURSEMENT OF FINANCING (1999-2017)

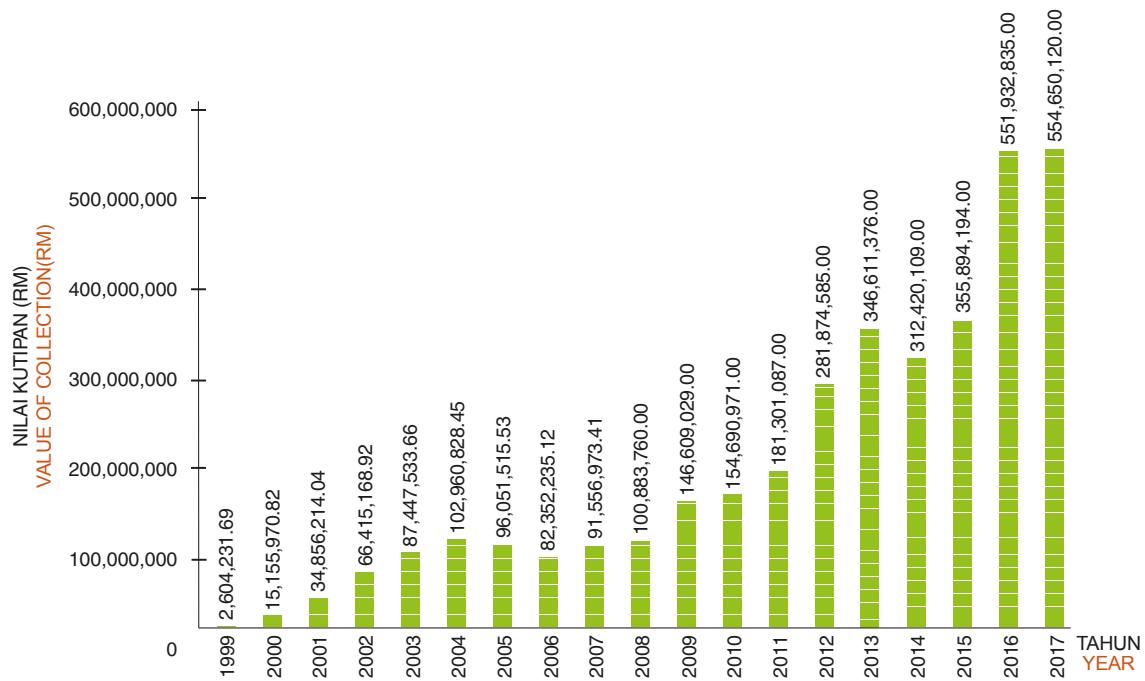


2. Bayaran Balik Pembiayaan Mengikut Tahun 1999-2017

Repayment of Financing by Year 1999-2017

TAHUN YEAR	KUTIPAN COLLECTION
1999	2,604,231.69
2000	15,155,970.82
2001	34,856,214.04
2002	66,415,168.92
2003	87,447,533.66
2004	102,960,828.45
2005	96,051,515.53
2006	82,352,235.12
2007	91,556,973.41
2008	100,883,760.00
2009	146,609,029.00
2010	154,690,971.00
2011	181,301,087.00
2012	281,874,585.00
2013	346,611,376.00
2014	312,420,109.00
2015	355,894,194.00
2016	551,932,835.00
2017	554,650,120.00
JUMLAH TOTAL	3,566,268,737.64

BAYARAN BALIK PEMBIAYAAN TAHUN 1999-2017  
REPAYMENT OF FINANCING 1999-2017

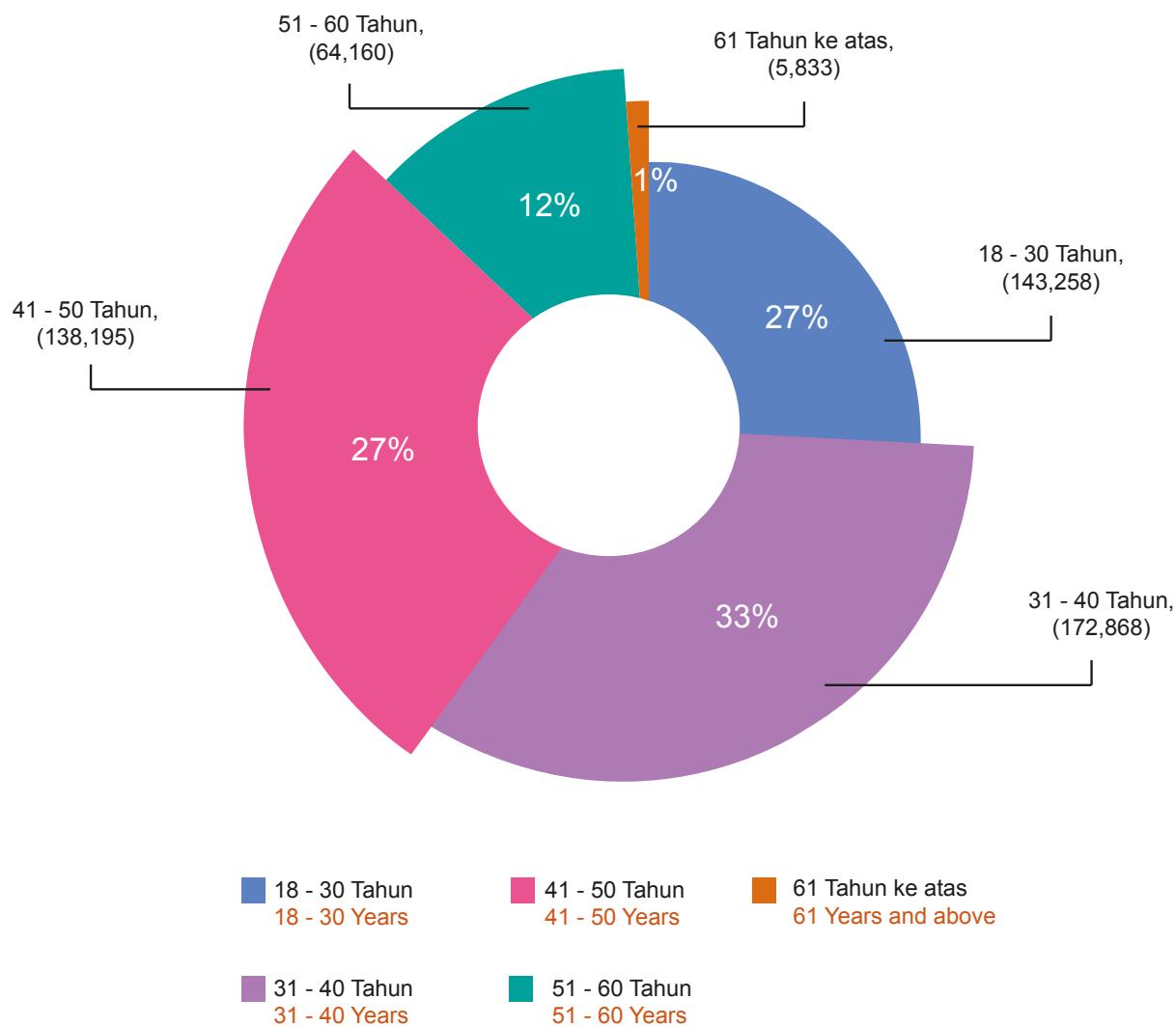


3. Penyaluran Pembiayaan mengikut kategori umur. Kategori umur 31 – 40 merupakan kategori tertinggi yang mendapat pembiayaan iaitu sebanyak 34 %.

Entrepreneurs in the 31 - 40 years category were the top recipients of financing, accounting for 34% of the total amount provided.

KATEGORI CATEGORY	RM	BIL. USAHAWAN NO.ENTREPRENEUR	PERATUSAN % PERCENT
18 - 30 Tahun/ Years	1,310,018,000	143,258	27
31 - 40 Tahun/ Years	1,711,293,782	172,868	33
41 - 50 Tahun/ Years	1,331,299,584	138,195	27
51 - 60 Tahun/ Years	579,492,100	64,160	12
61 Tahun ke atas/ Years and above	42,096,500	5,833	1
<b>JUMLAH TOTAL</b>	<b>4,974,199,966</b>	<b>524,314</b>	<b>100</b>

**PENYALURAN PEMBIAYAAN MENGIKUT KATEGORI UMUR (1999-2017)**  
**DISBURSEMENT OF FINANCING BY AGE CATEGORY (1999-2017)**

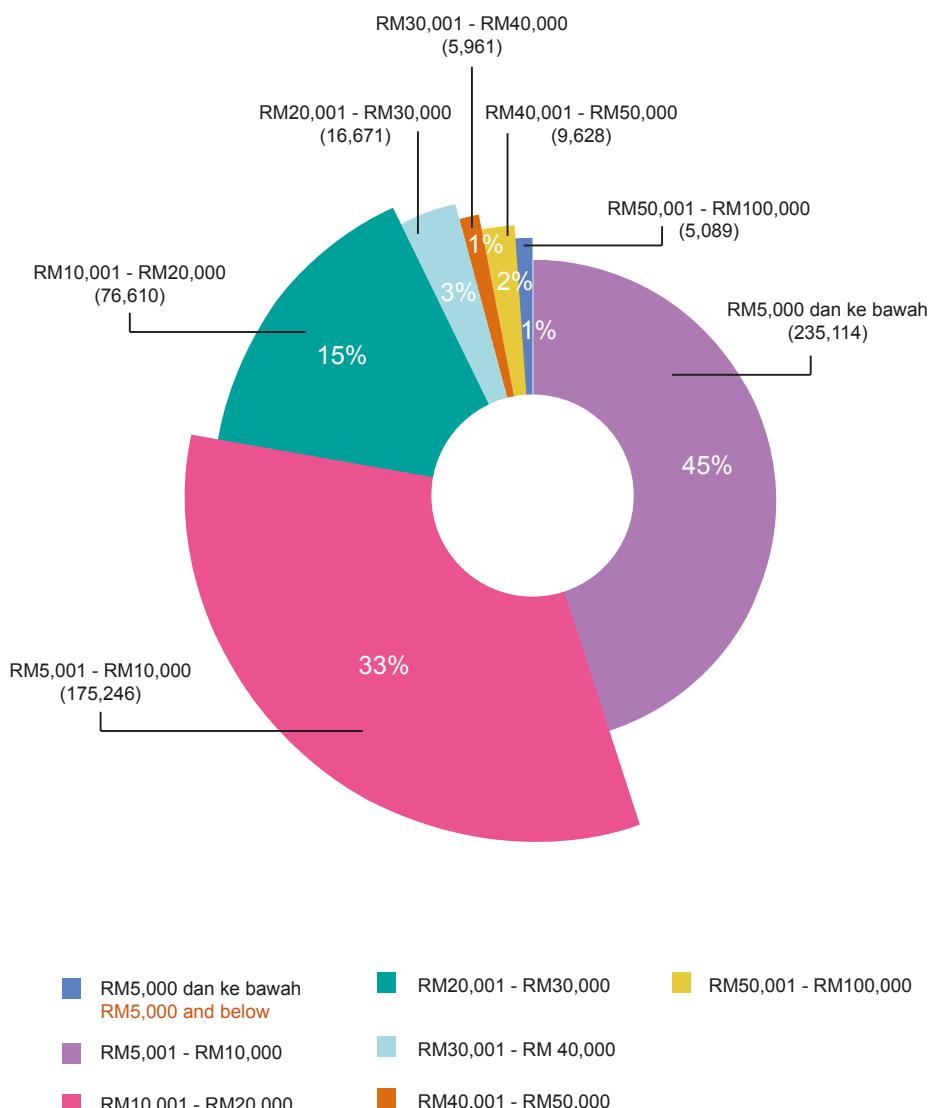


4. Penyaluran Pembiayaan mengikut nilai pembiayaan. Nilai pembiayaan RM5,001-RM10,000 merupakan kategori paling tinggi iaitu sebanyak 28 % dengan nilai RM1.37 bilion.

The highest number of disbursements was made to the RM5,001- RM10,000 category, with a total of RM1.37 billion, or 28% of the total.

NILAI VALUE	RM	BIL. PEMBIAYAAN NO. DISBURSEMENTS	PERATUSAN % PERCENT %
RM5,000 dan ke bawah RM5,000 and below	840,681,300	235,114	45
RM5,001 - RM10,000	1,376,938,350	175,246	33
RM10,001 - RM20,000	1,159,892,800	76,610	15
RM20,001 - RM30,000	467,153,700	16,671	3
RM30,001 - RM40,000	227,229,084	5,961	1
RM40,001 - RM50,000	476,403,800	9,628	2
RM50,001 – RM100,000	425,900,932	5,089	1
<b>JUMLAH TOTAL</b>	<b>4,974,199,966</b>	<b>524,319</b>	<b>100</b>

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT NILAI PEMBIAYAAN (1999-2017)  
DISBURSEMENT OF TEKUN NASIONAL FINANCING BY VALUE (1999-2017)

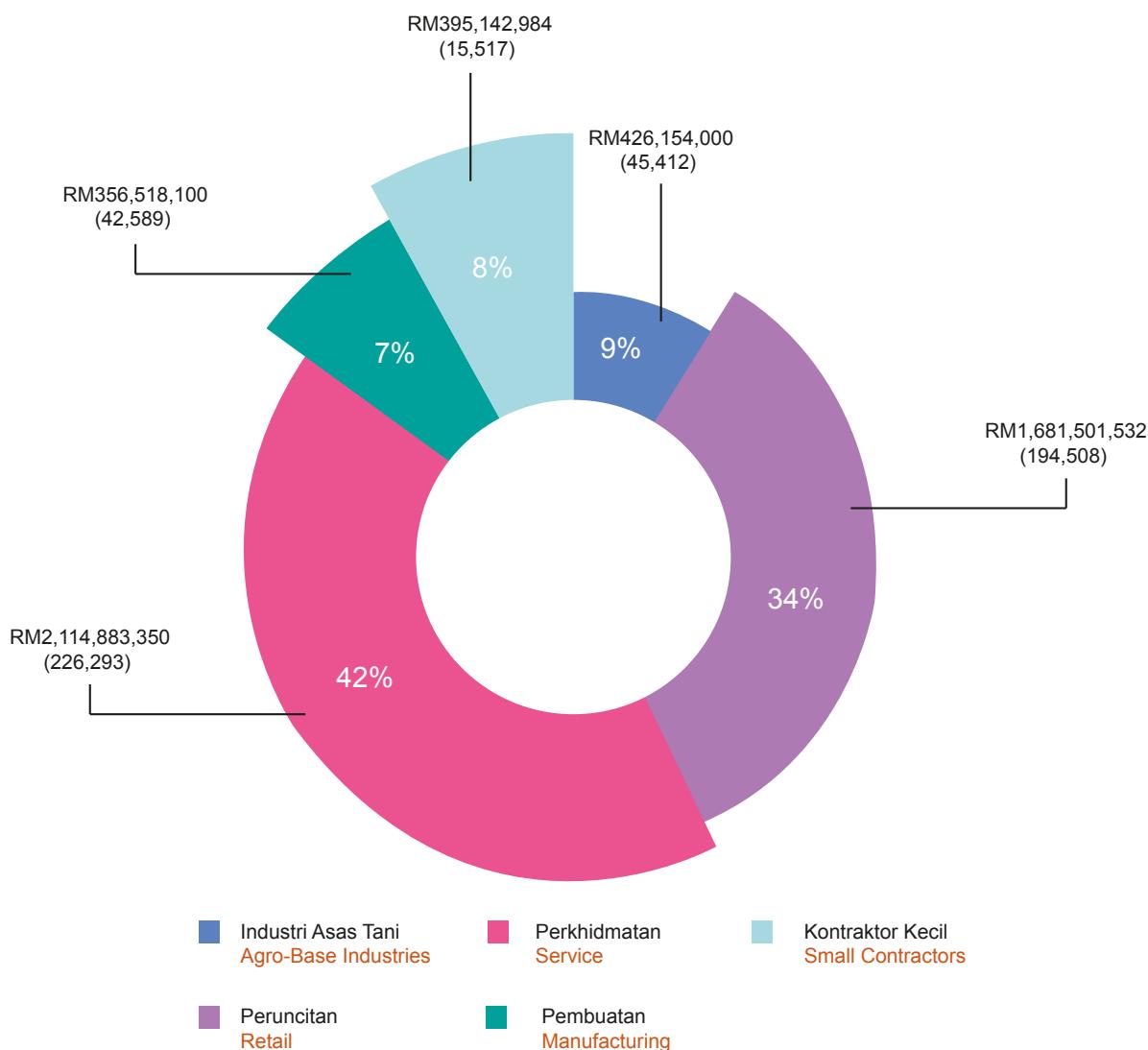


5. Penyaluran Pembiayaan mengikut sektor perniagaan. Sektor perkhidmatan merupakan sektor yang tertinggi menerima pembiayaan, iaitu sebanyak 42%

The services sector received the highest amount of financing, accounting for 42% of total disbursements

SEKTOR SECTOR	RM	BIL. PEMBIAYAAN NO. OF FINANCING	PERATUSAN % PERCENT %
Perkhidmatan Services	2,114,883,350	226,293	42
Peruncitan Retail	1,681,501,532	194,508	34
Industri Asas Tani Agro-based Industries	426,154,000	45,412	9
Kontraktor Kecil Small Contractors	395,142,984	15,517	8
Pembuatan Manufacturing	356,518,100	42,589	7
<b>JUMLAH TOTAL</b>	<b>4,974,199,966</b>	<b>524,319</b>	<b>100</b>

**PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT SEKTOR PERNIAGAAN (1999-2017)**  
**DISBURSEMENT OF TEKUN NASIONAL FINANCING BY BUSINESS SECTOR (1999-2017)**

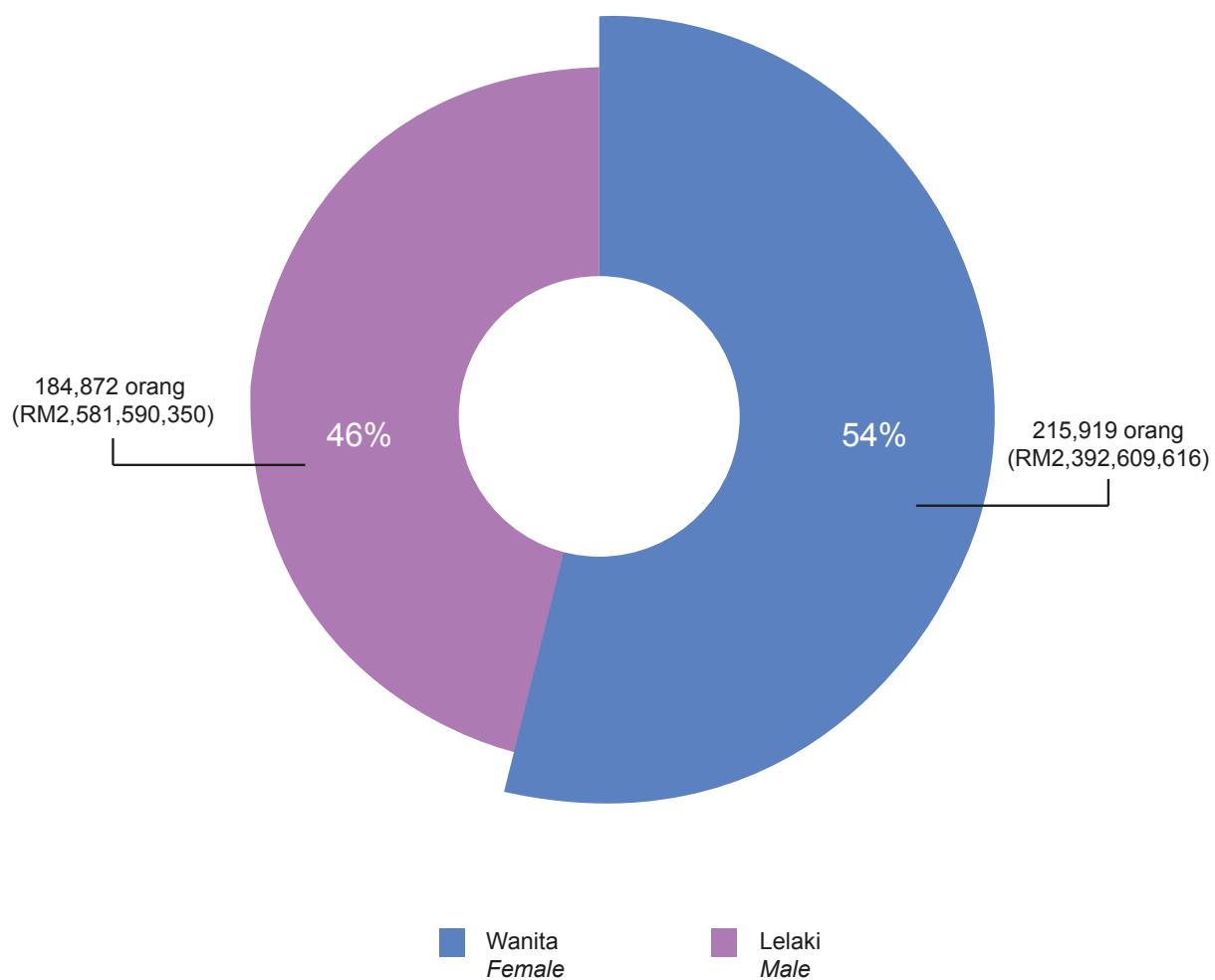


6. Penyaluran Pembiayaan mengikut jantina. Kaum wanita paling ramai menerima pembiayaan iaitu sebanyak 54% dengan bilangan seramai 215,919 orang usahawan. Sementara kaum lelaki sebanyak 46% dengan bilangan seramai 184,872 orang usahawan.

