



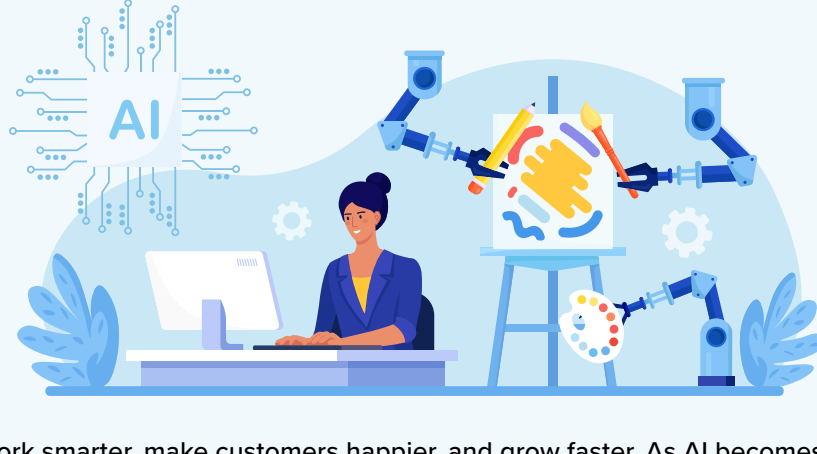
Let's ACCELERATE ACTION for women's equality

#IWD2025 #AccelerateAction

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 incorporate women-focused 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.

International Women's Day

The Future of AI IN SMALL BUSINESS



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

AI 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.

AI is undeniably the future of small business software solutions. It is a total game-changer for small businesses. AI 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.

- 1 AI automates routine tasks, boosting productivity and reducing errors.
2 AI-powered tools provide 24/7 customer support, enhancing satisfaction.
3 AI analytics offer insights for informed decision-making and strategic planning.
4 AI enables targeted campaigns, increasing engagement and sales.
5 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/

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

Allocations for women entrepreneurs. 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.

Known as the Returnship Programme, Bank Negara Malaysia (BNM) and Securities Commission (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

- 1 Forge a Robust Crisis Management Team
2 Conduct Routine Risk Assessments
3 Craft a Concise Communication Strategy
4 Embrace Transparency and Authenticity
5 Act Swiftly and Resolutely
6 Harness Technological Tools
7 Engage in Continuous Learning

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

Malaysia's Budget 2025: ESG and Sustainability Highlights

- 1 Introduction of Carbon Tax
2 Tax Incentives for Carbon Capture, Utilisation, and Storage (CCUS)
3 Extension of Net Energy Metering (NEM) Programme
4 E-Rebate for Energy-Efficient Electrical Equipment
5 Extension of Rebates for Electric Motorcycles
6 Tax Relief for Food Waste Composting Machines
7 Financing for Renewable Energy and Transition Projects
8 Loan Fund for Sustainability Practices in SMEs
9 Local Exporters Get RM750 Million Boost to Expand Overseas
10 Crude Palm Oil (CPO) Windfall Profit Levy of 3%

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. Download the SME Colony app now to find out more.

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