

NURTURING SUSTAINABLE BUSINESS 2024

SUSTAINABILITY REPORT

Revised on 10 November 2025



NURTURING SUSTAINABLE BUSINESS

PUNB SUSTAINABILITY REPORT 2024



NURTURING GROWTH

Imagine a future where every new idea is nurtured like a budding leaf—gently supported, yet brimming in potential. At PUNB, nurturing growth means more than expanding businesses—it is about cultivating purpose. Just like nature flourishes when it is cared for, we believe in supporting enterprises that honour both the planet and the people it sustains.

EMPOWERING RESPONSIBILITY

Today, responsibility goes beyond compliance—it is about impact. The ripple effect of conscious choices can reach far beyond the individual, influencing communities and ecosystems. At PUNB, we empower entrepreneurs to embed sustainability into their DNA—from embracing clean energy solutions to fostering inclusive and ethical practices. Because sustainable business is not just a trend, it is the only future.

LET'S GROW A GREENER TOMORROW, TOGETHER

This year's theme is a testament to hope—the kind that grows quietly, yet powerfully. It is a tender leaf reaching toward the sun, sustainable business carries the promise of a better tomorrow. With every enterprise we uplift, PUNB is sowing seeds of change—nurturing a greener, more inclusive future alive with possibilities.

REDUCING THE ENVIRONMENTAL IMPACT OF THIS SUSTAINABILITY REPORT

Knowledge is power!

Knowing that only **25% of the world's virgin forests remain** has empowered us at PUNB to make a conscious effort in managing and minimising our carbon footprint.

We are committed to sustainability, and we are proud to share our initiatives and achievements in our latest Sustainability Report. The report is available exclusively in digital format. You can easily download it from the PUNB portal.

We invite you to read our Sustainability Report and join us in our efforts to make a positive impact. Together, we can build a greener, more sustainable future.



ABOUT THIS REPORT

This Sustainability Report (SR) shall be marked as PERBADANAN USAHAWAN NASIONAL BERHAD (PUNB) 4th Sustainability Report. The SR outlines our adoption of sustainability strategies and initiatives, along with our implementation efforts to embed these practices into our business operations. These efforts demonstrate our approach to meeting our mission "to be the preferred partner of Bumiputera entrepreneurs for financing solutions and business support services" while keeping in line with our vision "to be Malaysia's premier entrepreneurial development organisation". It also details our sustainability endeavours and our ongoing efforts to address the environmental, social and governance (ESG) aspects of sustainability that are material to our business operations.

Reporting Period and Scope

This SR covers PUNB's ESG performance for the 2024 financial year (FY2024), which commenced from 1 January 2024 to 31 December 2024. The scope of the report encompasses PUNB's business operations in Malaysia only and does not include our associate companies or joint venture enterprises. This SR is available for viewing and download at our website: https://www.punb.com.my/information/sustainability/

Reporting Approach

This report is prepared in accordance with the Global Reporting Initiative (GRI) Standards with reference to the United Nations Sustainability Development Goals (UN SDGs).

Assurance

This report contains data and information that are sourced internally from relevant PUNB business operations that are within the scope of this reporting.

The data and information have been vetted and verified by the contributing business divisions and reviewed by our Internal Audit and Risk Management Department as well as our SDG Technical Working Committee before it was presented to Executive Committee for approval.

Feedback

We welcome your feedback to improve our reporting and sustainability practices. Kindly direct them to PUNB Headquarters at:

PERBADANAN USAHAWAN NASIONAL BERHAD
Level 9, Block 1B, Plaza Sentral,
Jalan Stesen Sentral 5,
Kuala Lumpur Sentral,
50470 Kuala Lumpur.



