



2023  
SPECIAL AWARD

BEST SUSTAINABILITY REPORT



2021

# SUSTAINABILITY REPORT

ASPIRING SUSTAINABILITY FOR  
A BRIGHTER TOMORROW



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# Our Report

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We are proud to present the first Sustainability Report produced by PERBADANAN USAHAWAN NASIONAL BERHAD (hereinafter referred to as “PUNB” or “our organisation”). This report outlines the economic, environmental, governance and social performance of PUNB for 2021 and our future plans within the context of entrepreneurialism. We aim to provide our stakeholders an understanding of our business operations and how we are doing our part to ensure a sustainable future for the next generation.

## Our Reporting Framework



### Reporting Approach

Complies with the Global Reporting Initiative (GRI) Standard and the United Nations' Sustainable Goals.



### Scope & Boundry

Includes operational activities of PUNB in Malaysia.



### Materiality Analysis

Conducting materiality analysis that prioritise categories based on PUNB operations.

*\*We will update as and when the need arises.*



### Reporting Period & Cycle

This report is prepared on a voluntary basis for the period from 1st January 2021 until 31st December 2021



### External Assurance

Maintain an internal assurance methodology for disclosure of this year's sustainability report. As we embark on this journey of sustainability, we will consider implementation of external assurance in the future.

# About Us

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## Role of PUNB

PUNB was established on 17th July 1991 and it is wholly owned by Yayasan Pelaburan Bumiputra (YPB) to enhance participation and involvement of Bumiputera in entrepreneurship and to develop a dynamic, resilient, progressive Bumiputera Commercial and Industrial Community (BCIC). Since 2010, PUNB has been operating as a fully Sharia compliant organisation. As of October 2018, PUNB has been placed under the purview of the Prime Minister Department of Malaysia.

Our workforce of 429 staffs are the backbone of our business throughout Malaysia. The vast experience and capabilities of our employees are the reason why we can provide value services to our entrepreneurs.

## Service Provided

PUNB is fully committed to be the champion in the development of Bumiputera Small Medium Enterprise (SME) and Bumiputera entrepreneurs in the retail and distributive trade sector, not only in Malaysia but in the international arena.

PUNB's business model focuses on:

- Financial Support : Financing Package from RM100,000 to RM10 million
- Business Support : Monitoring & Advisory Services, Entrepreneur & Business Development, Internationalisation Initiative, Entrepreneurship Training Programme and providing Business Premises for Rental

Our business model assists Bumiputera entrepreneurs to expand their business and at the same time, develop business acumen in order to sustain a profitable venture.



# Vision And Mission

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## Vision

To be the premier centre of excellence in entrepreneurial development.

## Mission

To provide opportunities to Bumiputera entrepreneurs in achieving business success through the provision of financial and business support.

# PUNB Core Values

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PUNB is fully committed to helping Bumiputera succeed as entrepreneurs by equipping them with the requisite business acumen and in order to be competitive, resilient and diligent as well as having the ability to grow. It is in this same spirit that PUNB wants to encourage its Management and employees to be in tandem with these aspirations; to be professional, ethical and efficient, centered on the tenets of integrity, trust, honesty and sincerity.

In pursuit of these aspirations and objectives, PUNB expects all employees to acknowledge their responsibility by complying with all policies, law and regulations with the highest professional and ethical standards.



# PUNB Pillars

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## Our People

- We focus on creating a nourishing environment for our people. We provide necessary support for the health, safety and wellbeing of our people in addition to cultivating a positive culture.



## Our Environment

- We strive to reduce environmental impact by being energy efficient, reducing e-waste and using of green products and services.



## Our Entrepreneurs

- We assist our entrepreneurs in their business by providing financial support and advisory services.



## Our Organisation

- We conduct our business ethically. Ensuring transparency and accountability.

# Our Location

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## Headquarters

Level 10, Block 1B, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia

## Regional Office

### Northern Regional Office

No. 15, Jalan Dagangan 3, Pusat Bandar Bertam Perdana, 13200 Kepala Batas, Pulau Pinang, Malaysia

### Central Regional Office

F-G-35, Vista Alam, No. 3, Presint 4.5, Jalan Ikhtisas 14/1, Seksyen 14, 40000 Shah Alam, Selangor, Malaysia

### Southern Regional Office

No. 18, Jalan Setia Tropika 1/27, Taman Setia Tropika, Kempas, 81200 Johor Bahru, Johor, Malaysia

### East Coast Regional Office

Lot PT30860, Taman Yayasan Terengganu, Jalan Lapangan Terbang, Gong Badak, 21200 Kuala Nerus, Terengganu, Malaysia

### Sarawak Regional Office

Tingkat Bawah & Tingkat 1, Lot 563, (SL 15), Wisma Wan Abu Bakar, Jalan Kulas, 93400 Kuching, Sarawak, Malaysia

### Sabah Regional Office

C-0-11 & C-1-11, Blok C, Lorong KK Taipan 2, Inanam New Township, 88450 Kota Kinabalu, Sabah, Malaysia



# Our Location

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## Branch Office

### Alor Setar

Aras 6, Menara SADA, Jalan Sultan Badlishah,  
05000 Alor Setar, Kedah, Malaysia

### Ipoh

No. 28-2 (Tingkat 2), Jalan Meru Bestari B5,  
Medan Meru Bestari, 30020 Ipoh, Perak, Malaysia

### Melaka

No. 30, Jalan MITC Prima 1, Taman MITC Prima,  
75450 Ayer Keroh, Melaka, Malaysia

### Kuantan

No. B-04-02 (Tingkat 2), Jalan Im 7/18,  
Sinaran Mahkota, Bandar Indera Mahkota,  
25200 Kuantan, Pahang, Malaysia

### Kota Bharu

PT 385, Seksyen 12, Jalan Pengkalan Chepa,  
15400 Kota Bharu, Kelantan, Malaysia

### Tawau

No. 7-G & 8-G, Pusat Perniagaan Taipan,  
Jalan Kuhara, 91000 Tawau, Sabah, Malaysia

### Jerantut

No. 46, Tingkat 1, Lorong SU 1/1,  
Jalan Temerloh - Jerantut,  
27000 Jerantut, Pahang, Malaysia

# Board of Directors



# Management Group



**Izwan Zainuddin**  
Chief Executive Officer



**Abdul Jammi Abdul Karim**  
Deputy Chief Executive Officer



**Ruslina Mamat**  
Head of Finance & Accounts Departments



**Hazina Mohamad**  
Head of International Business Development Department



**Ahmad Nazlee Idris**  
Head of Human Capital Development Department



**Mohd Nor Shazali Mohd Idris**  
Head of Business Financing Department



**Ahmad Daud Abdul Rashid**  
Head of Advisory & Monitoring Department



**Fauzi Zakaria**  
Head of Information & Communications Technology Department



**Ahmad Faisal Mohd Basir**  
Head of Company Secretary & Governance Department



**Mohd Sulaiman Khazali**  
Head of Internal Audit Department / Acting Head of Risk Management Department



**Farreza Buang**  
Head of Corporate Communications Department



**Norasyikin Mansor**  
Head of Legal Affairs Department



# Message From Our Chairman

Dato' Haji Ahmad Nazlan Idris

It gives me great pleasure to introduce PUNB's inaugural Sustainability Report for the year 2021.