Female entrepreneurs received the most financing, accounting for 54% (215,919) of the total number of recipients in this category while male recipients totalled 184,872 (46%).

JANTINA GENDER	RM	BIL. USAHAWAN NO. OF ENTREPRENEURS	PERATUSAN % PERCENT %
WANITA FEMALE	2,392,609,616	215,919	54
LELAKI MALE	2,581,590,350	184,872	46
JUMLAH TOTAL	4,974,199,966	400,791	100

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT JANTINA (1999-2017)  
DISBURSEMENT OF TEKUN NASIONAL FINANCING BY GENDER (1999-2017)

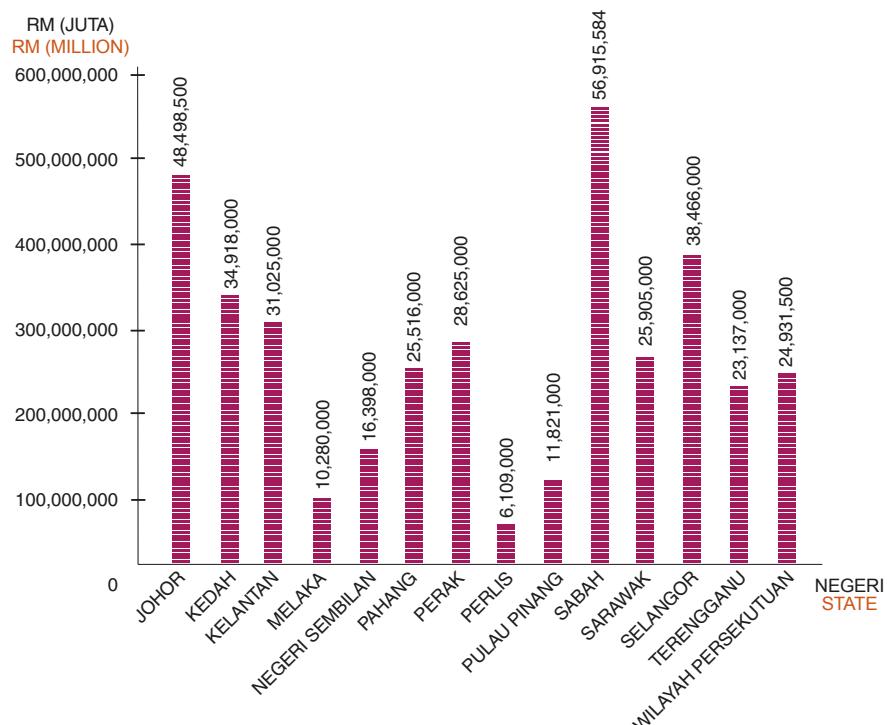


**MAKLUMAT PEMBIAYAAN BAGI TAHUN 2017  
TEKUN NASIONAL FINANCING 2017**

**1. Penyaluran Pembiayaan Mengikut Negeri Bagi Tahun 2017  
Disbursement of Financing by State 2017**

BIL NO	NEGERI STATE	NILAI ( RM ) VALUE ( RM )	BIL. PEMINJAM NO. OF BORROWERS	BIL. PEMBIAYAAN NO. OF FINANCING
1	JOHOR	48,498,500	2,453	3,325
2	KEDAH	34,918,000	2,292	3,117
3	KELANTAN	31,025,000	1,869	2,508
4	MELAKA	10,280,000	528	742
5	NEGERI SEMBILAN	16,398,000	637	916
6	PAHANG	25,516,000	1,568	2,022
7	PERAK	28,625,000	1,212	1,750
8	PERLIS	6,109,000	411	588
9	PULAU PINANG	11,821,000	782	1,022
10	SABAH	56,915,584	3,056	4,148
11	SARAWAK	25,905,000	1,973	2,972
12	SELANGOR	38,466,000	2,021	2,537
13	TERENGGANU	23,137,000	1,374	1,998
14	WILAYAH PERSEKUTUAN FEDERAL TERRITORY	24,931,500	1,576	1,820
JUMLAH TOTAL		382,545,584	21,752	29,465

**PENYALURAN PEMBIAYAAN TEKUN NASIONAL TAHUN 2017  
FINANCING DISBURSEMENT BY STATE FOR YEAR 2017**

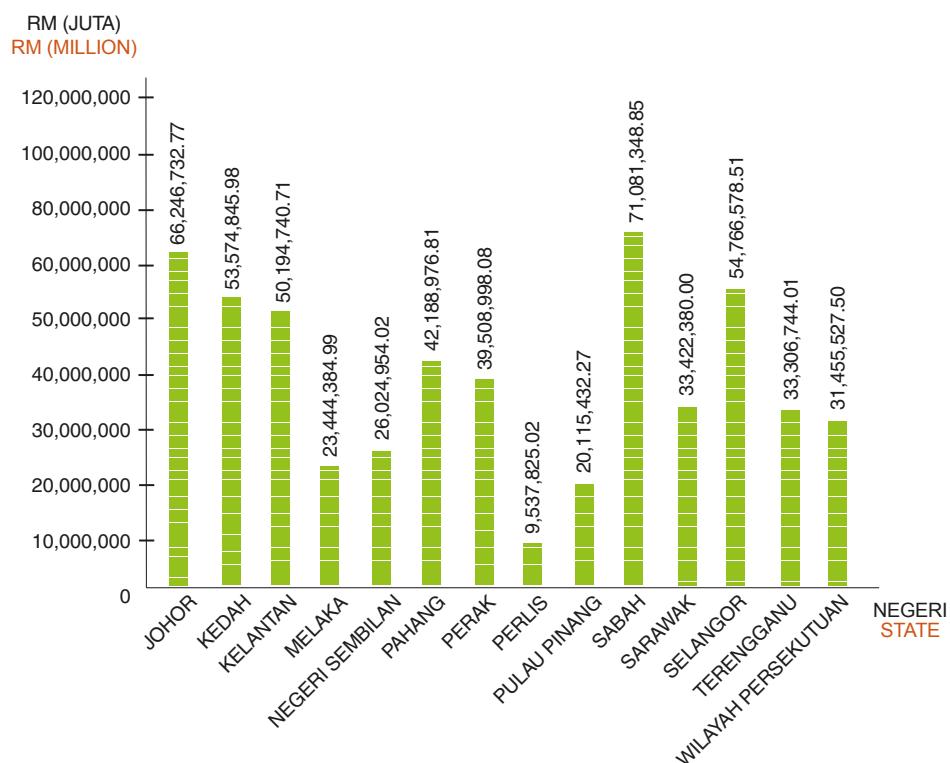


2. Bayaran Balik Pembiayaan Mengikut Negeri Bagi Tahun 2017

Repayment of Financing by State 2017

BIL NO.	NEGERI STATE	NILAI KUTIPAN (RM) COLLECTION VALUE (RM)
1	JOHOR	66,246,732.77
2	KEDAH	53,574,845.98
3	KELANTAN	50,194,740.71
4	MELAKA	23,444,384.99
5	NEGERI SEMBILAN	26,024,954.02
6	PAHANG	42,188,976.81
7	PERAK	39,508,998.08
8	PERLIS	9,537,825.02
9	PULAU PINANG	20,115,432.27
10	SABAH	71,081,348.85
11	SARAWAK	33,422,380.00
12	SELANGOR	54,766,578.51
13	TERENGGANU	33,306,744.01
14	W. PERSEKUTUAN	31,455,527.50
JUMLAH TOTAL		554,869,469.52

BAYARAN BALIK PEMBIAYAAN MENGIKUT NEGERI BAGI TAHUN 2017  
REPAYMENT OF TEKUN NASIONAL FINANCING 2017

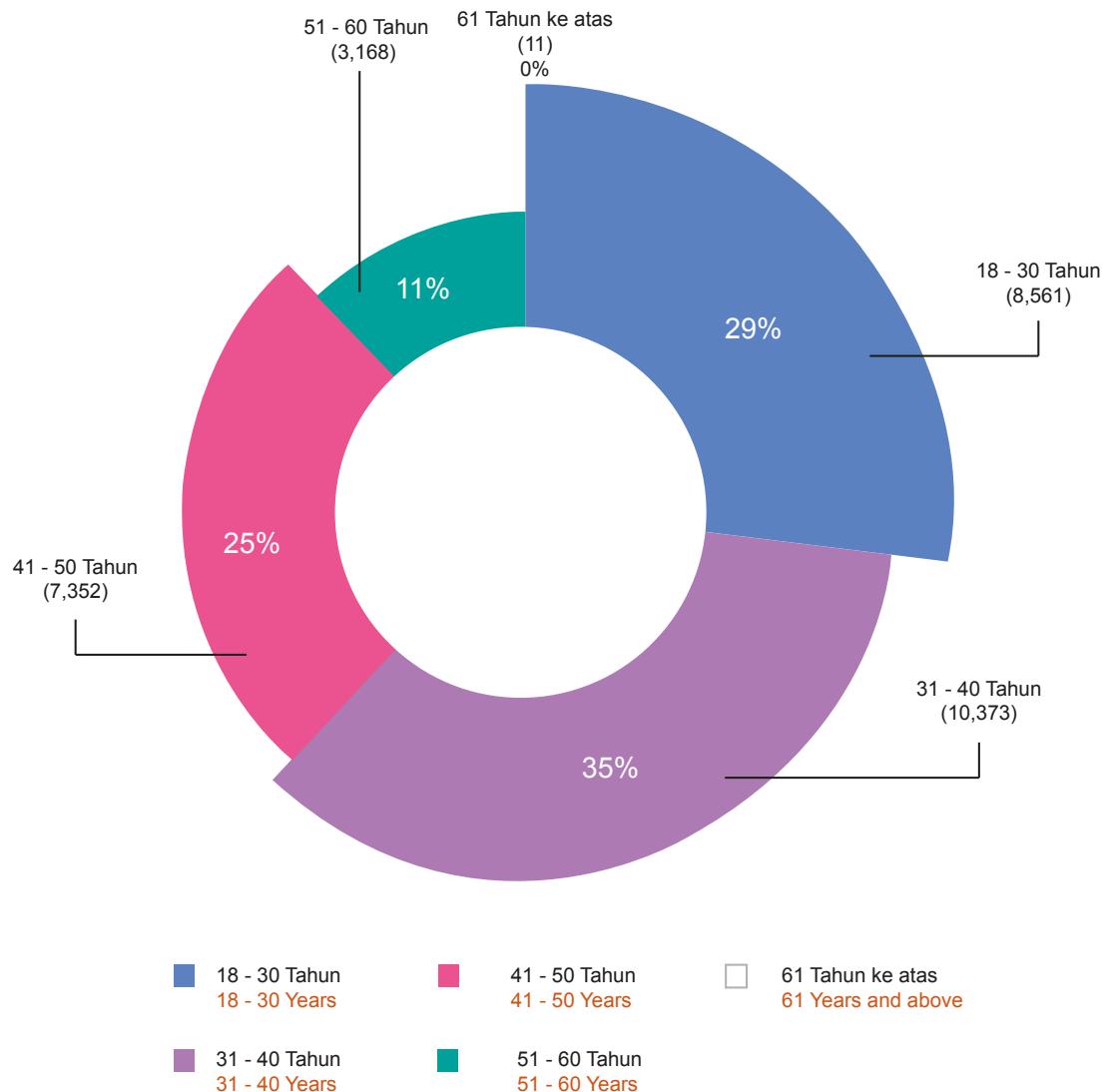


3. Penyaluran Pembiayaan mengikut kategori umur. Umur 3-40 merupakan kategori umur tertinggi menerima pembiayaan iaitu 35% dengan nilai pembiayaan berjumlah RM 134.6 juta.

The highest number of financing recipients were those in the 3-40 age group who received a total of RM134.6 million or 35.2% of total disbursements.

KATEGORI CATEGORY	RM	BIL. PEMBIAYAAN NO. FINANCING	NILAI % VALUE %
18 - 30 Tahun Years	102,102,000	8,561	29
31 - 40 Tahun Years	134,629,500	10,373	35
41 - 50 Tahun Years	99,605,084	7,352	25
51 - 60 Tahun Years	46,118,000	3,168	11
61 Tahun ke atas 61 Years and above	91,000	11	0
<b>JUMLAH TOTAL</b>	<b>382,545,584</b>	<b>29,465</b>	<b>100</b>

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT KATEGORI UMUR 2017  
DISBURSEMENT OF TEKUN NASIONAL FINANCING BY AGE CATEGORY 2017

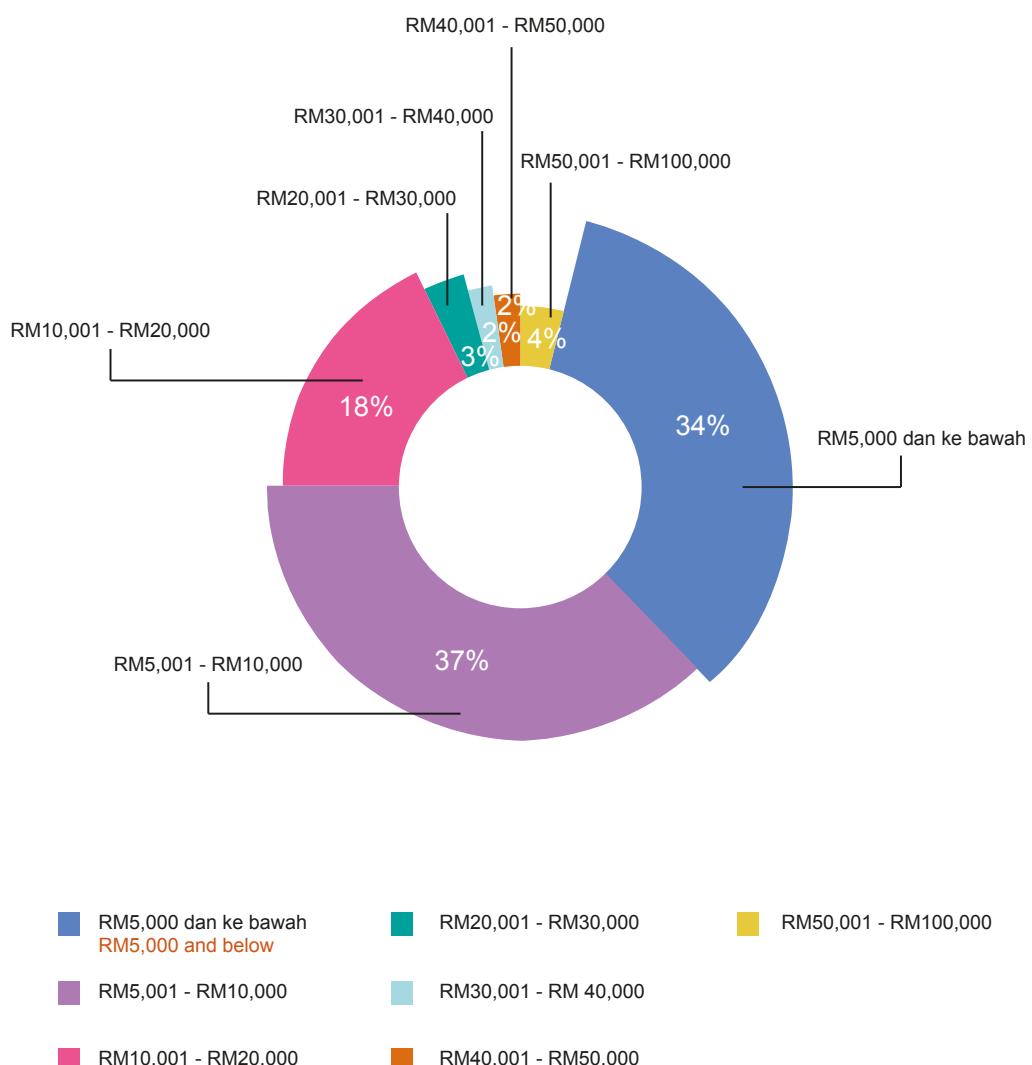


4. Penyaluran Pembiayaan mengikut nilai pembiayaan dikeluarkan. Nilai pembiayaan RM5,001- RM10,000 merupakan kategori paling tinggi iaitu sebanyak 37%.

The highest number of disbursements, 11,033 (37% of total), were made in the RM5001- RM10,000 category where financing totalling RM92.1 million was approved.

NILAI VALUE	RM	BIL. PEMBIAYAAN NO. OF FINANCING	PERATUSAN % PERCENT %
RM5,000 dan ke bawah RM5,000 and below	43,050,000	9,916	34
RM5,001 - RM10,000	92,116,000	11,033	37
RM10,001 - RM20,000	81,008,000	5,273	18
RM20,001 - RM30,000	28,114,000	1,006	3
RM30,001 - RM40,000	21,122,584	557	2
RM40,001 - RM50,000	31,111,000	640	2
RM50,001 – RM100,000	86,024,000	1,040	4
<b>JUMLAH TOTAL</b>	<b>382,545,584</b>	<b>29,465</b>	<b>100</b>

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT NILAI PEMBIAYAAN (2017)  
DISBURSEMENT OF TEKUN NASIONAL FINANCING BY VALUE (2017)

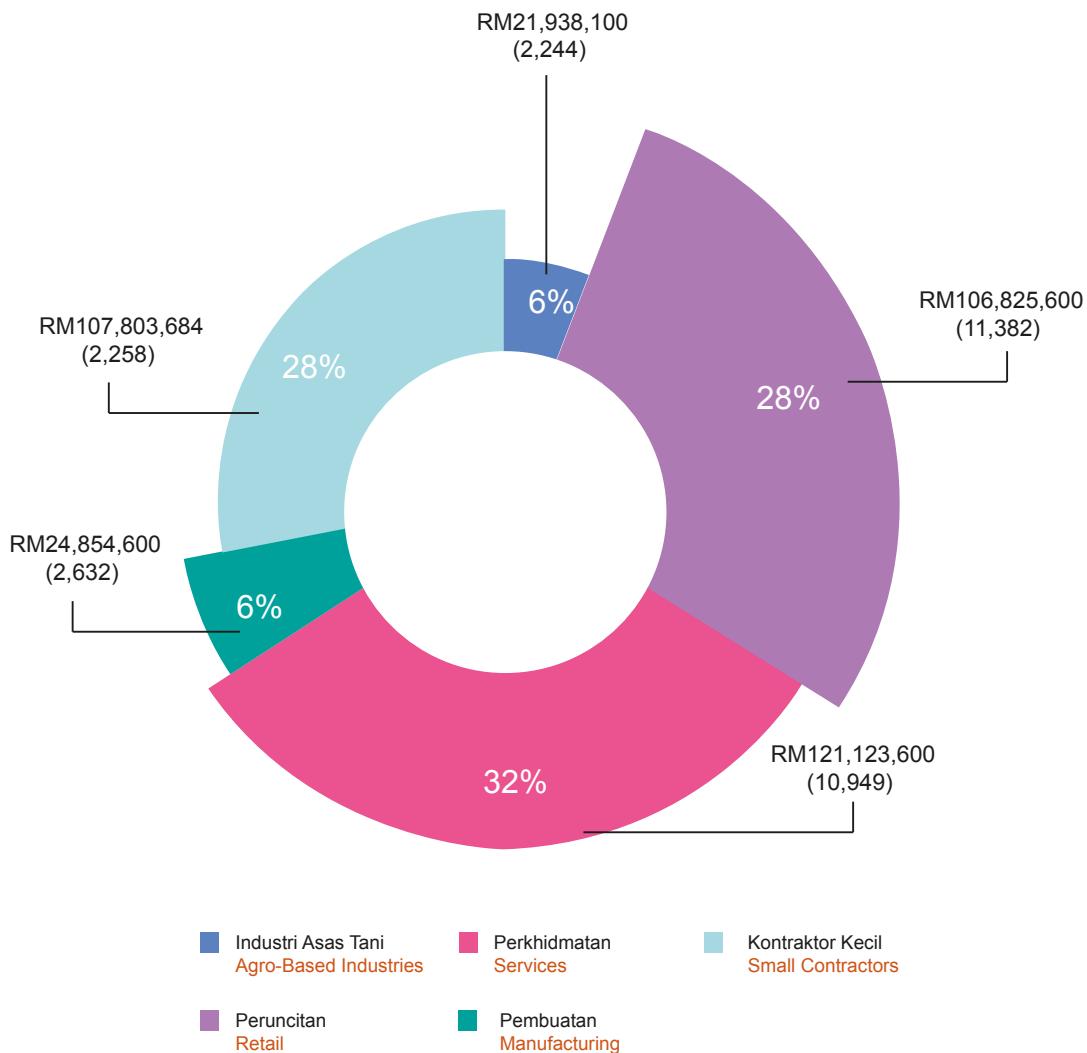


5. Penyaluran Pembiayaan mengikut sektor perniagaan. Sektor perkhidmatan merupakan sektor tertinggi menerima pembiayaan iaitu sebanyak 32% dengan nilai RM 121.1 juta.