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2024 Sustainability Highlights

Environment

Approved **3 financing** amounting to **RM 5 million** in green and sustainable practices

6 Rakan Usahawan embarked on the sustainable practice through **green incentive and ESG consultation**

Contributed **2 solar hydroponic rotary machines** to **2 schools**

Social

Provided **1,860** training hours and benefited **4,873** Bumiputera entrepreneurs

Contributed **RM 1.45 million** in zakat and corporate social responsibility (CSR) activities helping more than **15,000** beneficiaries

3,299.5 hours of voluntary efforts

54.73% of the workforce are women

Zero workplace accidents

Governance

Establishment of the **Organisation Anti-Corruption Plan 2024-2028**

Zero complaints of information security system

80% attendance of **top management** at Anti Bribery and Anti-Corruption training

Economic

458 JumPER graduated with the help of **35 mentors** among the Bumiputera entrepreneurs

Generating **29,754** job opportunities through **Rakan Usahawan**

Approved **440** financing amounted to **RM 325,771,000**

2,365 active **Rakan Usahawan** as of December 2024

100% local supplier

Award and Certification



Corporate Social Responsibility Award at ADFIAP Award 2024











Integrity Award for CEO

PUNB Throughout the Year 2024

Teh Tarik Session





Retail Up Roadshow

Ray of Happiness





Let's Give It Back! 2.0



Kejohanan Badminton Piala Pengerusi



ECO 2.0

Visit to Penjara Kajang



PUNB Uni Challenge



Auto Forum



Bijak Tani Programme



EX Open Day





MIHAS Trade Mission, Dubai



NURTURING SUSTAINABLE BUSINESS
PUNB SUSTAINABILITY REPORT 2024

ORGANISATION PROFILE

ORGANISATION PROFILE

About PUNB

Incorporated on 17 July 1991, PUNB was established as part of the Malaysian Government's inclusiveness economic agenda to bridge the economic participation gap among various ethnic minorities. Our mission is to drive this agenda by providing an integrated entrepreneurial package to Bumiputera entrepreneurs, which includes business financing and comprehensive entrepreneurship support.

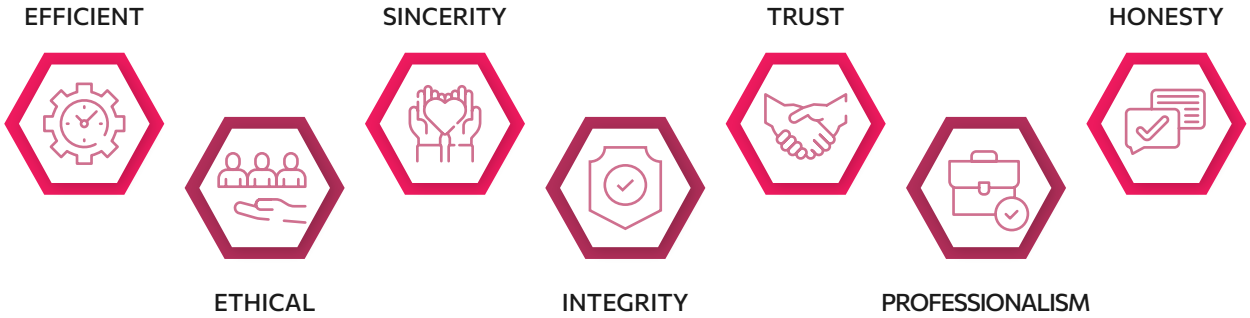
Wholly owned by Yayasan Pelaburan Bumiputera (YPB), PUNB is dedicated to advancing Bumiputera economic participation. Our funding and business support services are designed to empower Bumiputera entrepreneurs by offering low-profit financing and a robust platform for entrepreneurship knowledge. This approach aims to cultivate a dynamic, resilient, and progressive Bumiputera Commercial and Industrial Community (BCIC).

By increasing Bumiputera participation in the national economy, we contribute to economic expansion through higher employment rates and increased economic activities. This, in turn, helps deliver sustainable economic and societal benefits for the nation.

Since 2010, PUNB has operated as a fully shariah-compliant company. In 2019, we were listed as an agency under the Prime Minister's Department, further solidifying our commitment to supporting Bumiputera entrepreneurs and fostering a more inclusive economy.