I am honoured to be appointed as PUNB's Chairman in 2021. Taking on this role during the COVID-19 pandemic allowed me to witness PUNB's spirit and humanity during challenging times. It is in times like these when PUNB must react and we did, by launching several initiatives to assist SME businesses and communities affected by COVID-19.

We will continue to do our best to ensure the business continuity and sustainability of Rakan Usahawan PUNB and SMEs. These values remain as relevant today as they have been for the past 30 years of our operations, in addressing the needs and supporting Rakan Usahawan PUNB and SMEs.

Recognising and responding to the impacts of COVID-19 in 2021, we implemented the first moratorium for all Rakan Usahawan PUNB from 1 April 2020 to 31 December 2021, with a value of RM266.2 million.

I am also happy to report that PUNB further provided a six-month rental waiver to all our tenants from 1 April 2020 to 30 September 2020. Then, from 1 January to 30 June 2021, we offered a 70% rental discount, and from 1 July to 31 December 2021, an additional 50% discount to all PUNB tenants.



In 2020, PUNB also launched the Bumiputera Relief Financing (BRF), which benefited 752 companies with a total financing approval of RM226.9 million, and Skim Pembiayaan Usahawan Terkesan COVID-19 (SPUR), which benefited 73 companies with a total of RM5.5 million in financing and Sustainable Accelerate Scheme (SUCCESS), which benefited 184 companies with a total of RM47.9 million in financing.

For the community, PUNB launched its Food Bank initiative at all PUNB Regional Offices, which benefited 4,749 families affected by the pandemic. In addition, PUNB's efforts are bolstered by the 'Book & Pickup!' initiative, which provides free printing services to educators during the "**Pengajaran dan Pembelajaran di Rumah**" (PdPR) phase.

Aside from that, PUNB also collaborated with the Malaysian government, our Rakan Usahawan PUNB and Bumiputera SME companies in rolling out several COVID-19 initiatives. We strive to be a champion for the development of Bumiputera SMEs and entrepreneurs in the retail and distributive trade sector in Malaysia and the international arena.

We believe that this report provides insight PUNB's strategy, as we are committed to providing long-term value to our various stakeholders by striking a balance between financial and sustainability objectives.





# Message From Our CEO

Izwan Zainuddin

This year, PUNB proudly published its first Corporate Sustainability Report. I am pleased to share with you an overview of our initiatives over the past 30 years since our establishment.


We want clarity and transparency in achieving our mission to meet the financial and corporate needs of Bumiputera entrepreneurs based on sharia values.

PUNB has evolved and initiated a shift in our financing portfolio to provide greater support for entrepreneurs and business owners by disbursing nearly RM3.6 billion in financing since its inception until December 2021.

Sustainability is embedded in our corporate culture and PUNB has long supported Bumiputera communities, the environment and sustainable development.

Even though this is our first report, many of the initiatives described herein has already been implemented over the years, as we always strive to align our daily operations with the goal of being a sustainable financial service provider.





Apart from that, we believe in recognising the significance of gaining the trust of our stakeholders, which includes our employees, Rakan Usahawan, shareholders by developing strong relationships with each other. This helps us understand stakeholder expectations and develop our strategies in order to provide better services for customers and stakeholders.

PUNB is fully committed to execute its sustainability initiatives through the formation of a Sustainability Steering Committee and a Sustainability Working Committee comprising employees at various organisational levels throughout PUNB.

Going forward, I believe that by tackling issues from a sustainability standpoint, it will put PUNB on a better footing to meet its business challenges.

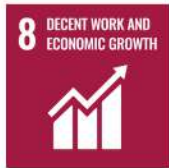
Together, we will do our best to achieve our sustainability goals within our 7 core values.

# Our Sustainability Plan

In 2021, PUNB delivered impact-based programmes and initiatives across the market, guided by our core values and pillars.

We aim to ensure that our business operations are managed with responsibility and accountability in alignment with the United Nations Sustainability Development Goals (SDGs), to achieve PUNB's key objectives under economic, social, and environmental outcomes as listed below:

## Economic



## Social



## Environment



# PUNB Sustainability Objectives

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PUNB sustainability plan is founded on five (5) objectives based on United Nations SDGs, which are relevant to PUNB.



Align PUNB's corporate strategy with the government's direction to improve reputation with stakeholders such as funders, customers, employees, and strategic and business partners.



Enhance PUNB's opportunity for a new market segment in relation to the SDGs while forging new strategic partnerships and synergies.



Boost brand value and recognition while cultivating a positive image and culture



Improve risk assessment and management capabilities



Accelerate business performance, operational efficiency and cost savings.



# Feedback

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We welcome your feedback to improve our reporting and sustainability practices.

Kindly direct them to PUNB Headquarters at:

**PERBADANAN USAHAWAN NASIONAL BERHAD**

Level 10, Block 1B Plaza Sentral

Jalan Stesen Sentral 5, Kuala Lumpur Sentral

50470 Kuala Lumpur





# Decent Work And Economic Growth

- **PUNB Financing Services**

Through the financial assistance provided to Bumiputera entrepreneurs, PUNB is committed in ensuring the enhancement of job employment and business opportunities among Bumiputera in line with the government's aspiration to develop a high income nation.