The service sector received the highest amount of financing, 32% (RM121.1 million) of total disbursements.

SEKTOR SECTOR	RM	BIL. PEMBIAYAAN NO. OF FINANCING	PERATUSAN % PERCENT %
Perkhidmatan Service	121,123,600	10,949	32
Peruncitan Retail	106,825,600	11,382	28
Kontraktor Kecil Small Contractor	107,803,684	2,258	28
Industri Asas Tani Agro-Based Industries	21,938,100	2,244	6
Pembuatan Manufacturing	24,854,600	2,632	6
<b>JUMLAH TOTAL</b>	<b>382,545,584</b>	<b>29,465</b>	<b>100</b>

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT SEKTOR PERNIAGAAN 2017  
DISBURSEMENT OF FINANCING BY BUSINESS SECTOR (2017)

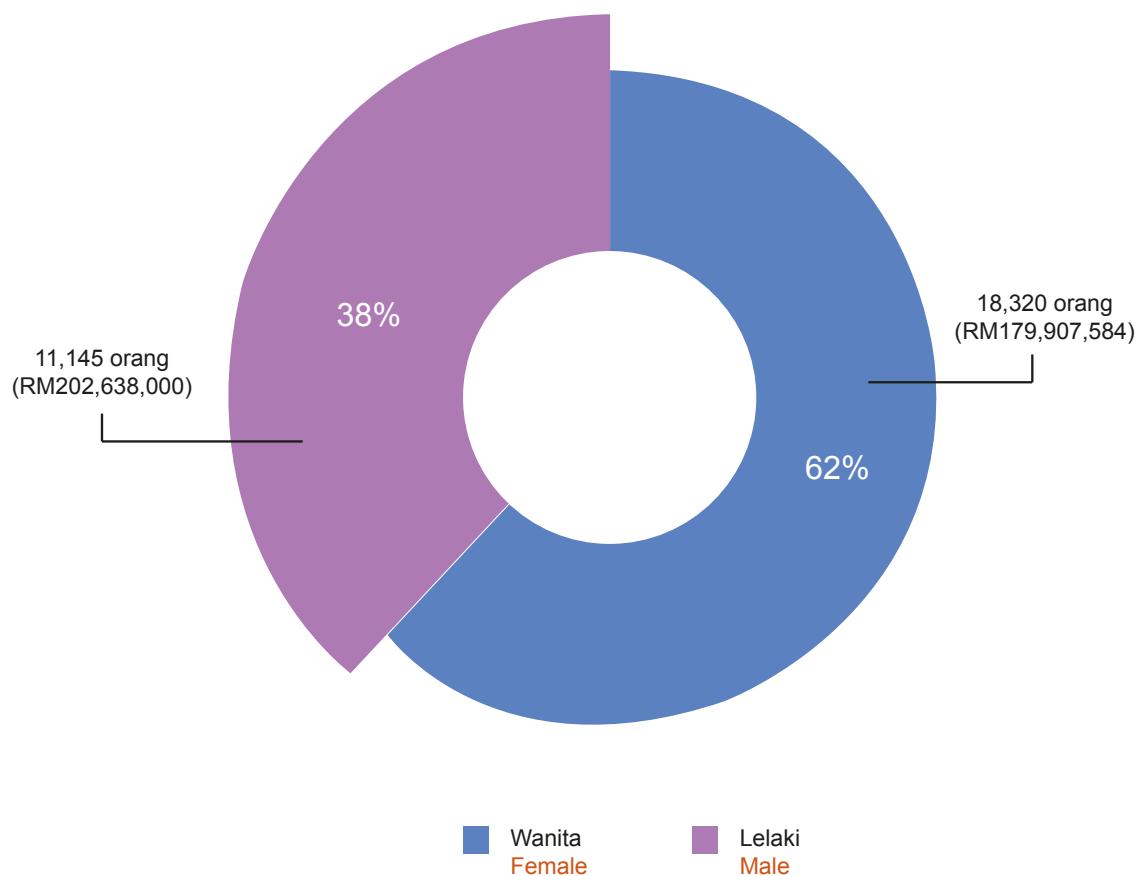


6. Penyaluran Pembiayaan mengikut jantina. Kaum wanita paling ramai menerima pembiayaan, iaitu sebanyak 62% dengan bilangan seramai 18,320 orang usahawan. Sementara kaum lelaki sebanyak 38% dengan bilangan seramai 11,145 usahawan.

The majority of entrepreneurs receiving financing were female, accounting for 62% or 18,320 of the total. Males accounted for 38% or 11,145 entrepreneurs.

JANTINA GENDER	RM	BIL. USAHAWAN NO. OF ENTREPRENEURS	PERATUSAN % PERCENT %
WANITA FEMALE	179,907,584	18,320	62
LELAKI MALE	202,638,000	11,145	38
JUMLAH TOTAL	382,545,584	29,465	100

PENYALURAN PEMBIAYAAN TEKUN NASIONAL MENGIKUT JANTINA (2017)  
DISBURSEMENT OF FINANCING BY GENDER (2017)







## Current financial situation



Investment

Sales

Profit

Other

Current financial situation

## Trading Graph

It is a process to focus resources on the greatest opportunities to increase sales and achieve the company's strategy's goal is to increase sales and achieve the advantage over other

### Inform

It is a process to achieve the company's success by learning from past experiences and ensuring future success.

Learn from past experiences and ensure future success

Reasons for success

Success factors



# PRODUK PEMBIAYAAN TEKUN NASIONAL

TEKUN NASIONAL FINANCING  
PRODUCT

2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



# PRODUK PEMBIAYAAN TEKUN NASIONAL

## TEKUN NASIONAL FINANCING PRODUCT

### Skim Pembiayaan TEKUN Niaga

Skim ini bermula dari tahun 1998. Permohonan terbuka kepada Bumiputera dan warganegara Malaysia yang berumur antara 18 hingga 60 tahun. Nilai pembiayaan di bawah skim ini adalah dari RM1,000 hingga RM100,000 dengan tempoh bayaran balik dari 6 bulan hingga 10 tahun. Pemohon perlu mempunyai lesen / permit / daftar perniagaan yang sah (SSM) serta mempunyai tempat / lokasi perniagaan yang khusus / berniaga secara bergerak (mobile).

Pada tahun 2017, sebanyak RM120.1 juta telah disalurkan kepada 7,677 orang usahawan di bawah skim pembiayaan ini.

### Skim Pembiayaan TEMAN TEKUN

Skim ini menggunakan konsep pembiayaan berkumpulan (5 orang/kumpulan) yang mempunyai pelbagai jenis aktiviti perniagaan. Ahli kumpulan hendaklah mempunyai premis/tapak perniagaan yang berdekatan antara satu sama lain dalam lingkungan kurang daripada 10 kilometer dan bergantung kepada lokasi perniagaan kumpulan. Nilai pembiayaan di bawah skim ini adalah dari RM1,000 hingga RM20,000. Sejak diperkenalkan pada tahun 2015, Skim Pembiayaan TEMAN TEKUN telah menyalurkan RM343.6 juta kepada 50,572 usahawan yang meliputi 10,114 kumpulan. Manakala bagi tahun 2017, sebanyak RM84.5 juta telah disalurkan kepada 12,971 orang usahawan dalam 2,594 kumpulan.

### TEKUN Niaga Financing Scheme

The scheme, which was launched in 1998, is open to Bumiputeras and Malaysian citizens between the age of 18 and 60. The amount of financing ranges from RM1,000 to RM100,000 and has a repayment period of between six months to ten years. An applicant for financing must have a valid business license, permit, valid business registration (under the Companies Commission of Malaysia) and a specific business location unless he is operating a mobile business.

In 2017, the scheme provided RM120.1 million in financing to 7,677 entrepreneurs.

### TEMAN TEKUN Financing Scheme

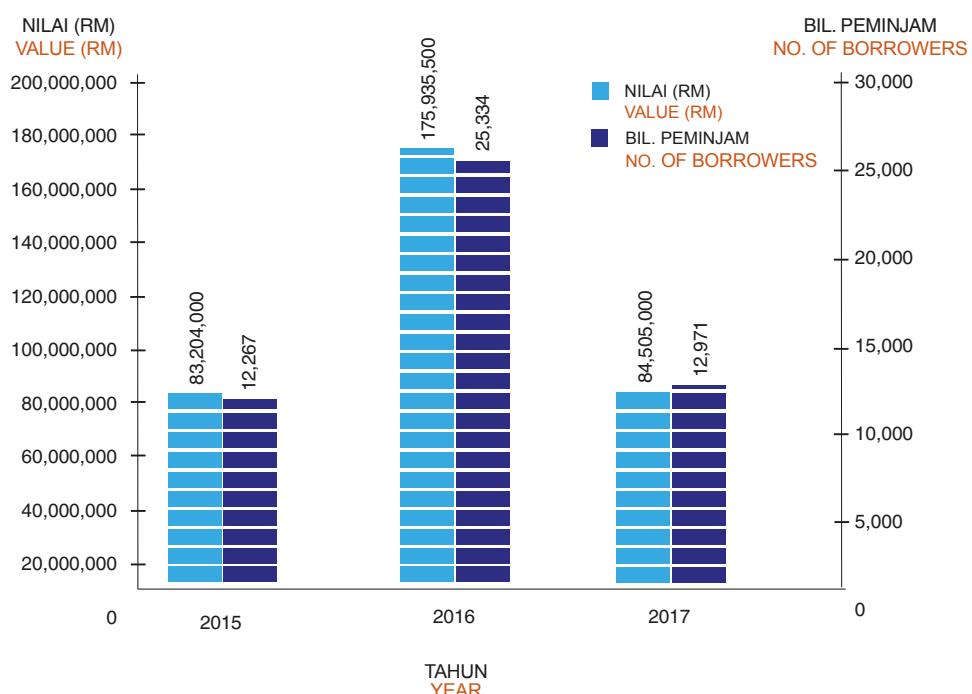
TEMAN TEKUN scheme is based on a group funding concept. Financing is available to a group comprising not more than five partners who are involved in different business activities. Subject to the business location of the group, members are required to have their business premises or sites within a radius of less than 10 kilometers. The amount of financing provided under the scheme ranges from RM1,000 to RM20,000. Since its introduction in 2015, TEMAN TEKUN has provided RM343.6 million in financing to 10,114 groups with a total membership of 50,572 entrepreneurs. In 2017, RM84.5 million was disbursed to 12,971 entrepreneurs in 2,594 groups.



**PENGELUARAN PEMBIAYAAN SKIM TEMAN TEKUN 2015-2017**  
**Disbursement of Financing under TEMAN TEKUN Scheme 2015-2017**

TAHUN YEAR	NILAI (RM) VALUE (RM)	BIL. PEMBIAYAAN NO. OF FINANCING	BIL. PEMINJAM NO. OF BORROWERS	BIL. KUMPULAN BIL. OF GROUPS
2015	83,204,000	12,267	12,267	2,453
2016	175,935,500	25,334	25,334	5,067
2017	84,505,000	12,971	12,971	2,594
<b>TAHUN YEAR</b>	<b>343,644,500</b>	<b>50,572</b>	<b>50,572</b>	<b>10,114</b>

**PENGELUARAN PEMBIAYAAN TEMAN TEKUN 2015 - 2017**  
**TEMAN TEKUN FINANCING DISBURSEMENTS 2015-2017**





### Skim Pembiayaan Program TEMANNITA

Kaedah pembiayaan secara berkumpulan yang terdiri daripada 5 orang wanita dalam satu kumpulan. Nilai pembiayaan di bawah skim ini adalah dari RM 1,000 hingga RM 20,000.

Bayaran balik secara mingguan / dwi mingguan / bulanan / cek bayaran tertunda serta perlu menghadiri perjumpaan setiap minggu di lokasi perniagaan / Pejabat TEKUN Cawangan / tempat yang bersesuaian bersama pegawai TEKUN. Sejak diperkenalkan pada tahun 2017, seramai 3,993 orang usahawan telah mendapat pembiayaan bernilai RM 23.5 juta yang melibatkan 799 kumpulan usahawan.

### TEMANNITA Programme Financing Scheme

Financing scheme is also based on the group funding concept, with each group comprising five members. The scheme has provided financing totalling RM23.5 million to 3,993 entrepreneurs in 799 groups.

The scheme provides financing for amounts ranging from RM 1,000 to RM20,000. Repayments can be made on a weekly, bi-weekly or monthly basis or with post-dated cheques. Financing recipients are required to attend weekly meetings with a TEKUN officer at their business locations, TEKUN branch or any other appropriate venue.



### **Skim Pembiayaan Kontrak-i**

Pemfaktoran adalah instrumen kewangan yang membolehkan sesebuah syarikat mendapatkan pembiayaan dengan mencagarkan kontrak perkhidmatan dan pembekalan. Instrumen ini dapat membantu mengekalkan aliran tunai pusingan bagi perniagaan usahawan. Skim Pembiayaan Kontrak-i diperkenalkan bagi memenuhi keperluan tersebut.

Skim ini merupakan proses untuk membiayai kontrak dan pembekalan secara terus yang diperolehi daripada Kerajaan Persekutuan, Kerajaan Negeri, Agensi Kerajaan, Badan Berkanun & Syarikat Berkaitan Kerajaan (GLC). Pembiayaan ini adalah tanpa penjamin, tanpa deposit, mempunyai tempoh pembiayaan yang fleksibel, kadar keuntungan sebanyak 1.5% sebulan daripada jumlah pembiayaan sehingga tamat tempoh pembiayaan, dan kaedah pembiayaan secara sepenuhnya.

Bagi tempoh 2015 hingga 2017, seramai 3,198 usahawan telah menerima pembiayaan di bawah skim ini dengan nilai pembiayaan berjumlah RM212.8 juta. Manakala bagi tahun 2017, seramai 1,616 usahawan telah menerima pembiayaan berjumlah RM107.4 juta.

### **Kontrak-i Financing Scheme**

Factoring is a financial instrument that enables a company to obtain financing by pledging a contract of service or supply. Factoring helps a business to maintain a constant cash flow cycle. The Kontrak-i Financing Scheme was introduced to cater such needs and aims at financing contracts of service or direct supplies obtained from the federal or state government, government agencies, statutory bodies and government-linked companies.

Funding is provided without the need of a guarantor or deposit and has a flexible financing period, an interest rate of 1.5% per month of the total financing amount until the expiration of the financing period.

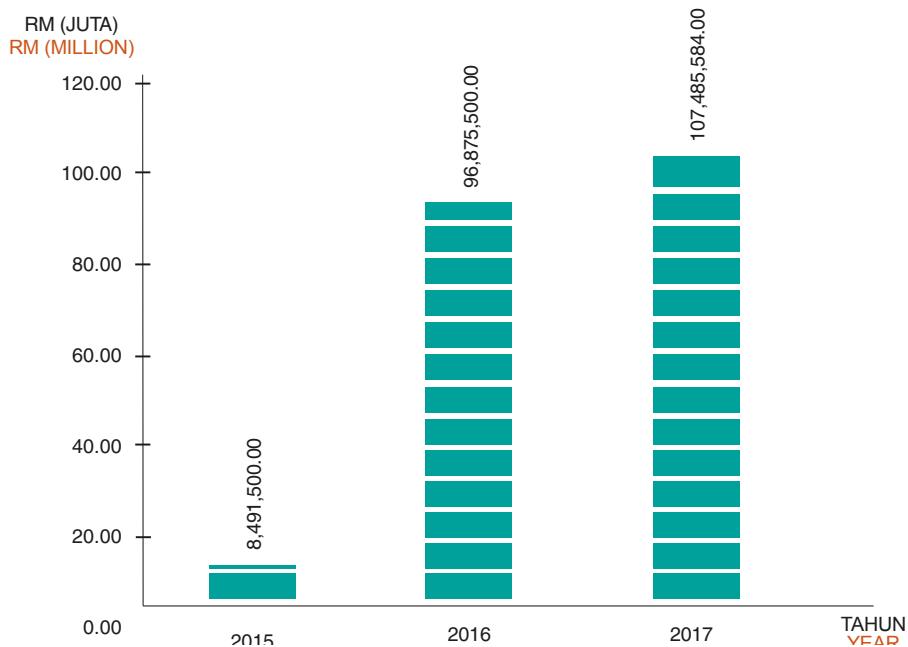
From 2015 to 2017, the scheme provided financing amounting to RM212.8 million to 3,198 entrepreneurs. In 2017, 1,616 entrepreneurs received RM107.4 million in financing.



**PEMBIAYAAN DAN BILANGAN USAHAWAN DI BAWAH SKIM KONTRAK-i (2015-2017)**  
**FINANCING AND RECIPIENTS UNDER KONTRAK-i SCHEME 2015-2017**

PERKARA ITEM	2015	2016	2017	JUMLAH TOTAL
BIL. USAHAWAN NO. ENTREPRENEUR	140	1,442	1,616	3,198
PEMBIAYAAN (RM JUTA) FINANCING (RM MILLION)	8,491,500.00	96,875,500.00	107,485,584.00	212,852,584.00

**PENYALURAN PEMBIAYAAN SKIM KONTRAK-i (2015 - 2017)**  
**DISBURSEMENT OF FINANCING UNDER KONTRAK-i SCHEME (2015-2017)**



**BILANGAN USAHAWAN SKIM KONTRAK-I BAGI TEMPOH 2015 - 2017**  
**NUMBER OF ENTREPRENEUR RECIPIENTS OF KONTRAK-i SCHEME**





### **Skim Pembangunan Usahawan Masyarakat India (SPUMI)**

SPUMI adalah satu skim pembiayaan mikro bertujuan memberi kemudahan pembiayaan kepada masyarakat India yang berumur antara 18 tahun hingga 60 tahun untuk menjalankan perniagaan. Objektif skim ini adalah untuk menggalakkan masyarakat India menceburkan diri dalam bidang perniagaan secara inovatif di samping merangsangkan bidang keusahawanan golongan tersebut.

Sejak skim ini dilaksanakan pada tahun 2008 hingga 2017 seramai 18,175 usahawan telah menerima pembiayaan bernilai RM 265.8 juta. Manakala bagi tahun 2017, seramai 975 usahawan telah menerima pembiayaan bernilai RM17.4 juta.

### **Indian Entrepreneur Development Scheme (SPUMI)**

SPUMI is a micro financing scheme which was established to encourage and help members of the Indian community to venture into businesses. The scheme provides financing to Indian entrepreneurs between the age of 18 and 60.

Since its inception in 2008 and up to the end of 2017, SPUMI has provided RM265.8 million in financing to 18,175 entrepreneurs. In 2017, 975 entrepreneurs received financing totaling RM17.4 million.