CORE VALUES



Vision, Mission, and Objectives

VISION

To be Malaysia's premier entrepreneurial development organisation.

MISSION

To be the preferred partner of Bumiputera entrepreneurs for financing solutions and business support services.

OBJECTIVES

PUNB was established in response to the low level of entrepreneurship participation of the Bumiputera community and was designed to advance the Government's Bumiputera economic development agenda by narrowing the entrepreneur economic participation gap amongst the ethnic groups in Malaysia.

In our efforts to realise the goal, PUNB is committed to:

i. Increase the number of Bumiputera participation as well as enhance the quality of Bumiputera entrepreneurs in the industrial and commercial sectors.

ii. Promote the development of resilient Bumiputera entrepreneurs in strategic industries.

iii. Instil entrepreneurial culture amongst Bumiputera entrepreneurs, while equipping them with adequate knowledge and experience.

PUNB's Products and Services



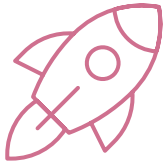
Financing



Advisory & Monitoring



Training & Development



PUNB Special Incentives



Property Acquisition



Rental of Property



Rent to Own

PUNB's Presence in Malaysia



HQ Office: Level 9, Block 1B, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur

1. **Northern Regional Office**
   No. 15, Jalan Dagangan 3, Pusat Bandar Bertam Perdana, 13200 Kepala Batas, Pulau Pinang
2. **Central Regional Office**
   F-G-35, Vista Alam, No. 3, Presint 4.5, Jalan Ikhtisas 14/1, Seksyen 14, 40000 Shah Alam, Selangor
3. **Southern Regional Office**
   No. 18, Jalan Setia Tropika 1/27, Taman Setia Tropika, Kempas, 81200 Johor Bahru, Johor
4. **East Coast Regional Office**
   Lot PT30860, Taman Yayasan Terengganu, Jalan Lapangan Terbang, Gong Badak, 21200 Kuala Nerus, Terengganu
5. **Sarawak Regional Office**
   Tingkat Bawah & Tingkat 1, Lot 563, (SL 15), Wisma Wan Abu Bakar, Jalan Kulas, 93400 Kuching, Sarawak
6. **Sabah Regional Office**
   B-1-2 & B-2-2, Aeropod Commercial Square, Phase 3A, Jalan Aeropod Off Jalan Kepayan, 88200 Kota Kinabalu, Sabah
7. **Kedah Branch Office**
   No. 1888 A & B,Jalan Stadium,05100 Alor Setar, Kedah
8. **Perak Branch Office**
   No. 28, Jalan Meru Bestari B5, Medan Meru Bestari, 30020 Ipoh, Perak
9. **Melaka Branch Office**
   No. 30, Jalan MITC Prima 1, Taman MITC Prima, 75450 Ayer Keroh, Melaka
10. **Kelantan Branch Office**
    PT 385, Seksyen 12, Jalan Pengkalan Chepa, 15400 Kota Bharu, Kelantan
11. **Pahang Branch Office**
    No. A-47, Kuantan Avenue Commercial Center, Jalan Beserah, 25300 Kuantan, Pahang
12. **Miri Branch Office**
    Lot D-1-3A, First Floor, Miri Times Square, Marina Park City, Jalan Bendahara, 98000 Miri, Sarawak
13. **Tawau Branch Office**
    No. 7-G & 8-G, Pusat Perniagaan Taipan, Jalan Kuhara, 91000 Tawau, Sabah

Corporate Structure

Board of Directors



CHAIRMAN
Tan Sri Acryl Sani Haji Abdullah Sani



NON INDEPENDENT
NON EXECUTIVE DIRECTOR
Datuk Abd Shukor Mahmood



INDEPENDENT
NON-EXECUTIVE DIRECTOR
Encik Badrulnizam Bin Bahaman

Appointed with effect from 1 April 2025



INDEPENDENT
NON-EXECUTIVE DIRECTOR
Puan Adleen Binti Abdulllah

Appointed with effect from 1 April 2025



NON INDEPENDENT
NON-EXECUTIVE DIRECTOR
Sharifah Wahaida Lailatul Syed Hassan Sagaff