## PUNB Performance for 2020-2021

**PROSPER**

RM331.4 million

**BUMIPUTERA RELIEF  
FINANCING (BRF)**

RM226.9million

**SPUR**  
SKEM PERBAIKAN UJARAN TERSEKUTU COVID-19

RM5.5 million

**SUSTAINABLE ACCELERATE  
SCHEME (SUCCESS)**

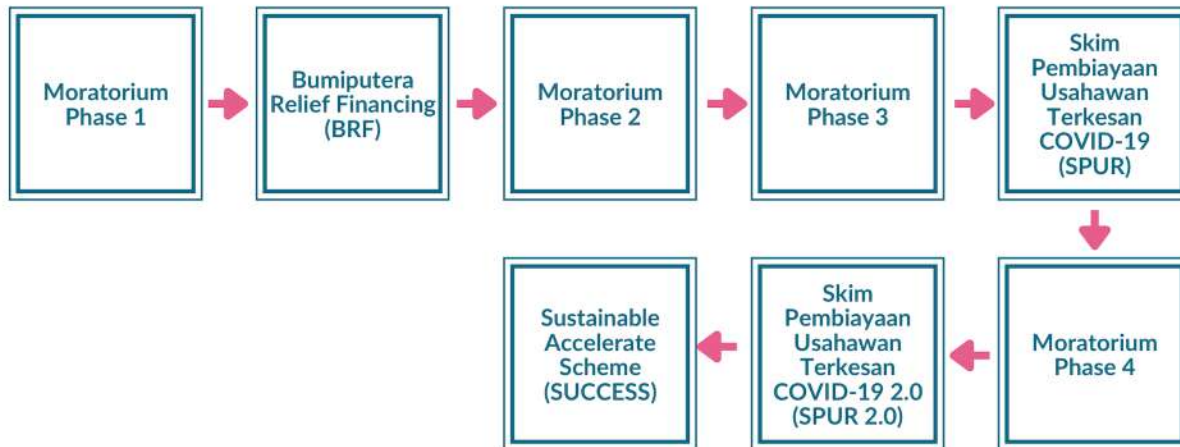
RM47.9 million

# Decent Work And Economic Growth

- **PUNB Initiatives During The COVID-19 Pandemic**

COVID-19 pandemic has affected many businesses in the market. PUNB is concerned with the sustainability and survivability of these entrepreneurs during such challenging times.

Thus, PUNB introduced a comprehensive integrated financial initiative to assist its Rakan Usahawan PUNB and SME's via Moratorium, Bumiputera Relief Financing (BRF), 'Skim Pembiayaan Usahawan Terkesan COVID-19' (SPUR) and Sustainable Accelerate Scheme (SUCCESS).



# Decent Work And Economic Growth

- **PUNB Initiatives During The Covid-19 Pandemic**

PUNB offered four stages of financing moratorium to our entrepreneurs.

The first stage was during the early stages of COVID-19, from April to September 2020 by giving a six months moratorium. The moratorium covered the principal and profit for financing, as well as a full rental waiver for properties. The second stage of moratorium was imposed from October to December 2020, covering principal and profit, and a 50% rental waiver for properties.

Due to a prolonged movement control order (MCO) in 2021, the third stage of the moratorium was extended for another six months from January to June 2021, on principle only and 70% rental waiver for properties. Finally, the fourth phase of the moratorium was extended from July to December 2021 on the same terms as the second phase.

## Financing Moratorium

2020-2021 | RM266.2 million

## Rental Waivers

2020-2021 | RM12.9 million

# Decent Work And Economic Growth

- **PUNB Initiatives During The COVID-19 Pandemic**

In 2021, PUNB implemented the '*Skim Pembiayaan Usahawan Terkesan COVID-19 (SPUR)*', a programme aimed at assisting individual Bumiputera in establishing new or to expand existing businesses that are mainly affected by COVID-19.

The Sustainable Accelerate Scheme (SUCCESS) programme was also launched later in the year to our **Rakan Usahawan**. This initiative was specifically offered to assist entrepreneurs in facing COVID-19 related challenges.

## SPUR

Fund  
Approved

RM5.5  
million

Benefited  
Entrepreneurs

73

## SUCCESS

Fund  
Approved

RM47.9  
million

Benefited  
Entrepreneurs

184



# Decent Work And Economic Growth

- **Increasing Property Ownership Among Entrepreneurs**

PUNB owns properties throughout Malaysia that are suitable for businesses in prime and strategic areas such as city centres and new development areas.

As the market values of prime properties has increased significantly, PUNB facilitates operation at prime locations through its PUNB PROSPER Hartanah by offering property rentals to Bumiputera entrepreneurs at competitive rental rates while also offering schemes to purchase those properties from PUNB.

## Property Portfolios

Shop lots		238
Terrace Factory		17
Custom built building		7



**AUTO HAUS KL  
SHAH ALAM, SELANGOR**



# Decent Work And Economic Growth



MANEH VILLA  
LANGKAWI, KEDAH

- Elevating Tourism Industry as a Major Business Sector

The tourism industry plays a major role in contributing positively to economic growth. With that in mind, PUNB encourages entrepreneurs to enter the business sector in order to take advantage of the numerous opportunities in the tourism industry.

Fund  
Approved

RM9  
million

Benefited  
Entrepreneurs

4

# Industry, Innovation And Infrastructure

PUNB has developed relationships with and is actively engaging with various government and non-governmental organisations to promote its product and services as well as providing opportunities benefitting our Rakan Usahawan PUNB such as Malaysia External Trade Development Corporation (MATRADE), SME Corporation Malaysia, Malaysia Investment Development Authority (MIDA), Trade Development Authority of Pakistan, High Commission of Canada and British Chamber of Commerce Berhad.

Ministries/  
Agencies

7 Programmes

Embassies

5 Programmes

Virtual  
Events

4 Programmes



MOU signing ceremony with the Ministry of Entrepreneur Development & Cooperatives (MEDAC)  
Strategic collaboration to create a conducive business ecosystem to generate competitive Bumiputera entrepreneurs.



# Industry, Innovation And Infrastructure

## THE WAY FORWARD TO BE A WORLD-CLASS BRAND

To be competitive at the global market, a brand must be A WORLD CLASS BRAND and you must ensure that your businesses with regards to copyright controls in terms of patents, trademarks, industrial design and geographical indications are protected. This webinar, a collaboration between Intellectual Property Corporation of Malaysia (MyIPO) and Malaysia Franchise Association (MFA), is aimed at providing valuable insight on the International Standard of Intellectual Property by MADRID SYSTEM, the application & procedures and to enhance your understanding on the International Franchise Network encompasses on the formation and registration to support your global branding objectives and becoming A WORLD-CLASS BRAND.