**PENGELUARAN PEMBIAYAAN TEKUN SKIM PEMBANGUNAN USAHAWAN**

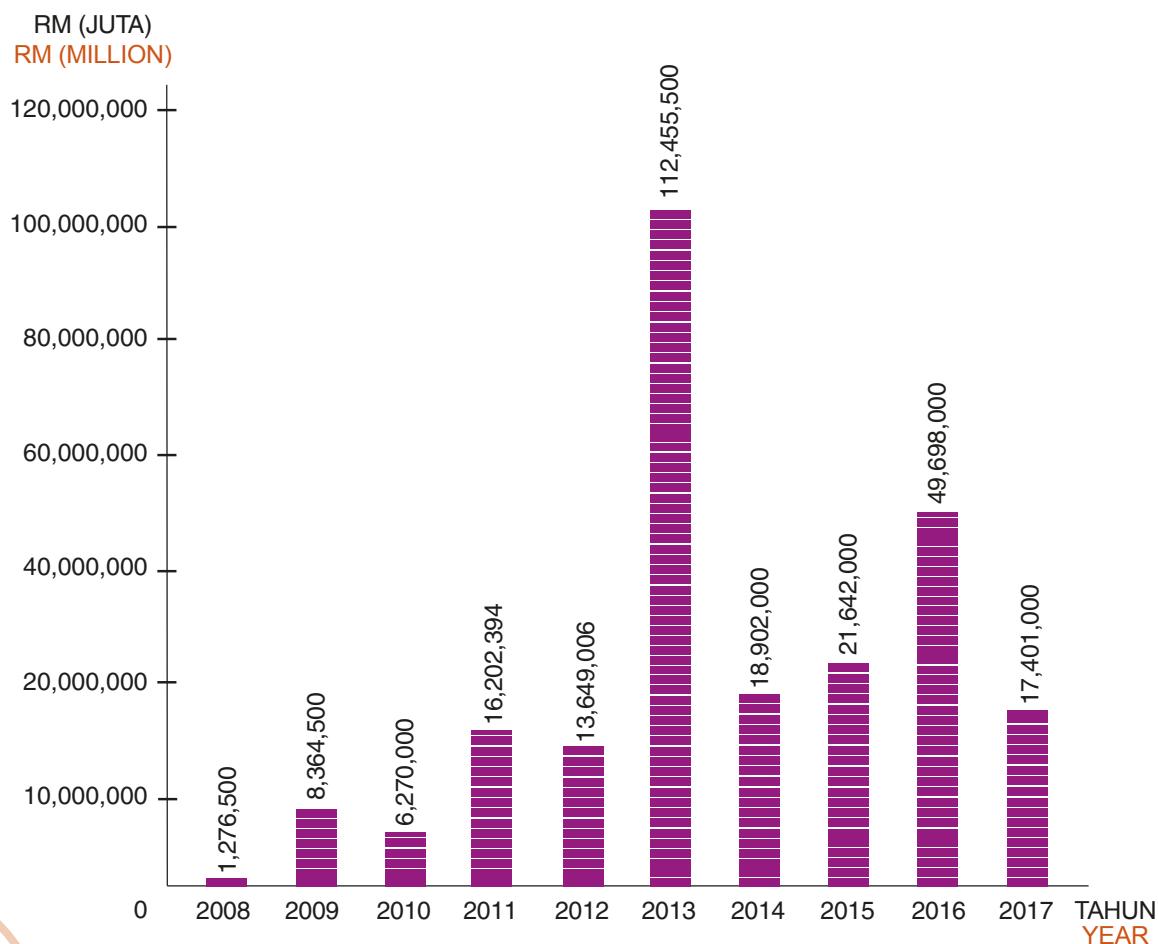
**MASYARAKAT INDIA (SPUMI) 2008-2017**

**DISBURSEMENT OF FINANCING UNDER SPUMI 2008-2017**

TAHUN YEAR	NILAI (RM) VALUE (RM)	BIL. PEMBIAYAAN NO. OF FINANCING	BIL. PEMINJAM NO. OF BORROWERS
2008	1,276,500	151	150
2009	8,364,500	1,156	1150
2010	6,270,000	725	719
2011	16,202,394	1,915	1883
2012	13,649,006	1,081	997
2013	112,455,500	8,146	7764
2014	18,902,000	1,894	1685
2015	21,642,000	1,316	1016
2016	49,698,000	2,282	1836
2017	17,401,000	1,248	975
<b>JUMLAH TOTAL</b>	<b>265,860,900</b>	<b>19,914</b>	<b>18175</b>

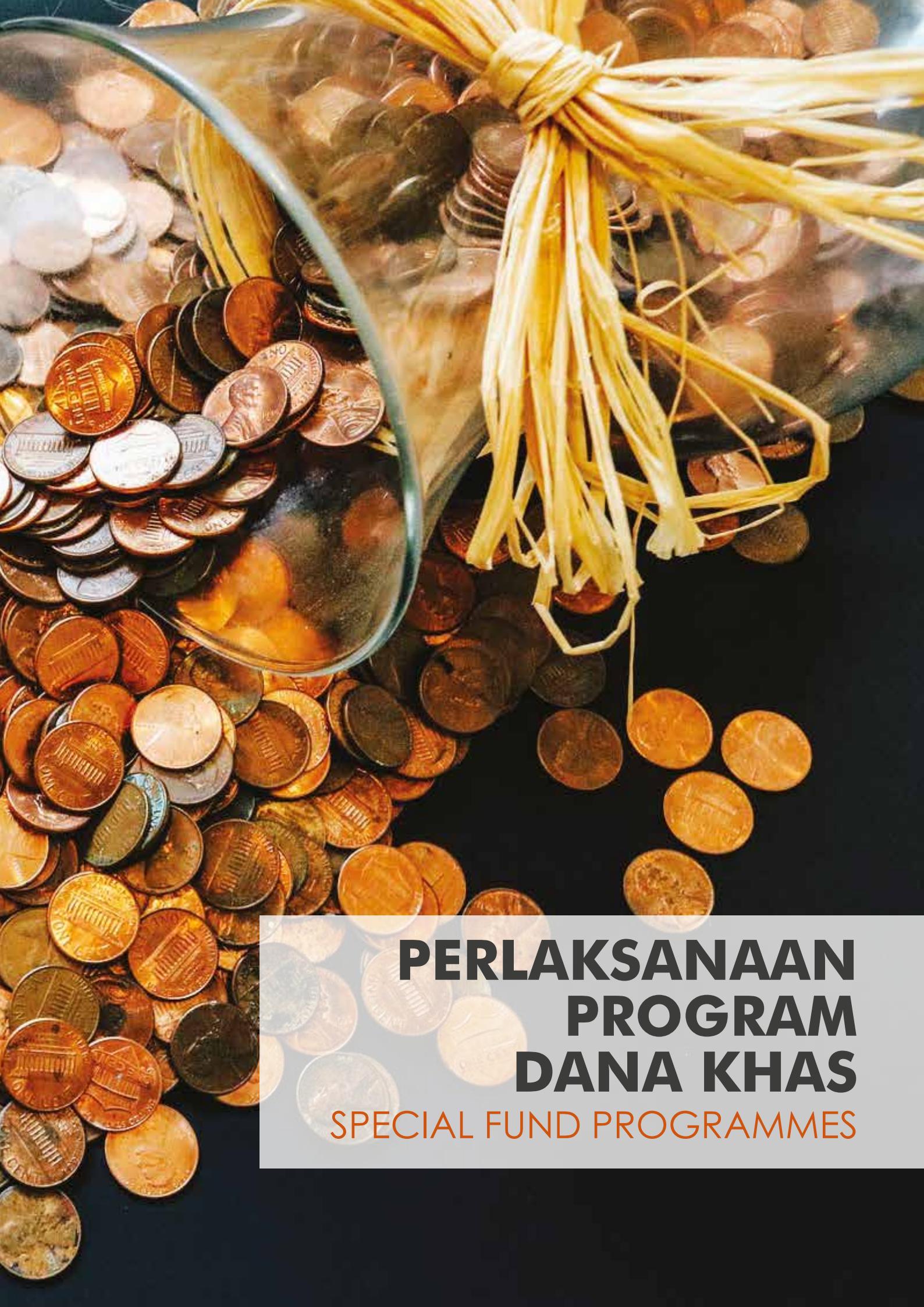
**PENGELUARAN PEMBIAYAAN TEKUN SPUMI (2008 - 2017)**

**DISBURSEMENT OF FINANCING UNDER TEKUN SPUMI (2008-2017)**









# **PERLAKSANAAN PROGRAM DANA KHAS**

**SPECIAL FUND PROGRAMMES**



## PERLAKSANAAN PROGRAM DANA KHAS SPECIAL FUND PROGRAMMES

### PROGRAM AGROPRENEUR MUDA 2017

Program ini telah diwujudkan oleh Kementerian Pertanian dan Industri Asas Tani (MOA) melalui Unit Agropreneur Muda bagi menarik minat golongan muda yang berumur di bawah 40 tahun supaya terlibat secara langsung dalam bidang pertanian. Nilai pembiayaan adalah sehingga RM50,000 bagi tempoh 5 tahun dengan kadar keuntungan sebanyak 2% setahun.

Pihak MOA telah menyediakan peruntukan sebanyak RM5 juta kepada TEKUN bagi melaksanakan program Pembiayaan Agropreneur Muda 2017. Sepanjang tahun 2017 seramai 11 orang usahawan telah menerima pembiayaan bernilai RM323 ribu.

### YOUTH AGROPRENEUR PROGRAMME 2017

The programme was introduced by the Ministry of Agriculture and Agro-Based Industries (MOA) through its Youth Agropreneur Unit with the objective to attract those below 40 years of age to participate in agro-based business ventures. Financing of up to RM50,000 is provided for a five-year period at an interest rate of 2% per annum

In 2017, MOA provided an allocation of RM5 million to TEKUN Nasional to implement the Youth Agropreneur Programme. Eleven entrepreneurs received financing totalling RM323,000 during the year.



## **PROGRAM PEMBANGUNAN USAHAWAN PROFESIONAL MUDA BUMIPUTERA**

Program Profesional Muda Bumiputera dilaksanakan untuk menggalakkan golongan profesional mencebur ke bidang perniagaan dengan menyediakan pembiayaan sehingga RM100,000 dengan tempoh bayaran balik sehingga 10 tahun. Program ini terbuka kepada golongan Profesional Muda Bumiputera yang mengamalkan bidang profesional mereka atau menjalankan bidang perniagaan yang berlainan. Sejak ianya dilancarkan pada tahun 2015 sehingga tahun 2017 sejumlah RM11.7 juta telah disalurkan kepada 168 orang usahawan. Bagi tahun 2017 sahaja, sejumlah RM2.7 juta telah disalurkan kepada 48 orang usahawan.

## **YOUNG BUMIPUTERA PROFESSIONALS ENTREPRENEUR DEVELOPMENT PROGRAMME**

The Young Bumiputera Professionals Entrepreneur Programme was introduced to encourage professionals to venture into business. Financing of up to RM100,000 with a repayment period of up to ten years is provided. Young Bumiputera professionals who are practitioners in their respective fields or are in other fields of activities are eligible to participate in the programme. Since its launch in 2015 and up to 2017, the programme has provided RM11.7 million in financing to 168 entrepreneurs. In 2017 alone, RM2.7 million in financing was provided to 48 entrepreneurs.



## **PROGRAM PEMBANGUNAN USAHAWAN SISWAZAH (PPUS)**

Program ini khusus untuk membantu siswazah yang ingin memulakan atau mengembangkan perniagaan. Siswazah boleh menjalankan aktiviti keusahawanan secara individu atau perkongsian pintar (*smart partnership*) yang melibatkan 2 atau 3 orang (maksimum) rakan kongsi dengan nilai pembiayaan sehingga RM50,000 setiap rakan kongsi. Program yang diperkenalkan pada tahun 2009 ini telah membantu 548 usahawan siswazah dengan nilai pembiayaan berjumlah RM12.8 juta. Manakala bagi tahun 2017, sejumlah RM10.4 juta telah disalurkan kepada 443 orang usahawan siswazah.

## **GRADUATE ENTREPRENEUR DEVELOPMENT PROGRAMME (PPUS)**

The PPUS programme is dedicated to providing assistance to graduates who want to start or expand their businesses. Graduates can conduct business individually or as a partnership with up to three members. Financing of up to RM50,000 per partner will be provided. The programme, which was introduced in 2009, has provided financing totalling RM12.8 million to 548 graduates. In 2017, RM10.4 million in financing was approved for 443 graduates.



## **PROGRAM KHAS MIKRO KERJASAMA AWAM SWASTA - UNIT KERJASAMA AWAM SWASTA (PPP-UKAS)**

UKAS telah menyediakan dana geran sebanyak RM15 juta kepada TEKUN pada tahun 2013 bagi penyaluran pembiayaan tanpa kadar keuntungan sehingga RM50,000 bagi tempoh 5 tahun. Program ini dilaksanakan melalui empat sub program iaitu Program Peluang Kedua, Golongan Pelajar Tercicir, Program Peningkatan Perniagaan dan Program Meningkatkan Pendapatan dengan kerjasama agensi lain seperti AADK, Jabatan Penjara, GIATMARA dan Pejabat Penasihat Pembangunan dan Ikhtisas Wanita.

## **SPECIAL MICRO PROGRAMME FOR PUBLIC-PRIVATE PARTNERSHIP – PUBLIC-PRIVATE PARTNERSHIP UNIT (PPP-UKAS)**

In 2013, UKAS gave a RM15 million grant to TEKUN Nasional to be used interest free facility to provide funding to entrepreneurs. The programme provides financing of up to RM50,000 based on a five-year repayment period. The programme is conducted through four sub-programmes, namely, the Second Chance Programme, Drop-Out Students, Business Improvement Programme and Income Enhancement Programme. These are conducted in collaboration with other agencies such as the National Anti-Drug Agency, Prisons Department, GIATMARA and Women's Development and Professional Advisory Office

### **PROGRAM PELUANG KEDUA**

#### **i. Pembiayaan Bencana**

Pembiayaan kepada usahawan yang ditimpa bencana seperti banjir, kebakaran, ribut dan lain-lain. Nilai pembiayaan adalah sehingga RM50,000. Setakat ini sejumlah RM1.7 juta telah disalurkan kepada 133 orang usahawan dan bagi tahun 2017 sahaja, seramai 27 orang usahawan telah menerima pembiayaan berjumlah RM506 ribu.

### **SECOND CHANCE PROGRAMME**

#### **i. Financing for Disaster Recovery**

Financial assistance is provided to entrepreneurs affected by natural disasters such floods, storms as well as fires and other disasters. Financing of up to RM50,000 is provided. To date, RM1.7 million has been disbursed to 133 entrepreneurs. In 2017, RM506,000 in financing was provided to 27 entrepreneurs.

## **ii. Kerjasama dengan Jabatan Kemajuan Orang Asli (JAKOA)**

Pembentangan kepada masyarakat Orang Asli untuk menjalankan aktiviti perniagaan juga dilaksanakan. Permohonan perlu mendapat pengesahan / disokong oleh JAKOA. Sejumlah RM1.44 juta telah disalurkan kepada 132 orang usahawan dan bagi tahun 2017, seramai 36 orang usahawan telah menerima pembentangan berjumlah RM440 ribu.

## **ii. Collaboration with Orang Asli Development Department (JAKOA)**

Financing is provided for the Orang Asli community to conduct business activities. Applications must be verified and supported by JAKOA. To date, RM1.44 million in financing has been disbursed to 132 Orang Asli entrepreneurs. In 2017, financing amounting to RM440,000 was provided to 36 entrepreneurs.



## **iii. Kerjasama dengan Jabatan Penjara dan Agensi Anti Dadah Kebangsaan (AADK)**

Pembentangan ini telah pun dijalankan kepada bekas penghuni Pusat Serenti dan Penjara bagi mereka menjalani kursus kemahiran dan keusahawanan. Sejumlah RM124 ribu telah disalurkan kepada 12 orang usahawan sehingga 2017. Bagi tahun 2017, seramai 2 orang usahawan telah menerima pembentangan berjumlah RM22 ribu.

## **iii. Collaboration with Prisons Department and National Anti-Drug Agency**

Financing is provided to former inmates of the drug rehabilitation centre, Pusat Serenti, and ex-convicts who have undergone skills and entrepreneurial training. Up to 2017, a total of RM124,000 in financing was provided to 12 entrepreneurs. In 2017, two entrepreneurs received RM22,000 in funding.

## **iv. Kerjasama Dengan Jabatan Kebajikan Masyarakat (JKM)**

Pembentangan disediakan kepada Orang Kelainan Upaya (OKU). Sejak dilaksanakan pada 2013 sehingga 2017, sejumlah RM1.56 juta telah disalurkan kepada 142 orang usahawan dan bagi tahun 2017, seramai 76 orang usahawan telah menerima pembentangan berjumlah RM847 ribu.

## **iv. Collaboration with Social Welfare Department**

TEKUN Nasional, in collaboration with the Social Welfare Department, also provides financing to entrepreneurs with disabilities. Since its implementation in 2013 and up to 2017, RM1.56 million in financing was provided to 142 entrepreneurs. In 2017, 76 entrepreneurs received financing amounting to RM847,000.

## **PROGRAM PEMBANGUNAN KEUSAHAWANAN DENGAN KERJASAMA GIATMARA**

Pembentangan kepada pelajar lepasan GIATMARA yang tamat kursus dan latihan dalam bidang kemahiran seperti salon dandan rambut, gunting rambut, pemberian penyaman udara, bengkel motor, kereta dan lain-lain. Dari tahun 2016-2017, sejumlah RM1.02 juta telah disalurkan kepada 69 orang usahawan. Untuk tahun 2017, seramai 68 orang usahawan menerima pembentangan berjumlah RM985 ribu.

## **PROGRAM PEMBANGUNAN KEUSAHAWANAN IKHTISAS WANITA**

TEKUN menyediakan pembentangan kepada ibu tunggal atau bapa tunggal dan Ketua Isi Rumah untuk menjalankan aktiviti perniagaan kecil-kecilan di rumah seperti pembuatan kuih di rumah, jahitan, SPA, salon, perniagaan online atau perniagaan lain yang mereka ceburi untuk menyara keluarga. Sepanjang tahun 2017 sejumlah RM1.61 juta telah disalurkan kepada 106 orang usahawan.

## **ENTREPRENEURSHIP DEVELOPMENT IN COLLABORATION WITH GIATMARA**

Financing is provided for GIATMARA graduate students who have completed courses and training in skills such as hairdressing, workshop and air-conditioner repairs. In 2016 and 2017, a total of RM1.02 million was provided for 69 entrepreneurs. In 2017, 68 entrepreneurs received financing amounting to RM985,000.

## **WOMEN PROFESSIONAL ENTREPRENEURSHIP DEVELOPMENT PROGRAMME**

TEKUN provides funding to single parents and heads of household to conduct home-based businesses such as cake baking, tailoring, spa, salon and online business to support their families. In 2017, RM1.61 million in financing was provided to 106 entrepreneurs.



## MIKROKREDIT AZAM TANI (PESERTA PROGRAM AZAM TANI )

Kementerian Pertanian dan Industri Asas Tani (MOA) telah dipertanggungjawabkan sebagai *Project Champion* bagi **Projek AZAM Tani** bagi membantu isi rumah berpendapatan rendah dari golongan miskin tegar dan miskin di dalam eKasih bagi meningkatkan pendapatan dalam bidang tanaman, ternakan, perikanan, perniagaan hasil pertanian dan penghasilan produk industri asas tani melalui pemberian bantuan projek.

Peserta di bawah Program Azam Tani yang telah berjaya dalam peningkatan perniagaan boleh ditawarkan kemudahan pembiayaan tanpa caj, maksima sehingga RM10,000 di bawah Skim Pembiayaan Mikrokredit Azam Tani. Dari tahun 2015 - 2017, sejumlah RM705 ribu telah disalurkan kepada 96 orang usahawan. Untuk tahun 2017 seramai 11 orang usahawan telah menerima pembiayaan berjumlah RM89 ribu.

## AZAM TANI MICRO CREDIT (MEMBERS OF AZAM TANI PROGRAMME)

The Ministry of Agriculture and Agro-Based Industry was assigned as the project champion for the **Azam Tani project** which aims at assisting low-income and poverty-stricken households in the eKasih programme to increase their income through participation in agriculture-related business such as planting of crops, livestock breeding, fisheries, as well as agro-based industries production.