Resigned with effect from 11 March 2025



INDEPENDENT
NON-EXECUTIVE DIRECTOR
Azwan Nazri Baharuddin

Resigned with effect from 31 October 2024



INDEPENDENT
NON-EXECUTIVE DIRECTOR
Zarir Mohd Salleh

Resigned with effect from 31 October 2024

Corporate Structure

Management Team



CHIEF EXECUTIVE OFFICER
Izwan Zainuddin



GENERAL MANAGER (BUSINESS DIVISION)
Razlan Bachik
Appointed with effect from 24 October 2024



GENERAL MANAGER (OPERATIONS DIVISION)
Fauzi Zakaria



GENERAL MANAGER
(FINANCE & TRANSFORMATION DIVISION)
Azman Abdullah



MESSAGE FROM OUR CHAIRMAN

Tan Sri Acryl Sani Haji Abdullah Sani

As the national agency entrusted with advancing Bumiputera entrepreneurship, PUNB plays a key role not only in driving economic growth but also in upholding values that support long-term resilience. In line with our strategic role in shaping Malaysia's entrepreneurial landscape, we have taken deliberate steps to further embed sustainability into our internal operations and corporate culture. This report outlines our progress in managing Environmental, Social and Governance (ESG) matters and demonstrates how our commitments are translating into meaningful outcomes for our stakeholders.

Message from Our Chairman

I am pleased to introduce Perbadanan Usahawan Nasional Berhad's (PUNB) 2024 Sustainability Report, our fourth publication that reaffirms our continued commitment to sustainable and responsible business practices.

As the national agency entrusted with advancing Bumiputera entrepreneurship, PUNB plays a key role not only in driving economic growth but also in upholding values that support long-term resilience. In line with our strategic role in shaping Malaysia's entrepreneurial landscape, we have taken deliberate steps to further embed sustainability into our internal operations and corporate culture. This report outlines our progress in managing Environmental, Social and Governance (ESG) matters and demonstrates how our commitments are translating into meaningful outcomes for our stakeholders.

While our core focus remains on empowering Bumiputera entrepreneurs through financing and business support services, we recognise that lasting impact also depends on how we manage our responsibilities to society and the environment. Our sustainability approach is guided by national development priorities and aligned with global standards. The adoption of the Global Reporting Initiative (GRI) Standards and alignment with the United Nations Sustainable Development Goals (UN SDGs) reflect our ambition to operate transparently, ethically and responsibly.

In 2024, we made steady progress in embedding ESG awareness throughout our organisation. The management team has led efforts to ensure that sustainability is not viewed as a standalone initiative, but as an integral part of our planning and decision-making processes. From resource efficiency to capacity-building programmes for entrepreneurs, our efforts focus on creating long-term value for both our business and the communities we serve. This commitment was reflected in the further diversification of financing fund allocations to support broader outreach, a notable rise in approvals for aspiring entrepreneurs nationwide and the establishment of our Organisational Anti-Corruption Plan (OACP), being part of our ongoing efforts to strengthen governance and uphold integrity at all levels.



We are particularly proud of the growing momentum within PUNB to embrace sustainability principles across the organisation. Our people have shown great initiative in adopting practices that promote integrity, inclusivity and environmental responsibility. These actions, though sometimes small, contribute meaningfully to build a stronger organisational culture and a future-ready institution.

Looking ahead, we remain committed to support sustainability efforts that are practical, measurable and aligned with our mission. We understand that this journey is continuous and evolving, but with strong leadership and a clear sense of direction, we are confident in our ability to continue making progress.

Together, we will keep building a sustainable foundation that supports not only the growth of our entrepreneurs but also the well-being of the people, communities and environment we are part of.