15 December 2021 (Wednesday) | 10.00 am – 12.00 pm | Platform: Microsoft Teams

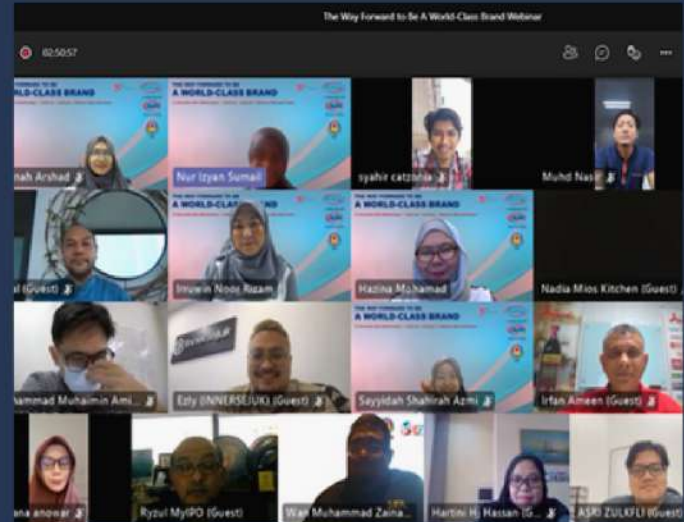
### PROGRAMME

- 10.00 am Welcoming Remarks and Presentation by PUNB on Internationalisation Initiatives
- 10.15 am Presentation on The Madrid System  
by Mr Ryzul Osman, Intellectual Property Officer of MyIPO
- 10.45 am Presentation on Franchise Registration & Franchise Business Acquisition and Offering  
by Mr Ahmad Faizal, CEO of MFA
- 11.15 am Q & A Session
- 12.00 pm End of Programme

For registration and enquiries, please contact:

Iriswain (+603 2785 1957 / +6016 412 8610 / iriswain\_tizam@punb.com.my )  
Sayyidah (+603 2785 1884 / +6012 642 7423 / sayyidah\_azmi@punb.com.my)

Collaboration with Intellectual Property Corporation of Malaysia (MyIPO)  
& Malaysia Franchise Association



Collaboration with MyIPO & Malaysia Franchise Association

This collaboration is aimed at providing valuable insight on the International Standard of Intellectual Property Corporation of Malaysia

# Sustainable Cities And Communities

At PUNB, we encourage and educate our entrepreneurs to protect themselves and their businesses from uncertainties including those related to climate change as part of their risk mitigation. Most of *Rakan Usahawan PUNB* are covered under Takaful Life and Business Takaful.



Antah Insurance Brokers Sdn Bhd



## Takaful Life

Year		2021
Benefited Entrepreneurs		3,229

## Business Takaful Life

Year		2021
Number of Business Premise		1,231



# Good Health And Well Being

SOCIAL



PUNB's ensures that its remuneration policy complies with relevant laws and regulations in Malaysia. Some of the benefits PUNB provides its employees includes maternity benefits, medical benefits which are also extended to their spouses and children, wheres for single employees, the medical benefits extend to their parents.

Female employees are entitled to 60-days of annual maternity leave with full pay and a 7-day compassionate leave is given to all employees.

# Good Health And Well Being



PUNB recognises that health is a fundamental aspect of well being. The health sector therefore, plays a crucial role in achieving our SDGs. To support this goal, PUNB has approved financing for 52 entrepreneurs in the healthcare industry, including clinics, dental offices, and pharmacies.

## Healthcare (2021)

Fund Approved	RM20.3 million
Benefited Entrepreneurs	52





# Good Health And Well Being

The year 2021 will be remembered for many unprecedented events caused by the COVID-19. Face masks were required in public; hand hygiene and practising social distancing were the new norms for preventing COVID-19.

As part of its efforts to support the new normal, PUNB distributed COVID-19 care packages, consisting of reusable face masks and hand sanitiser to PUNB employees and the public.

In addition to that, PUNB also conducted regular COVID-19 screening test for employees at no cost to the employees.



SUSTAINABLE DEVELOPMENT GOALS



# Quality Education



Through relevant training, PUNB is committed to elevating and improving the skills of our employees, entrepreneurs, and young entrepreneurs. PUNB, as an entrepreneurship development centre and employer, ensures that every *Rakan Usahawan PUNB* and employee is equipped with up-to-date knowledge and exposure through various courses and training.

In 2021, PUNB conducted 103 trainings for entrepreneurs such as Bengkel Rancangan Perniagaan PUNB, Going Global- Menembusi Pasaran Antarabangsa, Pemasaran Digital - ReachingNew Clientvia FB & Google Ads, Stock & Inventory Management and Supply Chain & Logistic.

## Future Plan -2022

- 1 Conducting trainings/programmes related to the youth development for upskill & reskills
- 2 Sustainable Development Goal Awareness
- 3 Digital Marketing
- 4 Fintech awareness and application



# Quality Education

## Training & Development Programmes for Entrepreneurs

Year	2021
Number of Programmes	105
Number of Entrepreneurs Participated	3,289



# Quality Education



Training on Sustainability

The programme was designed to equip the participants with a new form of communication with stakeholders, such as reporting of performance that derives from the impact of economies, the environment, society, and governance that complies with the SDGs.

Throughout the year 2021, PUNB managed to organise multi-disciplinary learning and development programmes to its employees as follows:

## Training & Development Programmes for employees

Number of Programmes	41
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Number of Participants	945
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PUNB has taken an initial step toward embedding sustainability into our business operations by enrolling in the Sustainability Reporting: Embedding Sustainability into Your Corporate DNA training. The Association of Development Financing Institutions in Asia and the Pacific (ADFIAP Philippines) led the training, which was attended by 25 people from various departments and units.

# Quality Education



Jom Jadi Perantis (JUMPER) is an entrepreneurial apprenticeship training programme guided by experienced mentors in selected business industries. JUMPER is available to Bumiputera graduates under the age of 30 who hold a Degree, Diploma or Skilled Certificate (Level 2 or higher from a Government Recognised Institution (MQA)).

Year	2021
Number of Apprentices	107
Financing Approved	RM2.7 million





# Quality Education

PUNB is working on enhancing the educational sector by providing financing through PROSPER Didik, which provides opportunities for entrepreneurs in the field of early childhood care and education (ECCE).

Fund  
Approved

RM1.1  
million

Benefited  
Entrepreneurs

6





# Gender Equality



**EFFAREEZA OTHMAN**  
FOUNDER, BLOOMING DAISY COMPANY

At PUNB, we strive to provide equal opportunity for women to participate at decision-making or leadership roles at all levels among our entrepreneurs and employees.

We are committed to accelerate the growth of women-owned businesses in Malaysia. Thus, in 2021, a total of 185 women entrepreneurs has benefited from PUNB financing assistance.

## Women Entrepreneur in PUNB

Year	2021
Benefited Entrepreneurs	185 (32%)

# Gender Equality

Female employees' participation in PUNB has increased significantly as we strive to provide equal treatment, access to promotions and career advancement for them.