Azam Tani programme participants who have succeeded in growing their business are eligible for a zero charged profit rate financing facility of up to a maximum of RM10,000 under the Azam Tani Micro Credit Financing Scheme. From 2015 - 2017, 96 entrepreneurs received financing totaling RM705,000. In 2017, 11 entrepreneurs received financing totalling RM89,000.



## **SKIM PEMBIAYAAN USAHAWAN BEKAS TENTERA (SPBT)**

Program Pembangunan Usahawan diwujudkan untuk membantu bekas anggota tentera dan juga isteri atau anak bekas tentera mencebur i bidang perniagaan dan keusahawanan. Nilai pembiayaan adalah sehingga RM100,000 bagi tempoh 10 tahun. Manakala nilai pembiayaan bagi pasangan atau anak dalam kalangan bekas tentera adalah sehingga RM50,000 sahaja.

Dari tahun 2015- 2017, sejumlah RM7.06 juta telah disalurkan kepada 115 orang usahawan. Untuk tahun 2017 seramai 8 orang usahawan telah menerima pembiayaan berjumlah RM2.04 juta.

## **EX-MILITARY ENTREPRENEUR FINANCING SCHEME (SPBT)**

The entrepreneur development programme for former military personnel was set up to assist the latter as well as their wives or children to venture into business. Financing of up to RM100,000 for a period of ten years is provided for individual military personnel while RM50,000 are provided for couples or their children.

From 2015 to 2017, RM7.06 million was disbursed to 115 entrepreneurs. In 2017, 8 entrepreneurs received financing amounting to RM2.04 million.



## **SKIM DANA TERNAKAN JABATAN PERKHIDMATAN VETERINAR (DVS) TEKUN**

Kemudahan Pembiayaan TEKUN di bawah Skim Dana TEKUN DVS adalah terbuka kepada penternak bertaraf semi komersial dan komersial yang berjaya di Negeri Johor dengan tujuan memajukan bidang ternakan negeri tersebut. Kerajaan Negeri Johor melalui DVS Johor telah menyediakan peruntukan sejumlah RM1 juta menawarkan pembiayaan tanpa kadar keuntungan sehingga RM 50,000 dengan tempoh pembiayaan sehingga 5 tahun. Untuk tahun 2017 seramai 19 orang usahawan telah menerima pembiayaan berjumlah RM830 ribu.

## **VETERINARY SERVICES DEPARTMENT (DVS) LIVESTOCK FINANCING SCHEME**

The TEKUN financing facility under the TEKUN DVS Financing Scheme is open to successful commercial and semi-commercial breeders in Johor for the purpose of developing the state's livestock sector. The Johor State Government through DVS Johor has provided an allocation of RM1 million to offer interest-free financing of up to RM 50,000 with a repayment period of up to five years. In 2017, 19 entrepreneurs received financing amounting to RM830,000.



## SKIM PEMBIAYAAN NELAYAN

Program ini merupakan skim pembiayaan kepada golongan nelayan yang mempunyai lesen dan memerlukan modal bagi melaksanakan aktiviti-aktiviti perikanan yang dirancangkan serta membantu mengurangkan dan memerangi orang tengah melalui pengambilalihan hutang nelayan.

TEKUN telah menyediakan pembiayaan kepada golongan nelayan dalam 4 aktiviti iaitu menyelesaikan hutang nelayan daripada orang tengah (Pembiayaan akan disalurkan terus kepada Orang Tengah), membeli input & peralatan kelengkapan (Sampan, Enjin & Pukat), penternakan ikan dalam sangkar (Akuakultur) dan pembiayaan kepada isteri nelayan untuk aktiviti yang boleh menjana dan menambah pendapatan. Dari tahun 2014 - 2017, sejumlah RM20.6 juta pembiayaan telah disalurkan kepada 2,586 orang usahawan. Untuk tahun 2017 seramai 416 orang usahawan telah menerima pembiayaan berjumlah RM3.97 juta.

## FISHERMEN FINANCING SCHEME

The scheme has a two-fold objective, namely, to finance licensed fishermen who require capital for fishery activities as well as to reduce the influence of middlemen by acquiring the former's debts.

TEKUN provides financing to fishermen in four areas, namely, debt resolution by settling fishermen's debts with the middlemen with the financing provided, purchasing inputs and equipment (boats, engines, nets), developing aquaculture activities as well as financing the business activities of wives of fishermen in order to increase household income. From 2014 to 2017, RM20.6 million in financing was disbursed to 2,586 entrepreneurs. In 2017, 416 entrepreneurs received financing amounting to RM3.97 million.





### **SKIM PEMBIAYAAN MIKRO USAHAWAN VETERAN ANGKATAN TENTERA MALAYSIA (SPM-UV-ATM).**

Program ini merupakan kerjasama Perbadanan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT) dengan TEKUN Nasional. Peruntukan disediakan oleh Unit Kerjasama Awam Swasta (UKAS) di bawah Dana Mikro Kerjasama Awam Swasta kepada PERHEBAT bagi membantu golongan tentera yang bersara dalam perniagaan mereka. Pihak UKAS telah bersetuju agar pembiayaan ini diuruskan oleh PERHEBAT melalui TEKUN Nasional.

Pembiayaan yang ditawarkan tidak mengenakan caj kepada usahawan (caj ditanggung oleh kerajaan) ini adalah sehingga RM50,000 dengan tempoh bayaran balik sehingga 5 tahun. Dari tahun 2013 hingga 2017, sejumlah RM34.5 juta telah disalurkan kepada 1,952 orang usahawan. Bagi tahun 2017 seramai 273 orang usahawan telah menerima pembiayaan berjumlah RM4.38 juta.

### **MALAYSIAN ARMED FORCES VETERANS MICRO FINANCING SCHEME (SMP-UV-ATM)**

The programme is a collaboration between TEKUN and the Armed Forces Retirees Affairs Corporation (PERHEBAT). The allocation for the scheme is provided for by the Public-Private Partnership Unit (UKAS) under the Public-Private Partnership Micro Fund to PERHEBAT to assist retirees in their business. In an agreement with UKAS, financing under the scheme is managed by PERHEBAT through TEKUN Nasional.

The financing offered carries no charges (whatever charges incurred are borne by the government) and up to RM50,000 is available for each applicant. The repayment period is up to 5 years. From 2013 to 2017, RM34.5 million in financing was made to 1,952 entrepreneurs. In 2017, 273 entrepreneurs received financing amounting to RM4.38 million





# SALURAN BAYARAN BALIK PEMBIAYAAN TEKUN

TEKUN FINANCING PAYMENT CHANNELS





# SALURAN BAYARAN BALIK PEMBIAYAAN TEKUN

## TEKUN FINANCING PAYMENT CHANNELS

Pelbagai saluran bayaran balik pembiayaan bagi memudahkan capaian kepada usahawan untuk membuat bayaran balik pembiayaan dan menambah baik kaedah kutipan bayaran balik pembiayaan telah disediakan. Beberapa platform bagi bayaran balik telah diwujudkan, di antaranya adalah:

- i. **Bayaran di premis** – Pegawai TEKUN membuat kutipan tunai atau cek daripada usahawan di premis usahawan.
- ii. **Pejabat Cawangan** – usahawan hadir ke Pejabat Cawangan dan membuat pembayaran menggunakan tunai, cek atau wang pos
- iii. **Terminal Bayaran Balik Pembiayaan** – usahawan hadir ke Pejabat Cawangan untuk membuat pembayaran menggunakan kad debit / kad ATM melalui terminal bayaran balik pembiayaan yang disediakan.
- iv. **Bank** – Usahawan boleh membuat pembayaran di bank terpilih seperti RHB, Maybank, BSN menerusi kaunter dan mesin deposit tunai dan semua agen bank BSN.
- v. **Pos Malaysia** – usahawan membuat pembayaran di kaunter POS Malaysia atau melalui POS Online.
- vi. **Aplikasi mudah alih** – usahawan memuat turun aplikasi mudah alih TEKUNPay bagi membolehkan pembayaran balik pembiayaan dibuat secara atas talian melalui perbankan internet.

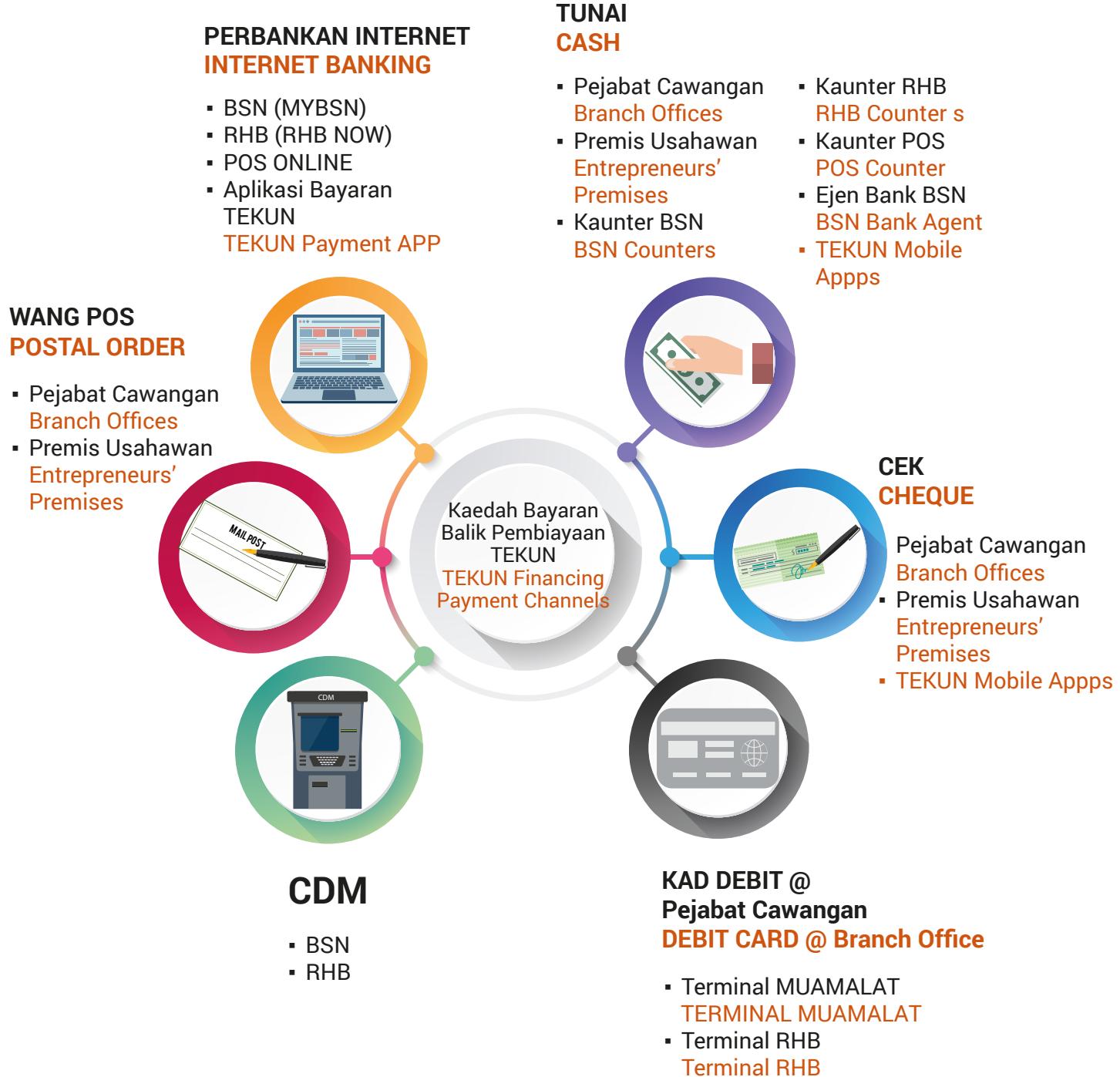
TEKUN Nasional has introduced various financing payment channels to facilitate repayment by financing recipients as well as to increase the rate of collection. Some of the repayment platforms are:

- i. **Payment at premises** – TEKUN personnel collects cash or cheque at the entrepreneur's premises.
- ii. **TEKUN Branches** – Entrepreneurs make payment by cash, cheque or postal order at TEKUN branches.
- iii. **Payment Terminals** – Entrepreneurs pay at TEKUN branches by means of debit or ATM cards via the payment terminals provided.
- iv. **Banks** – Entrepreneurs can make payments at selected bank counters such as RHB, Maybank, Bank Rakyat, BSN and all BSN (EB) agents.
- v. **Pos Malaysia** – Entrepreneurs make payment at Pos Malaysia counters or via POS Online.
- vi. **Mobile app** – Entrepreneurs download the TEKUN Pay mobile app to make payments online.

### TEKUN Pay App

# Kaedah Bayaran Balik Pembiayaan TEKUN

## TEKUN Financing Payment Channels



## Aplikasi TEKUN Pay

Aplikasi TEKUN Pay merupakan aplikasi mudah alih di bawah inisiatif baru TEKUN Nasional. Ianya khusus untuk usahawan TEKUN Nasional membuat pembayaran pembiayaan dan menyemak akaun pembiayaan. Aplikasi ini boleh dimuat turun melalui *Google Playstore (Android)* dan *App Store (iOS)*. Melalui aplikasi ini usahawan TEKUN mempunyai akses untuk :

- i. Melihat paparan maklumat terperinci akaun pembiayaan.
- ii. Membuat semakan transaksi pembayaran sehingga 9 bulan terdahulu.
- iii. Membuat pembayaran melalui FPX (Perbankan Internet) terus ke akaun peminjam.

TEKUN Pay is a mobile application designed to facilitate payment and checking of account by TEKUN Nasional entrepreneurs. The application can be downloaded through Google Playstore (Android) and App Store (iOS). Through TEKUN Pay, entrepreneurs can gain access to:

- i. View their financing account in detail.
- ii. Check payment transactions for up to nine months in advance.
- iii. Make payments via FPX (Internet Banking) directly to the borrower's account.

Since its introduction on 1 November 2017, 1,910



Sejak diperkenalkan pada 1 November 2017, seramai 1,910 usahawan telah mendaftar sebagai pengguna TEKUN Pay dan sejumlah RM134 ribu bayaran balik telah diterima melalui aplikasi ini.

entrepreneurs have signed up as TEKUN Pay users and RM134,000 in repayment were received through this mode.







# **ENTITI DAN SUBSIDIARI DI BAWAH TEKUN NASIONAL**

**ENTITIES AND SUBSIDIARIES UNDER  
TEKUN NASIONAL**



## **ENTITI DAN SUBSIDIARI DI BAWAH TEKUN NASIONAL**

### ENTITIES AND SUBSIDIARIES UNDER TEKUN NASIONAL

Terdapat 3 entiti / subsidiari yang membantu serta menyokong pelaksanaan dalam mencapai matlamat TEKUN iaitu Institut Keusahawanan TEKUN Nasional (IKTN), TEKUN Corporation Sdn Bhd (TCSB) dan Koperasi Rakan TEKUN Berhad (KRTB).

TEKUN Nasional has three entities or subsidiary companies under its wings to assist and support the implementation of its goals. These are TEKUN Nasional Entrepreneurship Institute (IKTN), TEKUN Corporation Sdn Bhd (TCSB) and Koperasi Rakan TEKUN Berhad (KRTB).

#### **INSTITUT KEUSAHAWANAN TEKUN NASIONAL (IKTN)**

Institut Keusahawanan TEKUN Nasional (IKTN) adalah sebuah agensi pembangunan modal insan dan keusahawanan di bawah TEKUN Nasional. Sejak ditubuhkan pada tahun 2010, seramai 169,682 usahawan telah dilatih, melibatkan 692 siri seminar. Manakala bagi tahun 2017, sebanyak 58 siri seminar telah diadakan, melibatkan seramai 50,300 orang usahawan dan sebanyak 166 kursus telah dilaksanakan kepada semua warga kerja TEKUN.

#### **TEKUN NASIONAL ENTREPRENEURSHIP INSTITUTE (IKTN)**

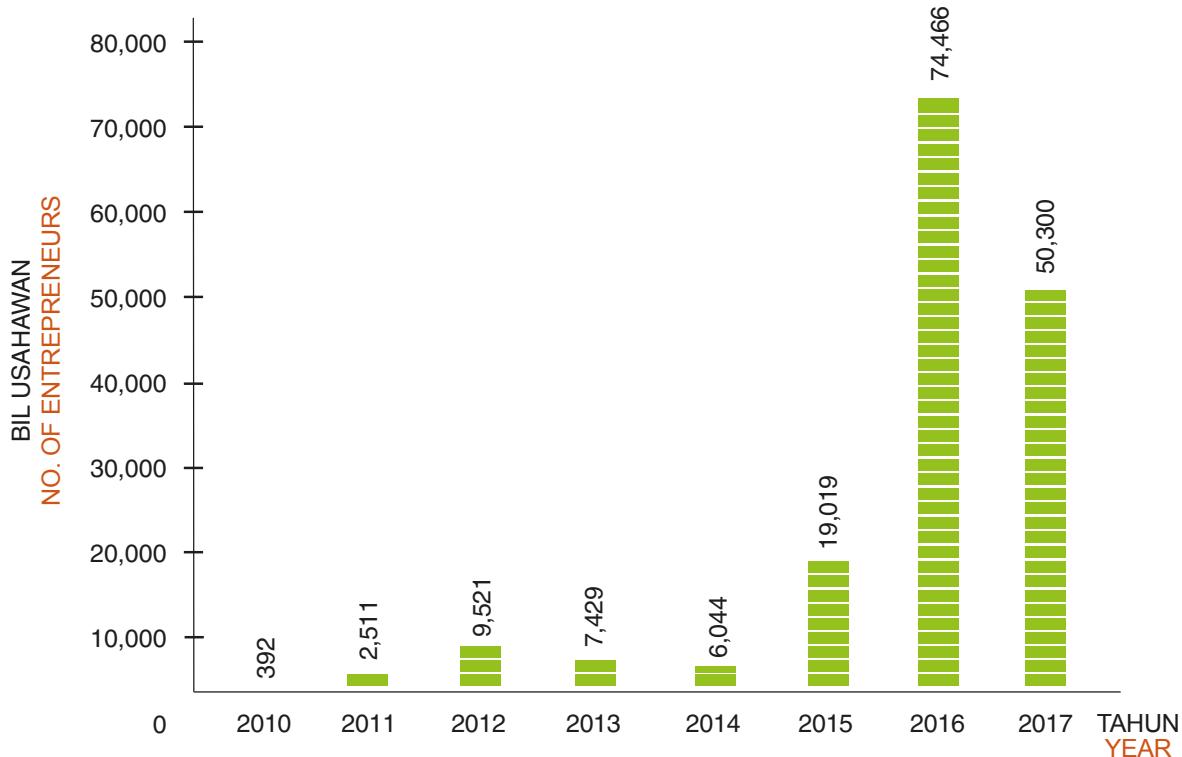
TEKUN Nasional Entrepreneurship Institute (IKTN) is a human capital and entrepreneurship development agency. Since its inception in 2010, IKTN has trained 169,682 entrepreneurs through a series of 692 seminars. In 2017, a total of 58 series of seminars were held to train 50,300 entrepreneurs while 166 courses were conducted for TEKUN employees.