TAN SRI ACRYL SANI HAJI ABDULLAH SANI
CHAIRMAN



MESSAGE FROM OUR CHIEF EXECUTIVE OFFICER

Izwan Zainuddin

This report goes beyond numbers and activities. It reflects our growing commitment in embedding sustainability in every aspect of our organisation. At PUNB, we view sustainability not as a separate initiative but as a fundamental element of our organisational culture. It supports our mission to be the preferred partner of Bumiputera entrepreneurs and aligns with our vision to become Malaysia's leading entrepreneurial development organisation.

Message from Our Chief Executive Officer

It is with great pride that I present Perbadanan Usahawan Nasional Berhad's (PUNB) fourth Sustainability Report, which outlines our Environmental, Social and Governance (ESG) performance for the 2024 financial year.

This report goes beyond numbers and activities. It reflects our growing commitment in embedding sustainability in every aspect of our organisation. At PUNB, we view sustainability not as a separate initiative but as a fundamental element of our organisational culture. It supports our mission to be the preferred partner of Bumiputera entrepreneurs and aligns with our vision to become Malaysia's leading entrepreneurial development organisation.

Over the past year, we have made steady progress in addressing ESG topics that matter to our stakeholders and business. Our efforts span various focus areas, from enhancing energy efficiency in our operations to strengthening our social impact through inclusive financing and entrepreneur development programmes.

Internally, our sustainability agenda is driven by cross-department collaboration. PUNB's SDG Technical Working Committee plays a key role in coordinating data, initiatives and reporting, while our Internal Audit and Risk Management Department ensures the integrity of the information presented. This collective approach allows us to provide a transparent and balanced view of our performance.

As reported, key highlights for 2024 include continued support for Bumiputera businesses through structured development programmes, enhanced stakeholder engagement and internal campaigns to promote ethical practices and responsible resource use. These initiatives reflect our ongoing commitment in helping entrepreneurs grow sustainably and responsibly. We also recorded an increase in the total economic value distributed to stakeholders, reflecting the broader impact of our efforts. Additionally, we reinforced our role as a supportive and reliable partner by strengthening our relationship with Rakan Usahawan through numerous engagement visits.



While we are encouraged by the progress made, we acknowledge there is more work to be done. ESG is an evolving field and we remain focused on strengthening our internal capabilities, refining our strategies and staying aligned with industry best practices. Our long-term goal is to build a resilient, forward-looking organisation that delivers value not only to entrepreneurs but also to the wider economy, society and environment.

Looking ahead, we will continue working closely with our stakeholders and partners to further embed sustainability into our programmes and operations. This includes enhancing impact measurement, strengthening data governance and integrating ESG into our strategic planning and risk management frameworks.

On behalf of the management team, I would like to thank all PUNB staff for their dedication and contribution, and our stakeholders for their continued trust and support. We remain committed to building a better, more sustainable future together.

