

ISSUE 10 **AFFIN GE**[™] Newsletter



International Women's Day

International Women's Day (IWD) 2025, observed on 8 March, adopts the theme 'Accelerate Action,' emphasising the urgency of advancing gender equality. At the current pace, achieving full gender parity is projected to take 134 years, reaching into 2158. This theme calls for swift, decisive measures to dismantle systemic barriers and biases affecting women globally. A significant initiative for IWD 2025 is a call-to-action for all events to women-focused incorporate fundraising, supporting organisations dedicated to women's advancement. Individuals are encouraged to challenge stereotypes, question biases, and celebrate women's achievements, contributing to a more inclusive and equitable world.



Al will give small businesses a boost. It will help them work smarter, make customers happier, and grow faster. As Al becomes cheaper and easier to use, more small businesses will start using it. This will create competition and lead to new and better Al tools.

Al will become a key differentiator for small businesses, providing a competitive edge in a crowded market. Businesses that successfully integrate AI into their operations will be better positioned to innovate, grow, and succeed in the future.

Al is undeniably the future of small business software solutions. It is a total game-changer for small businesses. Al helps them work smarter, give their customers a better experience, and make informed decisions based on facts. As AI continues to improve and become more affordable, small businesses that adopt it will have an edge over their rivals.



AI automates routine tasks, boosting productivity and reducing errors.

Let's Start

AI Today!



Al-powered tools provide 24/7 customer support, enhancing satisfaction.



Al analytics offer insights for informed decision-making and strategic planning.



Al enables targeted campaigns, increasing engagement and sales.



AI reduces labour and operational costs, allowing for reinvestment in growth.

Source: https://fortyseven47.com/blog/why-ai-is-the-future-of-small-business-software-solutions.

Mampu <mark>Al</mark>

Complimentary

Lifetime AI Chatbot Campaign

Grab the opportunity before 31 March 2025! Download the SME Colony app now to find out more.



FUNDING OPPORTUNITIES FOR WOMEN-OWNED START-UPS IN 2025



The government announced a total of RM470 million in financing funds provided by selected banks to support women in micro, small, and medium enterprises (MSMEs). These funds will help them secure working capital and purchase assets, allowing them to increase business capacity.

RM40 billion is also provided as business loan and financing facilities and guarantees under government organisations. RM650 million of this allocation will be designated to support women and youth in entrepreneurship.

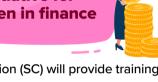
These allocations are vital in improving the growth of women-owned businesses as they also contribute to the nation's economy. By empowering women entrepreneurs, the government can encourage more women to venture into business and foster a more inclusive economic environment.

MSMEs are the backbone of Malaysia's economy. According to the latest data published by the Department of Statistics, Malaysia (DOSM) in 2023, 96.9 per cent of total establishments in Malaysia are MSMEs. Their contribution to Gross Domestic Product (GDP) grew by 5 per cent in 2023, contributing RM613.1 billion to the economy.

However, women only represent about 20 per cent of SME entrepreneurs even though they make up almost half of Malaysia's population. Many of them face challenges which may include socio-cultural expectations to take on nurturing roles in the household, less networking opportunities compared to their male counterparts as well as difficulty in acquiring financing and loans for their business.

Besides empowering women entrepreneurs, the government also declared an initiative to encourage women to return to work in the financial sector.

Initiative for women in finance



Known as the Returnship Programme, Bank Negara Malaysia (BNM) and Securities Commision (SC) will provide training and link participants with prospective employers to facilitate their return to work. The government is also proposing to offer an additional income tax exemption of 50 per cent for a period of 12 months for employers who hire women returning to work.

By encouraging women to participate in the workforce, this group can improve their economic prospects and household incomes. They can also lessen the social stigma against them in the labour market. Providing tax benefits to employers who employ women demonstrates how this group is in demand and worth investing in as employees.

Source: https://studynext.com/my/resources/budget-2025



CRISIS MANAGEMENT: How to Navigate Uncertainty in Business

While the nature of crises may vary, certain fundamental strategies can help steer you through any tumultuous scenario



TEAM (



Forge a Robust Crisis Management Team

Establish a dedicated crisis management team comprising individuals with diverse proficiencies spanning communications, legal acumen, human resources, and operations. This team should spearhead the development and execution of the crisis management plan, as well as make pivotal decisions during crises.

Conduct Routine Risk Assessments



Proactive risk assessment is paramount for identifying potential threats and vulnerabilities. Regularly scrutinise your operations, pinpoint potential risks, and devise contingency plans to address them. This proactive stance can avert crises or mitigate their impact.



Act Swiftly and Resolutely

Time is of the essence during crises. Refrain from awaiting unfolding developments before taking Promptly convene action. your crisis management team, assess the situation, and devise a response strategy. Swift action underscores your command of the situation and your resolve to address the issue.

Embrace Transparency and Authenticity

Transparency and authenticity are linchpins for maintaining public trust during crises. Be forthright and candid about the situation, even if the news is unfavourable. Eschew embellishments or obfuscations. Assume accountability for your actions and evince genuine commitment to redressing the issue.

Craft a Concise Communication Strategy

Clear and coherent communication is pivotal during crises. Develop a communication blueprint delineating spokespersons for the organisation, the information to be disseminated, and the dissemination channels. This blueprint should encompass protocols for addressing media inquiries and assuagingpublic concerns.