**BILANGAN USAHAWAN YANG MENGHADIRI SEMINAR ASAS KEUSAHAWANAN TEKUN NASIONAL  
(TAHUN 2010 - 2017)**

**NUMBER OF ENTREPRENEURS UNDERGONE TEKUN NASIONAL BASIC ENTREPRENEURSHIP SEMINAR  
2010 – 2017**

TAHUN YEAR	BIL. SIRI SAK NO. OF SAK	BIL. USAHAWAN NO. OF ENTREPRENEURS
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
JUMLAH TOTAL	692	169,682

**BILANGAN USAHAWAN YANG MENGHADIRI SEMINAR ASAS  
KEUSAHAWANAN TEKUN NASIONAL (TAHUN 2010 - 2017)  
NUMBER OF ENTREPRENEURS UNDERGONE TEKUN NASIONAL BASIC  
ENTREPRENEURSHIP SEMINAR 2010-2017**



**BILANGAN USAHAWAN YANG MENGHADIRI SEMINAR ASAS KEUSAHAWANAN TEKUN NASIONAL 2017**

**NUMBER OF ENTREPRENEURS UNDERGONE TEKUN NASIONAL BASIC ENTREPRENEURSHIP SEMINAR**

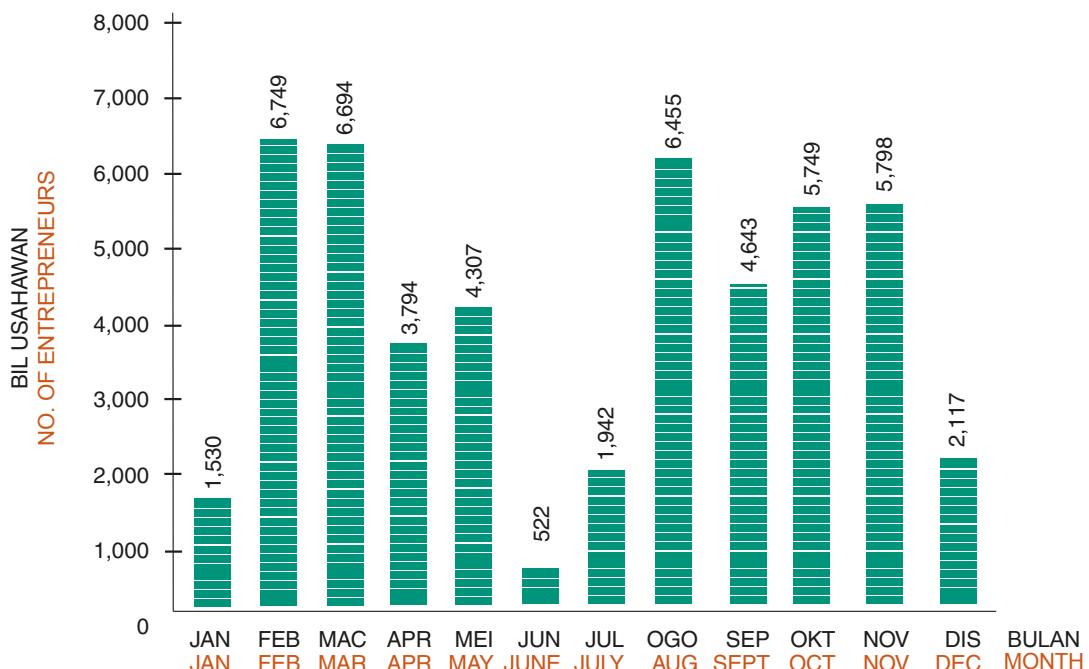
**2017**

TAHUN YEAR	BIL. USAHAWAN NO. OF ENTREPRENEURS
JAN JAN	1530
FEB FEB	6749
MAC MAR	6694
APR APR	3794
MEI MAY	4307
JUN JUNE	522
JUL JULY	1942
OGO AUG	6455
SEP SEPT	4643
OKT OCT	5749
NOV NOV	5798
DIS DEC	2117
JUMLAH TOTAL	50,300

**BILANGAN USAHAWAN YANG MENGHADIRI SEMINAR ASAS KEUSAHAWANAN TEKUN NASIONAL 2017**

**NUMBER OF ENTREPRENEURS UNDERGONE TEKUN NASIONAL BASIC ENTREPRENEURSHIP SEMINAR**

**2017**



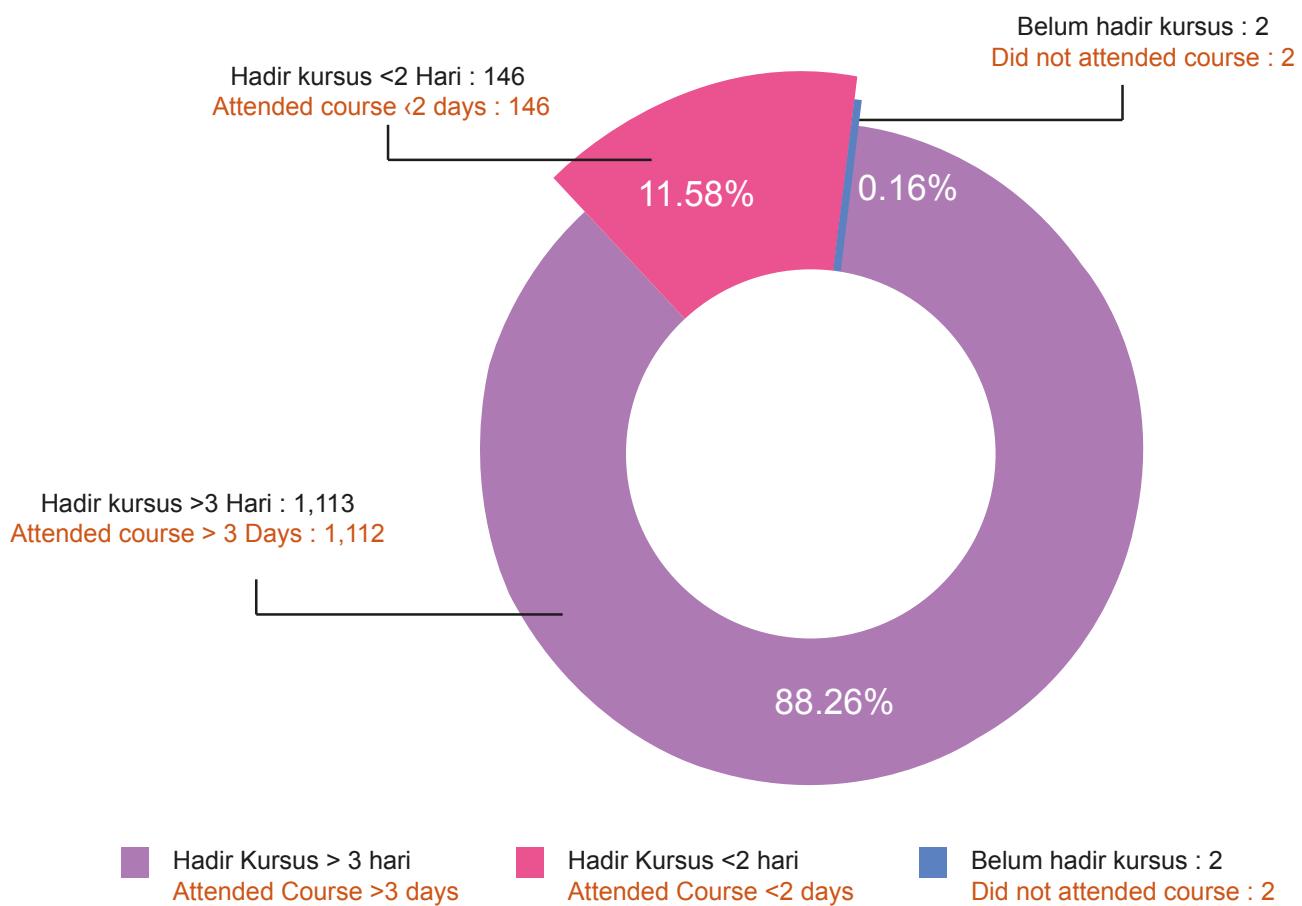
## PELAKSANAAN KURSUS STAF TAHUN 2017

COURSES FOR STAFF 2017

KATEGORI CATEGORY	BIL. HADIR NO. ATTENDED	PERATUS PERCENT
HADIR KURSUS $\geq 3$ HARI ATTENDED COURSE $\geq 3$ DAYS	1,113	88.26
HADIR KURSUS $\leq 2$ HARI ATTENDED COURSE $< 2$ DAYS	146	11.58
BELUM HADIR KURSUS DID NOT ATTEND	2	0.16

## PERLAKSANAAN KURSUS KEPADA WARGA KERJA TEKUN TAHUN 2017

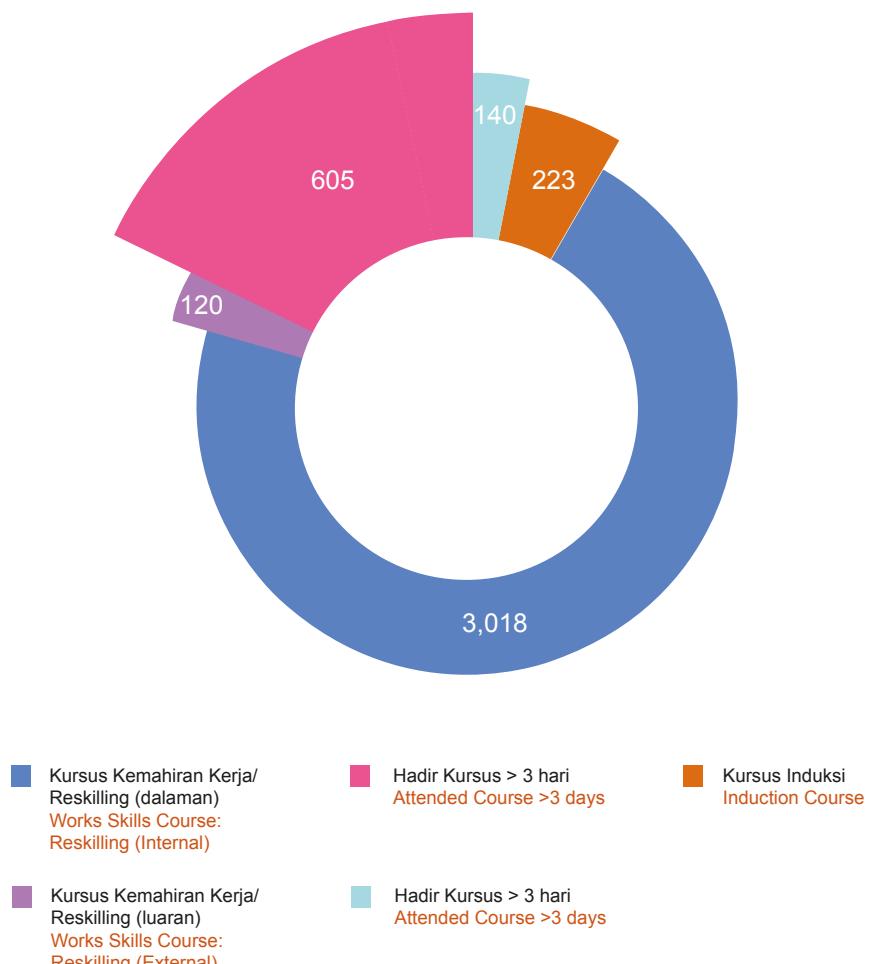
COURSES CONDUCTED FOR STAFF IN YEAR 2017



**KURSUS WARGA KERJA MENGIKUT BIDANG 2017**  
**TYPES OF COURSES ATTENDED BY STAFF IN 2017**

BIDANG KURSUS FIELD	BIL. KURSUS NO. OF COURSE	BIL. STAF NO. OF STAFF
KURSUS INDUKSI INDUCTION COURSE	6	223
KURSUS KEMAHIRAN KERJA / RESKILLING (DALAMAN) WORK SKILLS / RESKILLING COURSES (INTERNAL)	82	3,018
KURSUS KEMAHIRAN KERJA / RESKILLING (LUARAN) WORK SKILLS / RESKILLING COURSES (EXTERNAL)	44	120
KURSUS PENINGKATAN KENDIRI (DALAMAN) SELF DEVELOPMENT COURSE (INTERNAL)	5	605
SELF DEVELOPMENT COURSE (EXTERNAL) KURSUS PENINGKATAN KENDIRI (LUARAN)	29	140
<b>JUMLAH TOTAL</b>	<b>166</b>	<b>4,106</b>

**PERLAKSANAAN KURSUS WARGA KERJA MENGIKUT BIDANG TAHUN 2017**  
**COURSES CONDUCTED FOR STAFF BY SUBJECT MATTER 2017**





### TEKUN CORPORATION SDN BHD (TEKUN CORP)

TEKUN Corporation Sdn Bhd (TEKUN Corp) merupakan anak Syarikat TEKUN Nasional yang ditubuhkan pada 27 Februari 2014. Penubuhan subsidiari ini bertujuan untuk menjana pendapatan tambahan melalui peluang pelaburan dan aktiviti perniagaan. Antara aktiviti perniagaan yang dijalankan adalah memberi perkhidmatan sebagai agen kutipan hutang, membekal peralatan/ mesin kepada usahawan TEKUN Nasional/ agensi lain dan sektor peruncitan. Selain itu, aktiviti membekalkan perisian perakaunan untuk usahawan serta pembangunan harta tanah turut dijalankan.

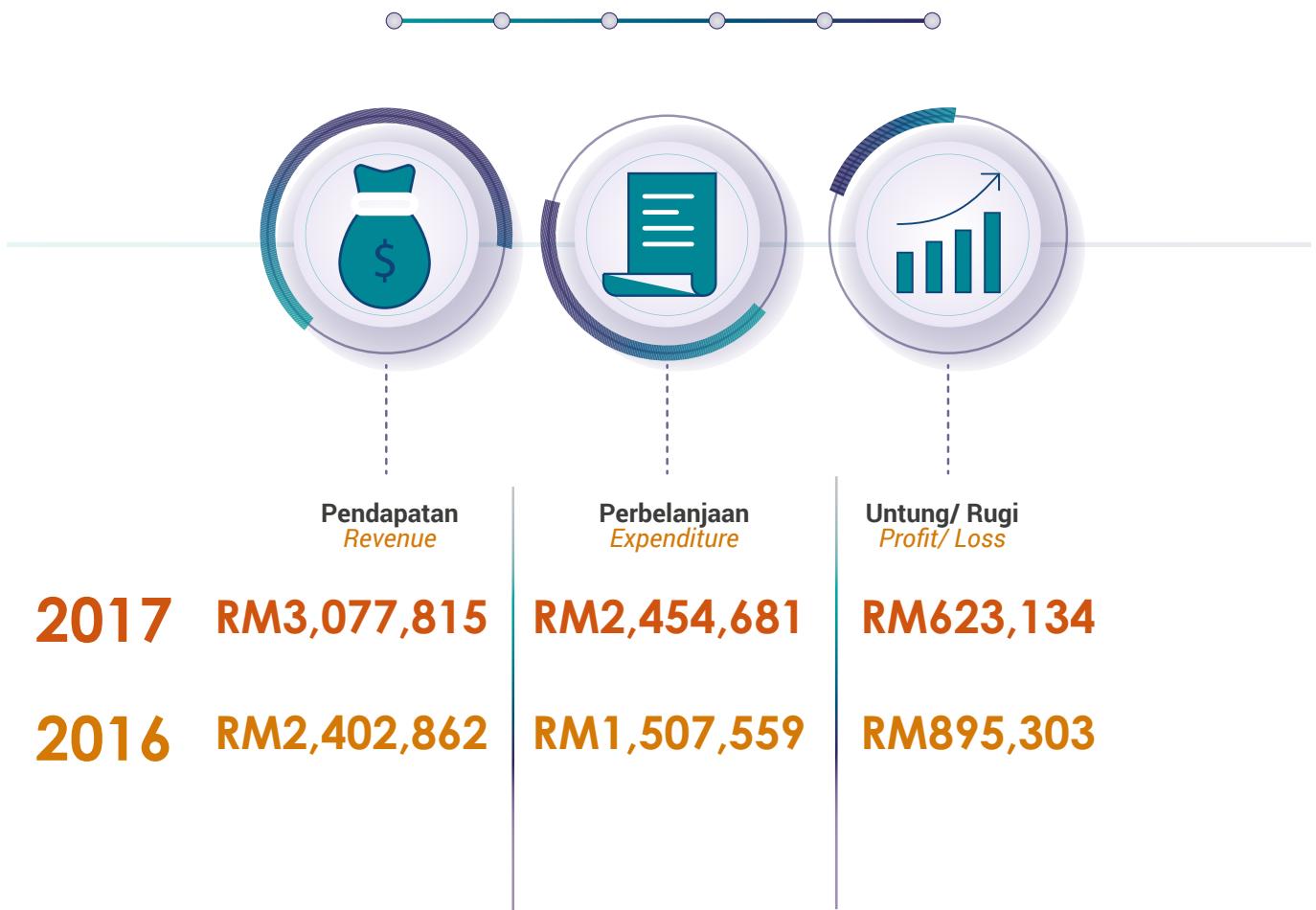
### TEKUN CORPORATION SDN BHD (TEKUN CORP)

TEKUN Corporation Sdn Bhd (TEKUN Corp), a subsidiary of TEKUN Nasional, was established on 27 February 2014 with the goal of generating additional income through investments and business activities. Among its business activities are debt collection agencies and the supply of equipment and machinery to TEKUN Nasional entrepreneurs, other agencies and the retail sector. The company has also gone into designing accounting software for entrepreneurs as well as property development.

BIL. NO.	PERNIAGAAN BUSINESS	KETERANGAN DESCRIPTION
1	Agen kutipan hutang Debt Collection Agencies	<ul style="list-style-type: none"><li>- Agen kutipan hutang TEKUN Nasional. <b>Debt collection agency of TEKUN Nasional.</b></li><li>- Agen kepada koperasi, agensi kerajaan dan syarikat swasta. <b>Agents to cooperatives, government agencies and private companies.</b></li></ul>
2	E-Hub	<ul style="list-style-type: none"><li>- Menjual peralatan dan mesin kepada usahawan. <b>Sales of equipment and machinery to entrepreneurs</b></li><li>- 5 e-hub – Pulau Pinang, Kedah, Perak, Kelantan dan Selangor. <b>5 e-hubs: Pulau Pinang, Kedah, Perak, Kelantan, Selangor</b></li></ul>
3	Perisian Perakaunan Accounting Software	<ul style="list-style-type: none"><li>- Menjual sistem perakaunan kepada usahawan. <b>Sale of accounting software to entrepreneurs</b></li></ul>
4	Perdagangan dan F&B Trade and F & B	<ul style="list-style-type: none"><li>- Menjual produk usahawan dan produk-produk yang lain. <b>Sales of various entrepreneurs</b></li></ul>

## Pencapaian TEKUN CORP 2017

### TEKUN CORP Achievements 2017



### 3. KOPERASI RAKAN TEKUN BERHAD ( KRTB )

Koperasi Rakan TEKUN Berhad ( KRTB ) ditubuhkan pada 14 Ogos 2015 oleh pihak pengurusan TEKUN Nasional. Penubuhan ini bertujuan untuk menjadikan KRTB sebagai sebuah koperasi yang unggul dengan memenuhi keperluan dan matlamat anggota-anggotanya berdasarkan prinsip dan nilai keusahawanan. Misi koperasi ini adalah menyediakan perkhidmatan cemerlang kepada anggota dalam usaha meningkatkan taraf sosio ekonomi dan kebajikan anggota.

Penubuhan koperasi ini akan memberi impak yang menyeluruh kepada anggota dalam bentuk dana, latihan dan tambah nilai perniagaan yang diceburi. Antara aktiviti-aktiviti yang dijalankan adalah:

### 3. KOPERASI RAKAN TEKUN BERHAD

Koperasi Rakan TEKUN Berhad (KRTB) was established by TEKUN Nasional on 14 August 2015. KRTB is intended to be a platform to develop a cooperative of excellence to fulfill the goals and needs of its members. Its mission is to provide excellent services in order to improve the socio-economic status and welfare of its members.

The establishment of KRTB has had positive impact all round for its membership in the form of availability of funds, training and value-adding for the businesses involved. KRTB's activities included:

- i. Aktiviti pembiayaan peribadi untuk warga TEKUN Nasional
- ii. Pembukaan cawangan Ar Rahnu KRTB
- iii. Mencebur i bidang hartanah, perhotelan & pelancongan
- iv. Melaksanakan perkhidmatan Kooptakaful
- v. Membekal Barang Premium dan Barang Pengguna
- vi. Produk PTPTN: Skim Simpanan Pendidikan Nasional (SSPN-i Plus)
- i. Personal financing services for TEKUN Nasional members
- ii. Opening of AR Rahnu KRTB branches
- iii. Participation in the real estate, hospitality and tourism sectors
- iv. Kooptakaful services
- v. Supply of premium items and consumer goods
- vi. PTPTN Products: National Education Savings Scheme (SSPN-i Plus)

## Laporan Untung Rugi KRTB Tahun 2017

Profit & Loss Report Year 2017

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### AR RAHNU TEKUN

Perkhidmatan Ar Rahnu adalah salah satu aktiviti yang dijalankan di bawah Koperasi Rakan TEKUN Berhad (KRTB) yang juga merupakan salah satu cara untuk usahawan mendapatkan modal perniagaan.