## Women Employees in PUNB

Year	2021
Board of Directors	1 (13%)
Head of Departments	4 (33%)
Head of Units	10 (63%)
Employees	234 (55%)



# Reduced Inequalities



We strongly advocate reducing inequalities and differences among communities, particularly in rural areas. In support of achieving the SDGs goals and in response to the pandemic, PUNB has channelled its Zakat contribution and Corporate Social Responsibility (CSR) activities towards the underprivileged.

Aside from that, PUNB has also launched its Food Bank initiative for those in need during CMCO.

In total PUNB spent approximately RM1.7 million on Zakat, Food Bank and CSR activities in 2021.

Visit PUNB staff affected by flood in Hulu Langat, Selangor



# Reduced Inequalities



CSR contribution to flood victim in Pahang



Food Bank Initiative during CMCO

Zakat Contribution

Food Bank during CMCO





# Reduced Inequalities



'Majlis Ramah Mesra PUNB & Sumbangan kepada Anak Yatim & Ibu Tunggal' at Tanjung Karang, Selangor



'Program Taklimat PUNB bersama Usahawan Jerantut & CSR Contribution' at Kuala Tahan, Pahang

# Reduced Inequalities



'Program Serahan Makanan PUNB' to Pusat Transit Gelandangan KL



PUNB aided flood-affected employees in 2021

# Peace, Justice and Strong Institutions

SOCIAL



PUNB ensures that its employees are fully aware of its anti bribery and corruption (ABC) policies. Through its policies, PUNB employees and other stakeholders may report any conduct that violates the law or business ethics.

## Training on Anti-Bribery Corruption to Employees

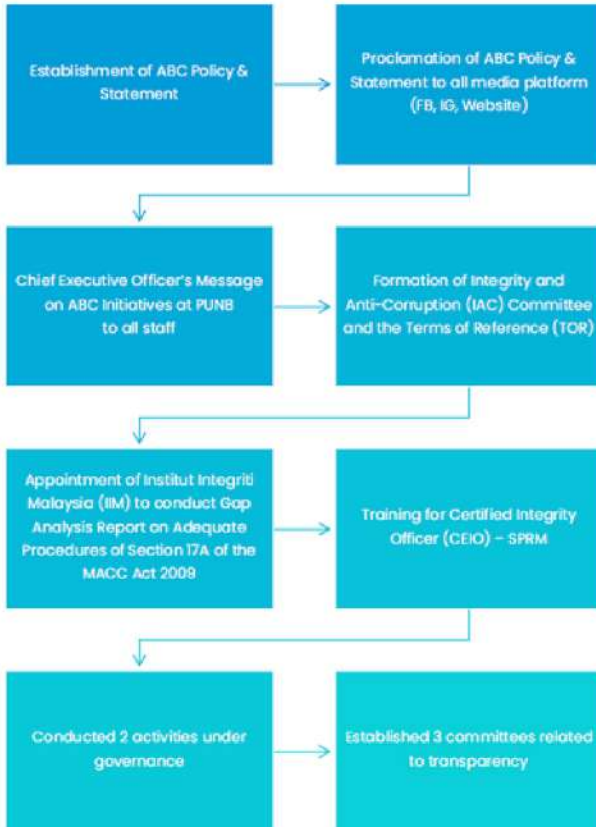
Number of  
Employees  
Participated | 146

SUSTAINABLE  
DEVELOPMENT GOALS





# Peace, Justice And Strong Institutions



## Whistleblowing Policy and ABC Policy

PUNB is committed to observing the highest ethical, moral and legal standards in its business conduct and practices, openness and accountability in all aspects of its business.

The Whistleblowing Policy and (ABC) Policy is established to encourage and facilitate the disclosure of Improper Conduct and/or Detrimental Action within the Company, and to protect persons acting in good faith when disclosing Improper Conduct and/or Detrimental Action.

PUNB views any harassment or retaliation in any form or manner against a genuine whistleblower seriously and will take such appropriate action.

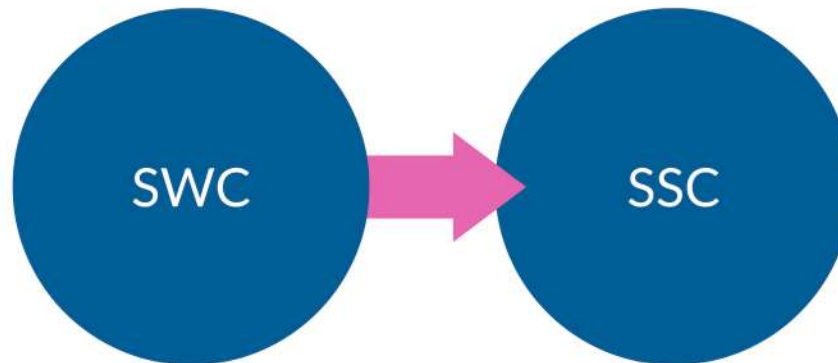
These policies are part of the PUNB's corporate governance and are accessible on PUNB's website.

# Peace, Justice And Strong Institutions

At PUNB, we firmly believe that a sustainable governance should be the basis of good sustainability practice.

The Sustainability Steering Committee (SSC) was established to oversee the development of our the organisation's sustainable strategy and performance, and it is chaired by the Chief Executive Officer. The SSC is also supported by the Sustainability Working Committee (SWC), whose role is to review, deliberate, and implement strategies to drive sustainability throughout our organisation as well as to monitor the progress.

The SWC is comprised of representatives from various departments or units who collaborate to ensure that our SDGs goals are met while creating long-term value to our stakeholders.



# Affordable And Clean Energy



Green technology is important to help control climate change and protect our natural environment. To support this, PUNB offers a financing package to companies in the green technology sector to ensure a better environmental outcome for current and future generations.

## Green Technology Company

Fund Approved	RM2.8 million
Benefited Entrepreneurs	2



# Affordable And Clean Energy



PUNB strives to adapt to green technology initiatives in order to improve efficiency and create a healthier workplace environment. Thus, in support of this, PUNB has selected its suppliers under the green technology sector starting with Art Matrix Manufacturing Sdn. Bhd. as a measure for environmental sustainability within our organisation.



The Sustainable Business Awards (SBA)



Prime Minister Hibiscus Award (PMHA)



MyRUKU



Carbon Footprint



Green Building Index



Good Environmental Choice Australia (GECA)



Singapore Green Building Product (SGBP)

# Responsible Consumption And Production

## Energy Consumption

PUNB has continuously and consciously made an effort to manage its energy consumption. This includes using electricity wisely with guidance from industry best practices which includes activating the air-conditioning system closer to business operations, reducing lighting during non-business operations and using LED lights.