IZWAN ZAINUDDIN
Chief Executive Officer

Active Membership

MALAYSIAN INSTITUTE OF MANAGEMENT

ADFIM

MIHRM

MALAYSIAN AUTOMOTIVE ASSOCIATION

MEDA
The industrial relations consultants

The Institute of Internal Auditors Malaysia

MiER

MRA
Malaysia Retailers Association

ADFIAP
financing sustainable development

KEMENTERIAN DALAM NEGERI

Kementerian Dalam Negeri
Bahagian Kawalan Penerbitan & Teks Al Quran

Strategic Partners

Entrepreneur Development

MGTC

MATRADE

MDEC

SIRIM

MIDA
MALAYSIAN INVESTMENT DEVELOPMENT AUTHORITY

TikTok Shop

PETRONAS AutoExpert

PROWHEELS DISTRIBUTOR

MSOSH
EST. 1971
MALAYSIAN SOCIETY FOR OCCUPATIONAL SAFETY AND HEALTH

MARii
INSTITUT AUTOMOTIF ROBOTIK DAN IoT MALAYSIA
MALAYSIA AUTOMOTIVE ROBOTICS AND IoT INSTITUTE

Youth Entrepreneurship Development

UUM
Universiti Utara Malaysia

UMK
UNIVERSITI MALAYSIA KELANTAN

UNIMAS
UNIVERSITI MALAYSIA SARAWAK

UPM
UNIVERSITI PUTRA MALAYSIA

UMS
UNIVERSITI MALAYSIA SABAH



PUNB SUSTAINABILITY FRAMEWORK AND APPROACH

PUNB SUSTAINABILITY FRAMEWORK AND APPROACH

At PUNB, sustainability is integral to our mission. Our framework incorporates environmental, social, and governance (ESG) principles to ensure we achieve financial goals while positively impacting society and the environment.

FOUR KEY PILLARS

Environment
Minimising our environmental footprint through energy efficiency, waste reduction, and sustainable sourcing.

Entrepreneur
Assisting our entrepreneurs in their business providing financial support and advisory services.

People
Focusing on creating nourishing environments and providing necessary support for the health, safety and wellbeing of our people in addition to cultivating a positive culture.

Organisation
Conducting our business ethically, while, ensuring transparency and accountability

Aligned with the Sustainable Development Goals (SDGs), we continuously monitor and improve our sustainability performance to create long-term value for our stakeholders and contribute to a sustainable future.



These principles underpin our dedication to promoting sustainable finance and global development, aligning with the United Nations Sustainable Development Goals (SDGs) where we can make the most significant impact. We have identified ten priority SDGs that correspond with our sustainability framework.

Stakeholder Engagement

Stakeholders	Entrepreneurs	Regulators & Government Agencies	Employees	Communities
Engagement channel	• Website • Official social media • Roadshow & exhibition • Site visit • Call centre • Meeting & forum • Association • Teh Tarik Session • Majlis Silaturrahim PUNB • Trade mission	• Website • Official social media • Meeting & forum • Association • Formal event	• Townhall with CEO • Feedback platform • Regular electronic communications (ICNet, email, newsletter etc.) • Training • Majlis Silaturrahim PUNB • EX Open Day • Hari Kesihatan PUNB	• Website • Official social media • Community outreach program
Objective of engagement	• Improve customer experience	• Compliance of laws and regulations	• Develop and retain talent • Ensure a safe and engaging work environment	• Support initiatives that address unemployment and empower the Bumiputera community
Outcome of engagement	• Implementation of PUNB Online • Broadened the schemes of products and services	• Report and policies made for public disclosure • Internal Standard Operating Procedure • Organisation Anti-Corruption Plan 2024-2028	• Provide benefits to employee	• JumPER program • Donation and zakat distribution • Empowering Orang Asli Community (ECO) through Skills and Training • PUNB preloved Apparel Drive – Let's Give Back • Sponsorship of Hydroponic Rotation Machine to 2 schools
Value of engagement to				
i. PUNB	• Ability to sustain PUNB growth of portfolio • Strong and trusted branding	• Financial stability and governance to support economic growth	• Engage employees to demonstrate better productivity	• Grow PUNB presence and position • Corporate social responsibility
ii. Stakeholder	• Access to safe and reliable financing channel • Receive advisory and monitoring services	• Taxes and zakat paid to the government • Support their effort in promoting awareness	• Attractive benefit program • Strong learning culture	• Promoting financial literacy • Creating business opportunities