### AR RAHNU TEKUN

The Ar Rahnu service is one of the activities conducted under Rakan Koperasi TEKUN Berhad and serves as an additional avenue for TEKUN entrepreneurs to obtain funding for their business.

AR RAHNU TEKUN adalah produk pembiayaan gadaian patuh syariah jangka pendek (Qardh) di mana pelanggan / usahawan akan mencagar barang emas atau barang kemas sebagai cagaran bagi pembiayaan yang diberikan. Kemudahan ini adalah berlandaskan kontrak Syariah, iaitu Qardh, Rahn dan Wadiah Yad Dhamanah.

Sejak diperkenalkan pada tahun 2015 sebanyak 5 cawangan Ar Rahnu telah dibuka iaitu di Shah Alam, Wangsa Maju, Semenyih, Sentul dan Alor Setar. Dalam tempoh tersebut, seramai 6,161 orang pelanggan telah berurusan dengan nilai upah simpan yang diterima sebanyak RM 695 ribu dengan nilai gadaian sebanyak RM 13.9 juta. Manakala bagi tahun 2017, gadaian bernilai RM 7.35 juta dengan 3,386 bilangan gadaian dan upah simpan sebanyak RM 438 ribu telah diterima.

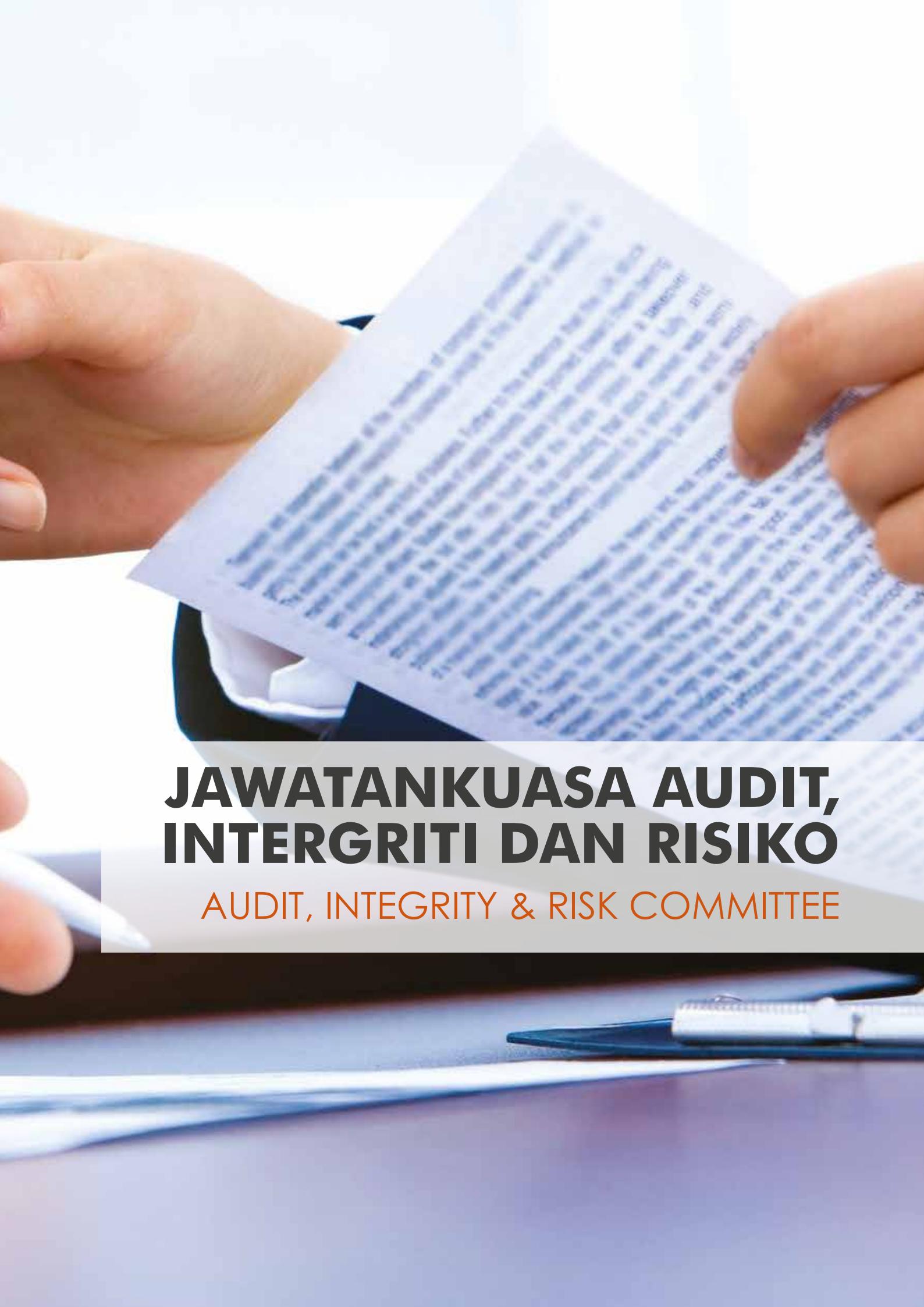
AR RAHNU TEKUN is a short-term Syariah-compliant mortgage financing product (Qardh) whereby the customer or entrepreneur will pledge gold or jewellery as collateral for the financing provided. This facility is based on Syariah contracts, namely Qardh, Rahn and Wadiah Yad Dhamanah.

Since its introduction in 2015, five Ar Rahnu branches have been opened in Shah Alam, Wangsa Maju, Semenyih, Sentul and Alor Seta and 6,161 customers have paid safekeeping fees amounting to RM695,000 for their pawns valued at RM13.9 million. In 2017, 3,386 items of pawns pledged at the branches were valued at RM7.35 million while a total of RM438,000 were received as safekeeping fees.









# **JAWATANKUASA AUDIT, INTERGRITI DAN RISIKÓ**

**AUDIT, INTEGRITY & RISK COMMITTEE**



# JAWATANKUASA AUDIT, INTERGRITI DAN RISIKO

## AUDIT, INTEGRITY & RISK COMMITTEE

Jawatankuasa Audit, Integriti & Risiko (JKAIR) TEKUN Nasional adalah salah satu daripada jawatankuasa di bawah Ahli Lembaga Amanah TEKUN Nasional. Jawatankuasa ini tidak mempunyai kuasa eksekutif. Antara peranan JKAIR adalah:

- i. Mempunyai kuasa sepenuhnya 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 Seksyen Audit Dalam & Risiko (SADR) dan Jabatan Audit Negara untuk memastikan semua isu yang dilaporkan diselesaikan dengan memuaskan dan memperakarkan tindakan susulan.
- iv. Memastikan tindakan pencegahan dan penambahbaikan diambil oleh pihak pengurusan supaya kelemahan-kelemahan berkaitan dapat dibetulkan dan tidak berulang;
- v. Memantau integriti penyata kewangan Syarikat;

The Audit, Integrity and Risk Committee is one of the committees under the TEKUN Nasional Board of Trustees. Though the committee has no executive powers, it has the authority:

- i. To investigate any matter within its terms of reference and authority to mobilise the necessary resources for such investigations as required and also the right to full access to any required information
- ii. To have direct communications with internal and external auditors and individuals conducting internal and external audit functions or activities (if any);
- iii. To review reports from the Internal Audit and Risk Section and the National Audit Department to ensure that all reported issues are resolved satisfactorily and follow-up actions are certified.
- iv. Ensure that preventive and corrective measures are taken by the management so that related weaknesses can be corrected and that there will be recurrence;
- v. To monitor the integrity of the financial statements of the company;

Mesyuarat di bawah Jawatankuasa Audit, Integriti & Risiko perlu diadakan sekurang-kurang empat (4) kali setahun. Berikut adalah kekerapan mesyuarat bagi tahun 2017 :

	Bilangan No.	Tarikh Date
1	Bil 1/2017	10 Januari 2017 10 January 2017
2	Bil 2/2017	08 Mei 2017 08 May 2017
3	Bil 3/2017	21 Julai 2017 21 July 2017
4	Bil 4/2017	09 Oktober 2017 09 October 2017

Sepanjang tahun 2017, antara aktiviti yang dilaksanakan oleh Jawatankuasa Audit, Integriti & Risiko adalah:

- i. mengeluarkan 30 laporan pengauditan tadbir urus, 30 laporan pengauditan siasatan, 44 laporan pengauditan cawangan, 3 laporan pengauditan maya dan 15 laporan pengurusan risiko.
- ii. melaksanakan pasca audit cawangan dan pasca audit maya.
- iii. Program Pengukuhan Integriti - Taklimat / Ceramah Integriti, Seminar Pemantapan Integriti TEKUN Nasional 2017, Program Ikrar Bebas Rasuah (IBR) Dengan Kerjasama Suruhanjaya Pencegahan Rasuah Malaysia (SPRM), Artikel Integriti TEKUN Nasional, Peringatan Integriti TEKUN Nasional, Artikel Himpunan Kes Tatatertib TEKUN Nasional, Kempen 3 J (Jangan Hulur, Jangan Kawtim, Jangan Settle).

The committee is required to meet at least four (4) times yearly. The meetings held in 2017 are as follows:

In 2017, some of the activities conducted by the committee were:

- i. Issuance of 30 governance audit reports, 30 investigating audit reports, 44 branch audit reports, 3 virtual audit reports and 15 risk management reports.
- ii. Implementation of post-branch and post virtual audits
- iii. Reinforcement of Integrity Programme - Briefings Speeches on integrity, TEKUN Nasional Integrity Enhancement Seminar, Corruption-Free Pledge Programme in collaboration with the Malaysian Anti-Corruption Commission, TEKUN Nasional's Articles of Integrity, TEKUN Nasional's Reminder on Integrity, TEKUN Nasional's Collection of Articles on Disciplinary Cases, Don't Give, Don't Settle Campaign (Kempen 3J: Jangan Hulur, Jangan Kawtim, Jangan Settle)







# **JAWATANKUASA PEMBANGUNAN DAN INOVASI TEKUN NASIONAL**

**TEKUN NASIONAL DEVELOPMENT AND  
INNOVATION COMMITTEE**



# JAWATANKUASA PEMBANGUNAN DAN INOVASI TEKUN NASIONAL

## TEKUN NASIONAL DEVELOPMENT AND INNOVATION COMMITTEE

Jawatankuasa Pembangunan dan Inovasi terdiri daripada empat ( 4 ) Ahli Lembaga Amanah termasuk Pengarah Urusan & Ketua Pegawai Eksekutif dan empat ( 4 ) Ahli Pengurusan Tertinggi TEKUN Nasional. Jawatankuasa Pembangunan dan Inovasi bermesyuarat sekurang-kurangnya tiga ( 3 ) kali setahun. Jawatankuasa ini berperanan memantau dan memberi nasihat berhubung perkara-perkara berikut :-

- i. Keberkesanan pengurusan dan pentadbiran TEKUN Nasional
- ii. Pengurusan sumber manusia dan pembangunan modal insan
- iii. Kecekapan dan keberkesanan pengurusan dana pembiayaan TEKUN Nasional
- iv. Pelaksanaan program-program pembangunan usahawan TEKUN Nasional
- v. Pelaksanaan program-program di bawah Kementerian Pertanian & Industri Asas Tani
- vi. Merancang dan merangka strategi bagi menggalakkan penjanaan idea baru melalui daya kreativiti dan inovasi
- vii. Mewujudkan Sistem Pengurusan Kualiti TEKUN Nasional dan pencapaian pengiktirafan ISO di peringkat TEKUN Nasional

The Development and Innovation Committee comprises four Board Members (including the Managing Director and Chief Executive Officer) and four top management directors. The committee, which meets at least three times a year, is responsible for monitoring and advising on the following:

- i. Effectiveness of management and administration of TEKUN Nasional
- ii. Human resource management and human capital development
- iii. Efficiency and effectiveness of TEKUN Nasional's financing management
- iv. Implementation of entrepreneur development programmes
- v. Implementation of programmes under the Ministry of Agriculture and Agro-based Industry
- vi. Plan and develop strategies to promote new ideas through creativity and innovation
- vii. Develop a quality management system and to achieve ISO certification for TEKUN Nasional



# PRESTASI KEWANGAN TEKUN NASIONAL 2017

## TEKUN NASIONAL FINANCIAL PERFORMANCE 2017

Berdasarkan prestasi kewangan tahun 2017, TEKUN Nasional beroleh pendapatan sebanyak RM 29 juta berbanding RM28.5 juta pada tahun sebelumnya. Pendapatan ini terdiri daripada Pendapatan dari Operasi berjumlah RM168.7 juta dan pendapatan dari operasi lain berjumlah RM36.3 juta.

Sebanyak RM106.3 juta telah dibelanjakan pada tahun 2017 berbanding RM101.7 juta pada tahun 2016. Lebihan pada tahun 2017 adalah sebanyak RM28.6 juta setelah mengambil kira jumlah hutang lapuk yang dihapuskira sebanyak RM70.1 juta.

Penyata Kedudukan Kewangan berakhir 31 Disember 2017 menunjukkan TEKUN Nasional memiliki Aset Tetap berjumlah RM80.1 juta dan aset yang terdiri pembentukan kepada usahawan sebanyak RM1.74 bilion manakala kedudukan Aset Semasa adalah sebanyak RM771.1 juta dan Tanggungan Semasa sebanyak RM30.4 juta. Nilai Aset Bersih adalah sebanyak RM2.56 bilion.

Sebagai sebuah agensi yang menyediakan kemudahan pembentukan kepada Usahawan Mikro Bumiputera, TEKUN Nasional bukanlah sekadar menjayakan aspirasi pihak kerajaan tetapi juga bertanggungjawab menyampaikan perkhidmatan yang berkesan dan menjadi tonggak kepercayaan kepada kumpulan sasar.

TEKUN Nasional achieved an income of RM29 million in 2017 compared to RM28.5 million in the previous year. The income was derived from operating revenue which totalled RM168.7 million in 2017 and also revenue from other operations which amounted to RM36.3 million.

Expenditure in 2017 totalled RM106.3 million compared to RM101.7 million in 2016. The surplus in 2017 amounted to RM28.6 million after deducting bad debts totalling RM70.1 million which were written off.

According to the 2017 financial statements ending 31 December 2017, TEKUN Nasional has fixed assets valued at RM80.1 million and assets comprising financing for entrepreneurs amounting to RM1.74 billion. Current assets were valued at RM771.1 million while current liabilities were RM30.4 million. The net asset value was RM2.56 billion.

As an agency providing financing facilities to Bumiputera micro entrepreneurs, TEKUN Nasional's responsibility is not only to fulfill the aspirations of the government but also to deliver effective services so as to instill confidence in the performance of its functions as well as its capability among its target groups.



# **PUSAT PEMBAGUNAN USAHAWAN**

## **ENTREPRENEUR DEVELOPMENT CENTRES**

Pusat Pembangunan Usahawan yang diwujudkan adalah merupakan pusat sehenti kepada usahawan untuk mendapatkan maklumat keusahawanan serta perkhidmatan yang disediakan oleh agensi-agensi kerajaan berkaitan dengan keusahawanan. Pusat Pembangunan Usahawan juga berperanan untuk mewujudkan jaringan dalam kalangan para usahawan di kawasan berkenaan.

### **Pusat Pembangunan Usahawan di Ibu Pejabat dan Pejabat Negeri :**

- i. Ibu Pejabat TEKUN Nasional Kuala Lumpur
- ii. Pejabat Negeri Kuala Lumpur
- iii. Pejabat Negeri Selangor (Shah Alam)
- iv. Pejabat Negeri Perak (Ipoh)
- v. Pejabat Negeri Pulai Pinang (Permatang Pauh)
- vi. Pejabat Negeri Kedah (Alor Setar)
- vii. Pejabat Negeri Perlis (Arau)
- viii. Pejabat Negeri Pahang (Temerloh)
- ix. Pejabat Negeri Negeri Sembilan (Seremban)
- x. Pejabat Negeri Kelantan (Kota Bharu)
- xi. Pejabat Negeri Terengganu (Kuala Terengganu)
- xii. Pejabat Negeri Sabah (Kota Kinabalu)
- xiii. Pejabat Negeri Sarawak (Kuching)

The Entrepreneur Development Centre is a one-stop facility for entrepreneurs to obtain relevant information and services provided by government agencies. The centre also serves as a platform to develop networking among entrepreneurs in their respective areas.

### **Entrepreneur Development Centres are located in the following areas:**

- i. TEKUN Nasional Head Office, Kuala Lumpur
- ii. Kuala Lumpur State Office
- iii. Selangor State Office (Shah Alam)
- iv. Perak State Office (Ipoh)
- v. Penang State Office (Permatang Pauh)
- vi. Kedah State Office (Alor Setar)
- vii. Perlis State Office (Arau)
- viii. Pahang State Office (Temerloh)
- ix. Negeri Sembilan State Office (Seremban)
- x. Kelantan State Office (Kota Bharu)
- xi. Terengganu State Office (Kuala Terengganu)
- xii. Sabah State Office (Kota Kinabalu)
- xiii. Sarawak State Office (Kuching)

**Pusat Pembangunan Usahawan di Pusat Transformasi Bandar (UTC) dan Pusat Transformasi Luar Bandar (RTC) :**

- i. Kuala Lumpur (Pudu Sentral)
- ii. Perak (Ipoh) / RTC Gopeng
- iii. Kedah (Alor Setar)
- iv. Johor (Pasir Gudang)
- v. Johor (Pulai)
- vi. Melaka (Bangunan UTC -Jalan Hang Tuah) / RTC Sungai Rambai
- vii. Pahang (Kuantan)
- viii. Kelantan / RTC Kubang Kerian
- ix. Terengganu (Kuala Terengganu)
- x. Sarawak
- xi. Sabah
- xii. Labuan

**Entrepreneur Development Centres at the Urban Transformation Centre (UTC) and the Rural Transformation Centre (RTC):**

- i. Kuala Lumpur (Pudu Sentral)
- ii. Perak (Ipoh) / RTC Gopeng
- iii. Kedah (Alor Setar)
- iv. Johor (Pasir Gudang)
- v. Johor (Pulai)
- vi. Melaka (Bangunan UTC - Jalan Hang Tuah) / RTC Sungai Rambai
- vii. Pahang (Kuantan)
- viii. Kelantan / RTC Kubang Kerian
- ix. Terengganu (Kuala Terengganu)
- x. Sarawak
- xi. Sabah
- xii. Labuan

# Welcome Dinner & Awards Night

MACAO

CHINA

Main Supporting  
Organization

ADBIA

Macao Economic  
Development Bureau

MEG

## PENGIKTIRAFAN TEKUN NASIONAL DI PERINGKAT ANTARABANGSA

### INTERNATIONAL RECOGNITION FOR TEKUN NASIONAL

TEKUN Nasional menerima pengiktirafan antarabangsa daripada *Association of Development Financing Institutions in Asia and the Pacific* (ADFIAP) dalam membangunkan usahawan cemerlang di bawah kategori "*SME Development – Successful Entrepreneur*" di ADFIAP Awards 2017 yang berlangsung di Macao, China pada 10 Mei 2017.

Penerimaan anugerah berprestij peringkat antarabangsa ini merupakan pengiktirafan kepada TEKUN Nasional dalam usahanya untuk membantu usahawan mikro bagi memulakan dan memajukan perniagaan sehingga berjaya. Pencapaian ini adalah selari dengan hasrat dan matlamat penubuhan agensi ini dalam menyediakan pembiayaan mikro dan perkhidmatan sokongan pembangunan keusahawanan.

Sejak tahun 2013, TEKUN telah menerima 5 anugerah dalam pelbagai kategori:

- i. Anugerah *Financial Inclusion* @ Ulan Bataar Mongolia, Mei 2013
- ii. Anugerah *Best Innovation In Financial Services Di Global Sustainable Finance Conference* @ Karlsruhe Germany, Julai 2013
- iii. Anugerah *Human Capital Development - Project Entry: The Young Graduate Entrepreneurship Development Program* @ Moscow Rusia, Mei 2014
- iv. Anugerah *Outstanding Development Project* @ Apia Samoa, Mei 2016
- v. Anugerah "*SME Development – Successful Entrepreneur*" di ADFIAP Awards 2017 @ Macao, China 2017

TEKUN Nasional received international recognition in 2017 from the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) when it was conferred an award for developing outstanding entrepreneurs under the SME Development - Successful Entrepreneur category at the ADFIAP Awards 2017 in Macao, China, on 10 May.