## Paper Consumption

In order to reduce the use of paper, one of the most important materials resources used in our daily operations, PUNB has implemented paperless meetings at all levels beginning in 2020, using the Azeus Convene System, which allows attendees to review and download materials in electronic form.

## Fuel Consumption

At PUNB, we consistently monitor our fuel energy consumption so that we can assess our energy consumption patterns and identify areas for efficient energy management. In 2021, fuel consumption is lower than in 2020.

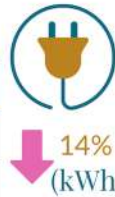


# Responsible Consumption And Production

## Our Environmental Performance Figures

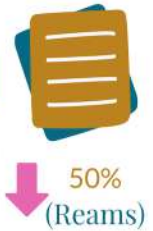
### Electricity Consumption

Year	Total kWh	Cost (RM)
2020	637,634	311,232
2021	547,708	253,637



### Paper Consumption

Year	Quantity (Reams)	Cost (RM)
2019	3000	32,963
2020	1,500	15,525
2021	750	7,763



#### Remark

Year 2020 & 2021-decrease in paper consumption due to the introduction of Azeus Convene System

### Fuel Consumption

Year	Total (Liters)	KM (Mileage)	Efficiency (l/100km)
2020	21,787	199,211	10.9
2021	9,250	88,697	10.4





# Sustainable Development Goals (SDGs) among Rakan Usahawan PUNB



The role of Rakan Usahawan PUNB in achieving SDGs are important. By conducting its business in accordance with the SDGs, they contribute towards creating employment, elimination of poverty, provide decent work, economic growth, assist in achieving good health and wellbeing and help to achieve affordable and clean energy as well as enhance their industries.

# Our Entrepreneurs

## Maneh Villa

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In the hotel industry, sustainability is important in building relationships with surrounding residents while also safeguarding the natural environment and biodiversity.

By providing high quality services and a unique character experience helps distinguish a hotel's identity.

Maneh Villa, a recipient of PUNB's financing located in Langkawi, provides such a unique experience to its guests. With its lush greenery and contemporary modern concept, it provides tranquil privacy close to nature.



# Our Entrepreneurs

## Maneh Villa

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Maneh Villa's Assistant Manager, Muhammad Najmi Bin Farid Wajdee, said "there are so many opportunities to support sustainability in the hospitality industry and the common practices for hotels such as water and waste efficiency, as well as other technical updates like temperature adjustments and LED lighting."

At Maneh Villa, there are few policies have been implemented to support sustainability practices.

### Conservation and Reduction

One of the most significant aspects of sustainability is energy conservation, as it has been discovered that lowering energy usage has the same effect on revenue management as well.

"The adoption of LED light bulbs is one of the most common energy-saving strategies. For Maneh Villa it can save up to 80% energy use," says Najmi.

Rooms and other spaces at Maneh Villa are designed to make use of natural light, so guests won't need to turn on the lights as much, which in turn reduces energy costs.

At the same time, Maneh Villa encourages its guests to take sustainability into their own hands through both energy and water conservation by having guests relinquish daily towel and bed linen changes, which in turn helps reduce energy and water consumption for laundry.

Maneh Villa adopts sustainable practice for its food and beverage sector by choosing the light kitchen concept, wherein all foods are sourced from the local professional kitchens.



# Our Entrepreneurs

## Maneh Villa

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With that, Maneh Villa's kitchen is only used for reheating food, food plating and preparing drinks, thus reducing the amount of unwanted waste like oil and leftover food ingredients. So, they give opportunities to locals to promote local cuisines and therefore, help contribute to the local economy.

Another popular sustainable method is waste management and Maneh Villa practices recycling and reuse. Instead of using plastic bottles, the hotel has introduced the use of reusable water bottles by providing filtered water facilities.

The management of Maneh Villa stocks the room with reusable coffee mugs and glasses rather than plasticware, paper or styrofoam.

According to Muhammad Najmi, they are choosing amenity products that are more friendly to the environment by putting soap and shampoo dispensers that are refillable instead of miniature amenities, which create excessive waste.

Sustainability is practised systematically in all areas of the hotel. Guests are encouraged to actively participate in the process, for example, by using local tour operators and purchasing locally made items.

Their tagline, 'personalise your experience' is exactly what Maneh Villa does. Guests who travel to our villa can testify to how they stay inspired, whether it is through seeing landscapes, meeting our wonderful employees, or being exposed to new cultures.

Najmi said Maneh Villa will work on its vision to penetrate the international market and continuously improve its services to guests. They are planning to add another two branches within the next five years.

# Our Entrepreneurs

## Maneh Villa

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"For the next branch, Maneh Villa 2, we are planning to implement more sustainable initiatives which can help contribute to reducing the carbon emissions from the hospitality sector. Understanding and embracing these initiatives will not only help hotels be more cost efficient by being more energy-efficient and creating less waste but will also help differentiate Maneh Villa from others," said Najmi.



# Our Entrepreneurs

## Tanamera

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**MOHAMAD FAISAL AHMAD FADZIL**  
CO-FOUNDER

One of the SDGs main goals is to safeguard the environment, which may be achieved through more sustainable production and consumption. What role does the personal care products industry play in achieving this goal?

How can product makers and manufacturers contribute even more to the transition of a more sustainable industry? Homegrown brand 'Tanamera' is committed to their part by making products that suit all types of needs, from halal to vegan-friendly skincare products.

According to co-founder and managing director, Mohamad Faisal Ahmad Fadzil, since the establishment of Tanamera, they have had very strict Tanamera codes.



# Our Entrepreneurs

## Tanamera

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"First, the Tanamera products must be human-friendly and not have any ingredients that are dangerous, chemical preservatives, mineral oil, and none of the Tanamera products have these. Not one toxic chemical, artificial colour, or fragrance is used in Tanamera products- both then and now. It must be safe. Tanamera products are animal friendly, with no animal testing in any of their products or ingredients. We always said it was tested by nephews, nieces, and directors. We test everything ourselves because if you don't test your product, how do you want to sell it?"

"Tanamera products must be earth-friendly from top to bottom, even the product packaging is made of unbleached recycled paper. For some packaging, we must use bleached paper, but we don't use that much. We use plastic in some packaging, but it has been used less and limited," says Faisal.

For Faisal, it is a nice idea to use bottles as a replacement for plastic, but they must consider safety in the bathroom, transportation costs, and all that. To preserve the environment, Faisal makes sure that the plastic that they use is environmentally friendly and doesn't contain things like PVC.

According to Faisal, the environment is extremely important to Tanamera and forms part of their focus when formulating Tanamera products. The ingredients for its products, such as body wash and shampoo, do not contain any sulphates or any substance that is harmful to the environment but are instead, plant-based ingredients.