Engage in Continuous Learning

Every crisis offers a fertile ground for learning and growth. Post-crisis, conduct a thorough debrief to pinpoint areas where your response could have been more robust. Utilise these insights to refine your crisis management plan and fortify your preparedness for future exigencies.

By embracing these effective crisis management strategies, businesses can bolster their resilience and navigate adversity with confidence. Crises Control stands at the vanguard of crisis management solutions, offering a comprehensive suite of services to aid organisations in preparation, response, and recovery from crises.

Source: https://www.crises-control.com/blogs/crisis-management-strategies/

and sentiment monitoring.

Harness Technological Tools

Technology can be a powerful ally in crisis management. Leverage communication platforms like social media

and email to disseminate updates and engage

stakeholders. Crisis management software can facilitate

streamlined communication, media coverage tracking,

Malaysia's Budget 2025: **ESG and Sustainability Highlights**

Introduction of **Carbon Tax**

Budget 2025 is introducing a carbon tax, set to be implemented by 2026, which will target the iron, steel, and energy sectors. This move aligns with global efforts to reduce carbon emissions and transition to greener energy sources.

Applicable to: Iron, steel, and energy sectors

Composting Machines

Tax Relief for

Food Waste

Tax Incentives for Carbon Capture, Utilisation, and Storage (CCUS)

Budget 2025 provides tax incentives for businesses involved in Carbon Capture, Utilisation, and Storage (CCUS). These companies will benefit from investment tax allowances or income tax exemptions, promoting innovation in reducing carbon emissions.

Applicable to: CCUS solution providers and businesses

Extension of Net **Energy Metering** (NEM) Programme

The Net Energy Metering (NEM) programme, which encourages the installation of solar photovoltaic (PV) systems on rooftops, has been extended until 30 June 2025.

Applicable to: Renewable energy providers, commercial property owners

Loan Fund for Sustainability Practices in SMEs

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A loan fund of RM3.8 A substantial financing To encourage sustainable The threshold for the CPO fund of RM6.4 billion has billion has been To encourage local waste management, market price will be raised been allocated by Bank allocated to help SMEs exporters to expand into homeowners can claim up to support the palm oil international markets. Pembangunan Malaysia transition to sustainable sector. This will involve to RM2,500 in tax relief Berhad to support practices by adopting RM750 million has been for food waste increasing the windfall renewable energy and digitalisation and allocated by EXIM Bank composting machines profit levy threshold, energy transition projects. automation, with under the Exporter from YA 2025 to YA 2027, revising export duties, Sustainability Incentive. This funding will facilitate ongoing assistance once every three years. allocating RM100 million infrastructure development provided to the This expands the current for smallholder replanting, Applicable to: Export individual tax relief for EV necessary for sustainable agro-food sector and and developing businesses promotion of sustainable energy production, helping charging equipment, with sustainable aviation fuel businesses involved in practices. the relief limit remaining (SAF) with PETRONAS. green energy projects at RM2,500. Additionally, tax incentives grow while contributing to Applicable to: SMEs for automation and RM65 Applicable to: Individuals Malaysia's clean energy million will be allocated to goals. address European misconceptions and Applicable to: Renewable promote sustainability in energy developers, energy the palm oil industry. transition project stakeholders Source: https://bernardbc.com/malaysias-budget-2025-esg-and-sustainability-highlights/ Checkout the ESG calculator & ESG assessment to find out how your business can generate more meaningful impact. 220 Download the SME Colony app now to find out more. Calculate you Evaluate you ss er with AFFIN AFFINGEM This newsletter is brought to you by AFFINGEM, an initiative tailored for women entrepreneurs to GROW, EMPOWER and MANAGE your businesses with special offerings and perks. AFFIN Share your best practices with us! Reach out to us at smecare@affingroup.com with the subject line [AFFINGEM TIPS]. Discover the refreshed AFFINGEM experience, now live on the SME Colony app! Find out more about how AFFINGEM can support your business growth and milestones by downloading our award-winning SME Colony app. EXPLORE IT ON Download on the App Store GET IT ON Google Play AppGallery

E-Rebate for Energy-Efficient Electrical Equipment

To promote energy efficiency, an e-rebate of up to RM70 million has been introduced to encourage the purchase of energy-efficient electrical equipment. Both consumers and businesses can benefit from this rebate, reducing energy consumption and lowering electricity bills.

Applicable to: Individuals, all businesses

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Local Exporters Get RM750 Million Boost to Expand Overseas

Extension of Rebates for Electric Motorcycles

The government rebate for the purchase of locally assembled (CKD) electric motorcycles has been extended, with a rebate of up to RM2,400.

Applicable to: Individuals

10 **Crude Palm Oil** (CPO) Windfall Profit Levy of 3%

Financing for Renewable Energy and Transition Projects

Enjoy these exciting promotions available through the SME Colony app, designed to empower you to manage your business more effectively.



Setgaji Get Staff Payroll Now, Repay with Setgaji Next Month with Zero Interest Valid until 30 December 2025



ENVICION

Complimentary Branding Consultation Session Valid until 30 June 2025

雅 SHANGYA

16% FLAT RATE on Permanent Recruitment Services Valid until 31 March 2026

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