The prestigious award received is in recognition of TEKUN Nasional's efforts in helping micro entrepreneurs to start and grow their businesses. The achievement is in line with the objective of the establishment of TEKUN Nasional in providing micro financing and entrepreneurial development support services.

Since 2013, TEKUN Nasional has received international awards in various categories:

- i. *Financing Inclusion Award*, Ulan Bataar, Mongolia, May 2013
- ii. *Best Innovation In Financing Services at the Global Sustainable Finance Conference*, Karlsruhe Germany, July 2013
- iii. *Human Capital Development - Project Entry: Young Graduate Entrepreneurship Development Programme Award*, Moscow, Russia, May 2014
- iv. *Outstanding Development Project Award*, Apia, Samoa, May 2016
- v. *SME Development – Successful Entrepreneur Award*, ADFIAP Awards, Macao, China, 2017

# Anugerah TEKUN Nasional

*TEKUN Nasional Awards*



Anugerah *Financial Inclusion* @ Ulan Bataar Mongolia, Mei 2013  
**Financing Inclusion Award**, Ulan Bataar, Mongolia, May 2013



Anugerah *Human Capital Development - Project Entry: The Young Graduate Entrepreneurship Development Program* @ Moscow Rusia, Mei 2014  
**Human Capital Development - Project Entry: Young Graduate Entrepreneurship Development Programme Award**, Moscow, Russia, May 2014



Anugerah *Outstanding Development Project* @ Apia Samoa, Mei 2016  
**Outstanding Development Project Award**, Apia, Samoa, May 2016



Anugerah "SME Development – Successful Entrepreneur" di ADFIAP Awards 2017 @ Macao, China 2017  
**SME Development – Successful Entrepreneur Award**, ADFIAP Awards, Macao, China, 2017



Anugerah *Best Innovation In Financial Services Di Global Sustainable Finance Conference* @ Karlsruhe Germany, Julai 2013  
**Best Innovation In Financing Services at the Global Sustainable Finance Conference**, Karlsruhe Germany, July 2013



## TAKAFUL KEMALANGAN DIRI - 'TEKUN CARE'

### TAKAFUL PERSONAL ACCIDENT PROTECTION PLAN - TEKUN CARE

#### TAKAFUL KEMALANGAN DIRI – ‘TEKUN CARE’

TEKUN Nasional telah mengambil inisiatif memperkenalkan pelan perlindungan Takaful Kemalangan Diri iaitu ‘TEKUN Care’ yang berlandaskan prinsip syariah dalam usaha mempelbagaikan produk perkhidmatan. Perlindungan takaful kemalangan diri ini merupakan pelan perlindungan yang melindungi pelanggan selama 24 jam di seluruh dunia yang melibatkan kematian akibat kemalangan, kehilangan upaya kekal dan rawatan perubatan akibat kemalangan. Pelanggan akan mendapat manfaat seperti elaun hospital mengikut hari, perbelanjaan perubatan, bayaran rawatan gigi, kerusi roda/prostesis anggota badan dan termasuk kes ragut.

Pada tahun 2017, terdapat seramai 35,686 pemegang polisi dengan nilai premium berjumlah RM 492.7 juta dalam produk ‘TEKUN Care’.

TEKUN Nasional introduced the **TAKAFUL PERSONAL ACCIDENT PROTECTION PLAN – TEKUN CARE** based on syariah principles as part of its product diversification initiatives. The plan provides round-the-clock protection worldwide against death, permanent disability and medical treatment from accidents. Benefits under the plan - which also cover victims of snatch thefts - include daily hospital allowances, medical expenses, dental care, wheelchair and prostheses.

As at the end of 2017, TEKUN Care has 35,686 policy holders with a total premium payment of RM492.7 million. Proper estate planning ensures that disputes are avoided and that property is divided fairly among heirs.

#### PELAN PERLINDUNGAN TEKUN Care

#### TEKUN Care Protection Plan

PELAN PERLINDUNGAN PROTECTION PLAN	PREMIUM (RM) PREMIUM (RM)	JUMLAH (RM) / TAHUN TOTAL (RM) / YEAR
Platinum	50,000	31.80
Gold	30,000	19.08
Silver	10,000	9.54



## WASIAH WILL

Menyedari kepentingan perancangan harta pusaka, TEKUN Nasional dengan kerjasama MyAngkasa Amanah Berhad telah mengambil inisiatif dengan menyediakan produk wasiat yang sah menurut undang-undang dan hukum syara'. Perancangan harta pusaka adalah bagi memastikan harta dapat dibahagikan kepada orang tersayang dan mengelakkan pertelingkahan atau rasa tidak puas hati dalam kalangan waris selepas seseorang meninggal dunia.

Perkhidmatan wasiat yang dikeluarkan oleh TEKUN Nasional bernilai RM200.00 (sekali seumur hidup). Pada tahun 2017, seramai 10,376 orang telah melanggan Wasiat TEKUN Nasional dengan nilai RM 2 juta.

Recognizing the importance of estate planning, TEKUN Nasional in collaboration with MyAngkasa Amanah Berhad has taken the initiative to provide will-writing services in accordance with Syara' laws.

TEKUN Nasional charges a one-time fee of RM200 to prepare a will. In 2017, 10,376 people engaged TEKUN Nasional to prepare their wills. Revenue from this service totalled RM2 million.



## ALAMAT PEJABAT NEGERI STATE ADDRESSES

TEKUN Nasional beroperasi di 222 kawasan parlimen serta mempunyai 202 pejabat cawangan fizikal. Berikut adalah alamat pejabat TEKUN di peringkat negeri:

Pejabat TEKUN Negeri 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 TEKUN Negeri Kedah  
Tekun Nasional  
Pejabat Negeri Kedah  
No 243, Tingkat 2  
Kompleks Shahab Perdana  
Jalan Sultanah Sambungan  
05150 Alor Setar  
Kedah Darulaman  
Tel / Faks : 04-7327609 / 04-7347608  
Pengurus Negeri : En. Ibrahim Ariffin

TEKUN Nasional operates in 222 parliamentary constituencies and has 202 branch offices nationwide:

Perlis  
No. 1L Jalan Arau - Kodiang  
Taman Utara (Fasa II) Guar Sanji  
02600 Arau, Perlis  
Tel : 04-9868186/87 Fax: 04-9868188  
State Manager: Mr. Azri Adin

Kedah  
No. 243, Tingkat 2  
Kompleks Shahab Perdana  
Jalan Sultanah Sambungan  
05150 Alor Setar  
Kedah Darulaman  
Tel / Fax: 04-7327609 / 04-7347608  
State Manager: Mr. Ibrahim Ariffin

Pejabat TEKUN Negeri Pulau Pinang  
11-1,Bangunan Wakaf Seetee Aisah  
Taman Wakaf Seetee Aisah  
Jalan Wakaf Seetee Aisah  
13700 Perai  
Pulau Pinang  
Tel : 04-3838371, 04-3838502,04-3838596  
Faks : 04-3838891  
Pengurus Negeri : Pn. Haliyatul Asma Jamaluddin

Pejabat TEKUN Negeri 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 TEKUN Negeri 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 TEKUN Negeri Terengganu  
Lot PT 37821-1, Dataran Rimba,  
Jalan Tengku Mohamad,  
21300 Kuala Nerus, Terengganu.  
No. Tel.: 09-6669750 / 60 / 63 / 64  
Faks : 09-6669770  
Pengurus Negeri : En. Mohd Ghazali Husain

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

Pejabat TEKUN Negeri 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

Penang  
11-1,Bangunan Wakaf Seetee Aisah  
Taman Wakaf Seetee Aisah  
Jalan Wakaf Seetee Aisah  
13700 Perai  
Pulau Pinang  
Tel : 04-3838371, 04-3838502,04-3838596  
Fax : 04-3838891  
State Manager : Mdm. Haliyatul Asma Jamaluddin

Perak  
24 & 26, Medan Istana 7  
Bandar Ipoh Raya  
30000 Ipoh  
Perak Darul Ridzuan  
Tel : 05-2495710/11/12 / Fax : 05-2541901  
State Manager : Mr. Mohd Anuar Salleh

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)  
Fax : 09-7418524  
State Manager : Mr. Che Othman Che Wil @ Ismail

Terengganu  
Lot PT 37821-1, Dataran Rimba,  
Jalan Tengku Mohamad,  
21300 Kuala Nerus, Terengganu.  
No. Tel.: 09-6669750 / 60 / 63 / 64  
Fax : 09-6669770  
State Manager : Mr. Mohd Ghazali Husain

Pahang  
No. 17, Tingkat 1  
Jalan Ahmad Shah  
28000 Temerloh  
Pahang Darul Makmur  
Tel : 09-2901744/43/42 / Fax : 09-2962085  
Tel BC : 09-2901740  
State Manager : Mr. Hassan Anuar

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  
Fax: 03-55127050  
State Manager : Mr. Muhammad Zamani Razali

<p>Pejabat TEKUN Negeri Sarawak  Sublot 72, Tingkat 1 &amp; 2, Riveredge 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</p>	<p>Sarawak  Sublot 72, Tingkat 1 &amp; 2, Riveredge 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  Fax : 082-428264  State Manager : Mr. Roslan Ais</p>
<p>Pejabat TEKUN Negeri Sabah  Tingkat 3,14-4;15-4  Block C, Harbour City, Sembulan  88000 Jalan Pantai, Kota Kinabalu  Sabah Negeri Di Bawah Bayu  Tel : 088 - 311355 ( PEJABAT NEGERI )  088 - 311358 ( BUSINESS CENTRE )  Faks : 088-311356  Pengurus Negeri : En. Salim Abidin</p>	<p>Sabah  Tingkat 3,14-4;15-4  Block C, Harbour City, Sembulan  88000 Jalan Pantai, Kota Kinabalu  Sabah Negeri Di Bawah Bayu  Tel : 088 - 311355 ( STATE OFFICE ) 088 - 311358 ( BUSINESS CENTRE )  Fax : 088-311356  State Manager : Mr. Salim Abidin</p>
<p>TEKUN Nasional  Pejabat Negeri 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</p>	<p>FT 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  Fax: 03-9059 8993  State Manager : Mr. Rafaizil Bin Ahmad Tajudin</p>
<p>Pejabat TEKUN Negeri Sembilan  No. 1, Tkt 2 dan 3, Jalan Durian Emas 2  Off Jalan Dato' Siamang Gagap  Betaria Business Centre  70400 Seremban  Negeri Sembilan Darul Khusus  Tel : 06-7615 943  Faks : 06-7615 944  Pengurus Negeri : Pn. Zuraidah Mat Jinal</p>	<p>Negeri Sembilan  No. 1, Tkt 2 dan 3, Jalan Durian Emas 2  Off Jalan Dato' Siamang Gagap  Betaria Business Centre  70400 Seremban  Negeri Sembilan Darul Khusus  Tel : 06-7615 943  Fax : 06-7615 944  State Manager: Mdm. Zuraidah Mat Jinal</p>
<p>Pejabat TEKUN Negeri Melaka  No 12, Aras 2  Bangunan Kota Cemerlang  75450 Ayer Keroh  Melaka  Tel: 06-2328700  Faks : 06-2328757  Tel/ Faks : 06-2328050  Pengurus Negeri : En. Anuar Abu Zarin</p>	<p>Melaka  No. 12, Aras 2  Bangunan Kota Cemerlang  75450 Ayer Keroh  Melaka  Tel: 06-2328700  Fax : 06-2328757  Tel/ Fax : 06-2328050  State Manager: Mr. Anuar Abu Zarin</p>

Pejabat TEKUN Negeri Johor  
Tekun Nasional  
Pejabat Negeri Johor  
No, 66, 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. Zainal Rahmat

Ibu Pejabat TEKUN Nasional  
**TEKUN NASIONAL**  
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

Johor  
No. 66, Jalan Padi 1  
Bandar Baru Uda  
81200 Johor Bharu  
Johor Darul Takzim  
Tel : 07-2351466/ 07-2371227/ 07-2371337  
Fax : 07-2351596  
State Manager : Mr. Zainal Rahmat

**Head Office**  
**TEKUN NASIONAL**  
T5-01-01, Menara 5,  
Jalan Lingkaran Tengah, Lingkaran Maju ( Maju Link ),  
57000 Bandar Tasik Selatan,  
Wilayah Persekutuan Kuala Lumpur  
Tel: 03-9059 8888 Fax: 03-9059 9292



# LENSA TEKUN NASIONAL



Kunjungan Hormat Ke YBhg. Tan Sri Dato' Elyas Omar Daripada Dewan Perdagangan Islam Malaysia Kuala Lumpur (DPIMKL) @ Pejabat Pengarah Urusan TEKUN Pada 4 Januari 2017

Courtesy call upon TEKUN Managing Director by Tan Sri Dato' Elyas Omar from the Malaysia Kuala Lumpur Islamic Chamber of Commerce @ TEKUN Managing Director Office 4 January 2017

JANUARI  
JANUARY



Kunjungan Hormat Delegasi Kazakstan @ TEKUN Pada 18 Januari 2017  
Visit by delegation from Kazakhstan @ TEKUN 18 January 2017





Seminar Asas Keusahawanan TEKUN Nasional 18 Feb 2017 @ Anak Bukit, Alor Star Kedah  
TEKUN Nasional Basic Entrepreneurship Seminar 18 February 2017 @ Anak Bukit, Alor Setar, Kedah

FEBRUARI  
FEBRUARY

Majlis Pelancaran Program TEMANNITA 23 Feb 2017 @ MAEPS Serdang, Selangor  
Launching of TEMANNITA 23 February 2017 @ MAEPS, Serdang





**Gotong Royong Peringkat Kampung Sungai Keroh Sempena Program Glombang Tani Nasional**

**2017, 25 Mac 2017 @ Sungai Manik, Perak**

**Gotong royong in conjunction with Glombang Tani Nasional Programme Kampung Sungai Keroh**

**25 March 2017 @ Sungai Manik, Perak**

**MAC**  
**MAC**



**Seminar Asas Keusahawanan Negeri Pahang 16 Mac 2017 @ Dewan Kompleks Rakan Muda  
Raub, Pahang**

**Basic Entrepreneurship Seminar 16 March 2017 @ Dewan Kompleks Rakan Muda, Raub,  
Pahang**





Lawatan CSR TEKUN Nasional 16 Mac 2017 @ Raub, Pahang  
CSR visit by TEKUN Nasional March 16 2017 @ Raub, Pahang

MAC  
MAC





Majlis Anugerah Perkhidmatan Cemerlang 2017, 26 April 2017 @ TEKUN  
Excellent Service Award Presentation 2017, 26 April 2017 @ TEKUN



Ceramah 'Keluarga Sakinah' Oleh Ustaz Samsul Debat, 10 April 2017 @ Auditorium, HQ  
Talk on 'Keluarga Sakinah' by Ustaz Samsul Debat 10 April 2017 @ Head Office Auditorium





Kunjungan Hormat Perunding Syariah Bank Islam ke TEKUN Nasional 17 April 2017  
Courtesy call Bank Islam Syariah consultants to TEKUN Nasional 17 April 2017



TEKUN Get Togheter @ Ibu Pejabat TEKUN Nasional 14 April 2017  
TEKUN Get-together @ TEKUN Nasional's head office 14 April 2017





Bowling Mesra 2017 Anjuran KESURA 6 Mei 2017 @ IOI Mall Putrajaya  
Bowling Mesra 2017 sponsored by KESURA 6 May 2017 @ IOI Mall Putrajaya

MEI  
MAY  
•  
-

Program Walkabout Ahli Lembaga Amanah dan Pihak Pengurusan TEKUN Nasional  
18-19 Mei 2017 @ Kelantan  
Walkabout by TEKUN Nasional Board of Trustees and management  
18-19 May 2017 @ Kelantan





Seminar Pemantapan Integriti TEKUN Nasional 21 Mei 2017 @ Ibu Pejabat TEKUN Nasional  
Seminar on Strengthening of Integrity TEKUN Nasional 21 May 2017 @ TEKUN Nasional's  
Head Office





Kunjungan Hormat TEKUN Nasional & PUSPANITA  
@ Wad Pedriatik Hospital Ampang, 6 Jun 2017

Visit to Ampang Hospital Pediatric Ward by TEKUN Nasional and PUSPANITA 6 June 2017

JUN  
JUNE  
-

Majlis Berbuka Puasa Bersama Warga Kerja TEKUN Nasional, 15 Jun 2017 @ Ibu Pejabat TEKUN  
Breaking of fast with TEKUN Nasional staff 15 June 2017 @ TEKUN Head Office





Majlis Khatam Al-Quran, 21 Jun 2017 @ Ibu Pejabat TEKUN  
Majlis Khatam Al-Quran @ TEKUN Head Office

JUN  
JUNE





Majlis Sambutan Hari Raya Aildilfitri TEKUN Nasional 2017, 17 Julai 2017 @ Ibu Pejabat TEKUN  
Hari Raya Aildilfitri Celebration 2017, 17 July 2017 @ TEKUN Nasional Head Office

JULAI  
JULY





*Walkabout Ahli Lembaga Amanah dan Pengurusan TEKUN Nasional Ke  
Premis Usahawan, 21 Ogos 2017 @ Kuala Lumpur*  
*Walkabout by TEKUN Nasional Board of Trustees and Management At Entrepreneurs'  
Premises, 21 August 2017 @ Kuala Lumpur*

OGOS  
AUGUST



*Sambutan Semarak Merdeka TEKUN Nasional, 29 Ogos 2017 @ TEKUN Nasional  
Celebrating the joy of Merdeka at TEKUN Nasional, 29 August 2017 @ TEKUN Nasional*





Majlis Menandatangi Memorandum Persefahaman (MOU) Di Antara Magic Global dan TEKUN Nasional, Pada  
5 Sept 2017 @ Cyberjaya

Signing of Memorandum of Understanding between Magic Global and TEKUN Nasional 5 Sept 2017@ Cyberjaya

SEPTEMBER  
SEPTEMBER



Kunjungan Special Secretariat For The Empowerment Of Indian Entrepreneurs Ke TEKUN Nasional  
@ 26 September 2017

Visit by Special Secretariat for the Empowerment of Indian Entrepreneurs to TEKUN Nasional  
@ 26 September 2017





Persidangan Pengurus TEKUN Seluruh Malaysia, 15-17 Oktober 2017 @ Hotel Vivatel, Kuala Lumpur  
TEKUN Managers Conference, 15-17 October 2017 @ Hotel Vivatel, Kuala Lumpur



Dialog TN50 TEKUN Nasional 2017, 9 Okt 2017 @ TEKUN Nasional  
TEKUN Nasional TN50 Dialogue 2017, 9 October 2017 @ TEKUN Nasional





Seminar Asas Keusahawanan Peringkat Negeri Kedah, 21 Oktober 2017  
@ Universiti Utara Malaysia

Basic Entrepreneurship Seminar, Kedah State Level, 21 October 2017  
@Universiti Utara Malaysia

OKTOBER  
OCTOBER





Program *Walkabout* Ahli Lembaga Amanah Ke Premis Usahawan,  
18 Nov 2017 @ Indera Mahkota, Pahang  
Walkabout by Board of Trustees and Management at Entrepreneurs' Premises,  
18 November 2017 @ Indera Mahkota, Pahang

## NOVEMBER

## NOVEMBER



Lawatan Malaysia Digital Economy Corporation (MDEC), 24 Nov 2017  
@ Ibu Pejabat TEKUN Nasional  
Visit by Malaysia Digital Economy Corporation (MDEC) 24 Nov 2017  
@ TEKUN Nasional Head Office





Mesyuarat Agung Tahunan Koperasi Rakan TEKUN Berhad (KRTB),

22 November 2017 @ TEKUN Nasional

Koperasi Rakan Tekun Berhad AGM, 22 November 2017TEKUN Nasional



Larian Karnival TEKUN 16 Disember 2017 @ Padang Merdeka Kota Kinabalu, Sabah  
Larian Karnival TEKUN 16 December 2017 @ Padang Merdeka, Kota Kinabalu, Sabah

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DISEMBER  
DECEMBER

Karnival TEKUN 16 Disember 2017 @ Padang Merdeka Kota Kinabalu, Sabah  
Karnival TEKUN 16 December 2017 @ Padang Merdeka, Kota Kinabalu, Sabah





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