# Our Entrepreneurs

## Tanamera

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### Tanamera Zero Waste Initiative

"We are starting with a selection of product refills available at our store, where customers can bring their own containers to be weighed, sterilised and filled with their product of choice. They can request as little or as much as they need, charged by the gramme. We hope to expand these ideas and drastically reduce the amount of waste Tanamera produces, such as single-use dispensers or disposable carriers".

We utilise 100% recycled and unbleached paper, and the few shipping containers we use are turned into display pieces rather than being thrown away after one use. We also have other eco-friendly alternatives in the pipeline".

Tanamera is currently working on a new initiative, a lower carbon footprint range of products. The market for a lower carbon footprint is very large and nobody really focuses on the formula. Tanamera wants to be the first Malaysian brand to focus on it. This new initiative is one of the biggest challenges to Tanamera because its products must be 100% plant based or at least 90% free of chemicals. Tanamera products are halal, vegetarian, and vegan by the UK Vegetarian Society.

"When we claim to be 100% vegetarian, every ingredients come from a vegetable source. For you to be certified, each ingredient must not include animal sources. We are serious and even changed goat milk to rice milk to be certified".

"One of the products that we are planning to launch soon is hand wash. It's a do-it-yourself kit that contains a powder sachet, and you only have to add water, shake, and leave it. Every sachet is 100 grams, and you can have up to 2.5-kilogram products. You can save so much on bottles, water, and transportation".

# Our Entrepreneurs

## Tanamera

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### Eco consciousness and eco planning

"If you want to do recycling or create initiatives on sustainability, you must take it seriously. You shouldn't do it for the sake of it being a thing to do. You must take eco-consciousness and eco-planning seriously".

"Recycling, likewise, is a nice, lofty idea, but from a pragmatic view, it uses a lot of resources. But we try our best, " says Faisal.





# Our Entrepreneurs

## Gains Education Group Sdn Bhd

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**PUAN ZALIZA ALIAS**  
FOUNDER

Early childhood education is rarely given the time and attention it deserves, despite the fact that it is critical to a child's development. In fact, it was difficult to find an early education centre that could provide entire learning modules not only for academic development but also for spiritual and personality growth back in the 1980s until the early 2000s.

Seeing the need to create such a path in Malaysia, armed with a deep interest in the education field, Zaliza Alias, the founder of GAINS Education Group Sdn Bhd is determined to open the first branch of Genius Aulad located at USJ, an English-based early childhood education centre, ingrained with Islamic values and a vibrant and cheerful educational approach.

With more than 20 years of experience, and almost 8,000 students and 80 campuses in the bag, GAINS now has a complete education centre package covering early childhood to secondary level education, notably Genius Aulad, Idrissi International School, and Sekolah Tinta.

# Our Entrepreneurs

## Gains Education Group Sdn Bhd

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"As an educator, it is my obligation to provide an excellent, high-quality, and life-long education for future generations that will have an impact on their personal growth," said Zaliza. GAINS is committed to the idea of one's future self-being. Although the modules used at each level of education alter, GAINS' purpose remains the same; to build and form a generation that is not only intellectually literate but also has exceptional attributes and personalities after graduating from GAINS.

Every child who enrolls in a GAINS education centre, such as Genius Aulad, is taught both scientific knowledge and how to communicate and connect with peers, as well as the benefits and drawbacks of each action they take.

In addition to the existing learning modules, GAINS assures that each educational centre under its umbrella provides a comfortable and safe environment for any individual that walks in. Safety and health factors are greatly stressed as interaction with children demands additional care to avoid any unfortunate incidents. Besides that, GAINS also offers a platform for counselling sessions with its students, particularly female students, for them to share any concerns they may be having and to let them know that the GAINS education centre is a safe place where they can freely tell their tales.

GAINS also hosts numerous initiatives that involve the local community, including the children's parents, to develop a positive personality among the pupils. Through programmes like 'First We Need Love,' where each GAINS education centre holds activities with the local community such as cleaning, storytelling, and fundraising to establish a library corner, students are exposed to community activities while also strengthening ties between GAINS and the community.

# Our Entrepreneurs

## Gains Education Group Sdn Bhd

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Despite the school being closed due to the COVID-19 pandemic, GAINS continued to contribute to the betterment of the community by organising a sketching programme with the help of students' parents to illustrate their activities while at home in addition to following online learning. Each painting was auctioned off to the GAINS community, with the revenue used to purchase medical equipment for the Sungai Buloh Hospital. All the activities held will most likely create a positive attitude in the students, guiding them to become helpful human beings not only for themselves but also for society.

It is undeniable that women are more likely to pursue careers in education, particularly in early childhood education. As an entrepreneur and a woman, Zaliza aims to further increase women's empowerment so that more of these groups may contribute significantly to society's progress. Apart from that, GAINS is currently expanding its education module services to Qatar, as well as seeking to strengthen the strategies and learning modules as well as the existing work structure, to provide a more robust service.

"Education comes first, business is merely a vehicle that propels education forward. Never exploit education to chase commercial profits because education is eternal," Zaliza concluded with a piece of advice.





# Our Entrepreneurs

## Scrap Computer Trading Sdn Bhd



**ENCIK ABDUL HADDIS ABDUL AZIZ**  
FOUNDER

"One man's trash is another man's treasure," is the philosophy held by the owner of Scrap Computer Trading Sdn Bhd (SCT), Encik Abdul Haddis bin Abdul Aziz.

Looking back to the 1990s and early 2000s, electronic waste, or e-waste, was simply another type of waste, like paper and plastic, that could not be recycled into something else. In Malaysia, most households, companies, and organisations simply toss electrical equipment and appliances into the trash like any other garbage. During those years, there were certain methods of disposing of e-waste, such as burning and burying it, which required a lot of human resources, were expensive, and had a huge environmental impact.

"Little do people know, every part of a complete electrical device and appliance has its own worth, and this is what I am targeting to collect, remove, and make full use of the components to create other products and re-sell them."

# Our Entrepreneurs

## Scrap Computer Trading Sdn Bhd

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"By doing so, I am not only generating a profit by providing an e-waste disposal solution, but I am also contributing to environmental protection, similar to the 3R waste campaign," says Abdul Haddis.

(SCT) recycles anything that runs on electricity, from household electrical appliances to mainframe servers and various telecommunication equipment even personal IT gadgets to truckloads of surplus IT stocks. SCT works toward solving e-waste problems by developing electronic recycling programmes.

As a company involved in the environmental conservation business, it is part of SCT's scope of work to educate and raise awareness, within the community about the necessity of e-waste recycling. This way, SCT can market its services while also raising community awareness and encouraging e-waste recycling, as well as contributing to the development of a more environmentally conscious society.

In addition to the corporate awareness campaign initiative, SCT also provides a 'Recycling & Buy-Back' centre located at AEON Bukit Raja, Klang for the surrounding community who wish to dispose of their electrical goods and gadgets. Instead of simply throwing them into the bin, they can come to the centre and exchange them for money. The concept has been adopted abroad and SCT would like to continue this effort so that more people can obtain benefits from this service.

Having a company in Malaysia such as SCT plays a very important role for companies that hold a massive amount of digital data, such as banking institutions. With the rapid development of technology, data intrusion is getting more and more common. Therefore, through SCT, companies are able to ensure that all data are deleted, preventing misuse of information. Equipment such as servers and laptops that are no longer in use by a company needs to be disposed of in a proper manner. This could indirectly assist to protect the data and preserve the SCT's client credibility as they can take comfort in knowing that any personal information will be disposed accordingly.

# Our Entrepreneurs

## Scrap Computer Trading Sdn Bhd

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Moving forward, SCT plans to increase its e-waste awareness campaigns to a larger audience and to provide opportunities for the local community who have the interest and skills to venture into this field, allowing more talent to be recognised and eventually creating job opportunities for them. This business is not only about disposing but one that required knowledge, in the electronic and electrical field to ensure each item that can be reused is fully utilised, thus resulting in minimal environmental damage.





# Our Entrepreneurs

## Gading Solar Sdn Bhd

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**DATO' IR. MUHAMAD GUNTOR  
MANSOR TOBENG**  
FOUNDER

Gading Solar has grown from its humble beginnings as an electrical contractor and energy management consultant to becoming one of Malaysia's leading renewable energy service providers. Gading Solar was founded in 1993 by Dato' Ir. Muhamad Guntor Mansor Tobeng and now operates two solar farms in Ayer Keroh, Melaka, and Bidor, Perak.

Malaysia has little understanding of solar energy when Gading Solar first became involved in this industry. The company began conducting awareness and information programmes for the community, particularly associated parties to create opportunities for energy production through this source, in response to the need to further promote renewable energy.

# Our Entrepreneurs

## Gading Solar Sdn Bhd

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Malaysia is fortunate in that it is located along the Equator, allowing it to benefit from sunlight and water catchment. Solar energy is utilised to create electricity through photovoltaic solar panels and heating engines. Solar panels convert solar energy into electrical energy. This technology is capable of producing direct current voltage, thereby reducing reliance on electricity from other non-renewable sources, such as coal resulting in a future economic balance for the country. Solar and wind energy, do not emit Carbon Dioxide (CO<sub>2</sub>) or other greenhouse gases that contribute to climate change.

From solar garden lighting systems to street, off-grid, hybrid, and now solar farms, more and more individuals are becoming interested in using this energy, including private companies. "Most Gading Solar projects require a legal license and registration from appropriate parties such as CIDB before we can move further. Other projects, on the other hand, do not necessitate such a thing. As a result, we established Gading Solar Sdn Bhd to streamline all of our operations and provide direct services to other private enterprises," said Dato' Guntor.

As a business that relies on nature as its primary resource, the need for environmental conservation and preservation is underlined before considering the construction of their two solar farms. Before a solar farm can be established, several research and references must be completed. "Any land development that exceeds 20 hectares must conduct an Environmental Impact Assessment or EIA in compliance with the Department of Environment's rules, and Gading Solar follows these rules. In fact, the entire working energy of the facility is derived from solar sources, resulting in net-zero carbon emissions," Dato' Guntor added.



# Our Entrepreneurs

## Gading Solar Sdn Bhd

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Aside from that, Gading Solar conducted social research in which the business interacted with residents to obtain feedback on the influence of a solar farm being built in the location which may affect their livelihood, for example, crops and livestock. This is to ensure that Gading Solar's goal of increasing solar energy usage is not damaging to the community, but rather helps them improve their living standards.

Kompleks Solar Hijau has now become a source of interest for Melaka's educational tourism industry, with numerous parties using it as a research and reference centre as well as a training centre for relevant educational institutions. "This facility has multiple impacts because it is not only a solar energy production centre, but it can also be used for community intellectual growth," Dato' Guntor remarked.

When anyone enters a solar farm site, safety is paramount. "The Malaysian Rescue and Fire Department cooperates in giving regular training for staff to ensure that safety and health are safeguarded," he said. Gading Solar also prioritises job opportunities for the local workforce, particularly graduates, for these groups to obtain work experience and enhance their abilities in order to contribute to the industry's future development.

There are certain difficulties in reaching the community to promote solar energy services. Solar energy is often stigmatised in society as being solely for those who can afford it. "It is difficult for the public to receive new information if it is unfamiliar or unclear to them. As a result, we utilise the 'community approaches the community' method in Gading Solar , where we hold the SuriaKU programme" said Dato' Guntor. SuriaKU is a joint effort of Gading Solar and the Northern Corridor Economic Region (NCER) to aid the needy. SuriaKU will construct a solar panel system in each selected home, and the energy generated will be sold to the appropriate electrical utility. The homeowners will receive half of the revenue, while the solar panel system's administration would receive the other half. The benefits acquired by homeowners who operate this system can indirectly provide exposure to other local communities on the utilisation of solar energy as they see the outcome. Since its initial implementation in 2015, more than 400 residences have adopted the technology.



# Our Entrepreneurs

## Gading Solar Sdn Bhd

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This initiative is not restricted to residential areas but is also being implemented in places of worship such as mosques on a waqf basis. Mosques in the Johor district are the first to profit from this programme. "This solar system has indeed been installed in a number of mosques, including Bandar Baru UDA, Kg. Dato' Sulaiman Menteri, and Surau Taman Sri Tebrau. People are more inclined to learn more about something if they hear it from a source that they can trust. As a result, it will be easier for us to promote the benefits of using the solar system," said Dato' Guntor.

Not content with that, Gading Solar intends to publicise the use of this solar system to help people like asnaf escape poverty. Aside from generating profits, Gading Solar is also keen to contribute to the society by increasing the quantity of solar energy consumption thus, generating employment so this group may generate income and improve their livelihood.

With various awards received for outstanding services since its establishment, Gading Solar continues to move forward by supplying energy to Asian regions such as Indonesia, Cambodia and Japan. "In any business, the entrepreneur must have the desire to change and must keep up with the passage of time and technology, it is tough to implement, but it is necessary so that the business can grow," ended Dato' Guntor.



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