Contribution to SDGs

SDGs	PUNB's SDG Target	PUNB's Initiative	Achievement
SDG 3 	3.4 Promote mental health and wellbeing	• Promoting wellness and wellbeing among PUNB employees	• PUNB's Staff Day • PUNB's Gala Night • Majlis Silaturrahim PUNB • EX Open Day & Hari Kesihatan PUNB
	3.8 Access to quality essential healthcare services and access to safe effective quality and affordable essential medicines and vaccines for all	• Providing financial assistance to Bumiputera entrepreneurs in the healthcare sector	• 59 approved financing amounted to RM 26,240,000. • 353 active Rakan Usahawan providing healthcare services to Malaysian society
SDG 4 	4.2 Access to quality early childhood development, care and pre-primary education	• Providing financial assistance to Bumiputera entrepreneurs in the early childhood education sector	• 5 approved financing amounted to RM 620,000 • 69 active Rakan Usahawan providing early childhood education to Malaysian society
	4.4 Increase the number of youth and adults for employment, decent jobs and entrepreneurship	• Providing financial assistance to Bumiputera entrepreneurs especially in the retail and services sector • Encourage graduates to start their own business through JumPER programme	• 440 approved financing amounted to RM 325,771,000 • 2,365 active Rakan Usahawan providing 29,754 job opportunities • Received 576 applications for JumPER • 458 JumPER graduated with the help of 35 mentors among Bumiputera entrepreneurs • 82 approved financing under JumPER and JumPER Plus amounted to RM 5,565,000
	4.5 Ensure equal access to education and vocational training for the vulnerable, including person with disabilities, indigenous people and children	• Local community programme through ECO providing technical skills training to Orang Asli of Bentong, Pahang • Committing to the development of PUNB employees through training and upskilling opportunities	• Continuation of ECO 2.0 with 20 participants from Orang Asli community • 10 Rakan Usahawan contributed to providing training to the ECO 2.0 participants
	4.6 Ensure all youth to achieve literacy and numeracy	• Committing to the development of youth through training and upskilling opportunities	• Introduction of JumPER Skill-Up program focusing on TVET and creative art • Collaborated with 5 universities for PUNB Uni Challenge • The PUNB Uni Challenge impacted 44 entrepreneurs with the help of 150 students and 59 academia in helping entrepreneurs have a better understanding of financial literacy and business management
	4.7 All learners acquire the knowledge needed to promote sustainable development	• Providing sustainability related training to Rakan Usahawan PUNB and SDG Technical Working Committee	• Introduced ESG Clinic to Rakan Usahawan for ESG Consultation • SDG Technical Working Committee completed 306 hours of sustainability training

Footnote:
i. Jom Jadi Perantis (JumPER)
ii. Rakan Usahawan is an active entrepreneur who receives financial assistance from PUNB
iii. A Bumiputera entrepreneur refers to an entrepreneur who is Malay, Orang Asli, or an indigenous person from Sabah and Sarawak, including other groups recognised under specific government policies.

Contribution to SDGs

SDGs	PUNB's SDG Target	PUNB's Initiative	Achievement
SDG 5 	5.1 End all forms of discrimination against all women and girls	• Financial access and job opportunities are open to women	• Provide financial access and financial literacy to 816 women entrepreneurs • 54.73% (249) of the workforce at PUNB consist of women
	5.2 Ensure women's full participation and equal opportunities for leadership at all levels	• Enhancing women's participation in leadership roles	• 17.15% of the women workforce in PUNB hold leadership roles
	5.3 Equal rights to economic resources and financial services	• Providing financial assistance and incentives to women entrepreneurs	• Provide financial access and financial literacy to 816 women entrepreneurs
SDG 7 	7.1 Ensure universal access to affordable, reliable and modern energy services	• Providing financial assistance and incentives to Bumiputera entrepreneurs particularly in green technology business	• 3 approved financing amounted to RM 5,000,000 • 4 active Rakan Usahawan provide green business products and services to Malaysian society • 5 Rakan Usahawan received Greentech & Eco Product incentive amounted RM 70,480
SDG 8 	8.3 Promote development-oriented policies that support productive activities decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro, small and medium-sized enterprises, including through access to financial services	• Providing financial assistance and incentives to Bumiputera entrepreneur especially in retail and services sector • Extending microfinancing support to the micro business and eligible recipient through JumPER Plus programme	• 440 approved financing amounted to RM 325,771,000 • 2,365 active Rakan Usahawan enjoy benefits • Received 576 applications for JumPER • 458 JumPER graduated with the help of 35 mentors among Bumiputera entrepreneurs • 82 approved financing under JumPER and JumPER Plus amounted to RM 5,565,000 • 2 incentives of market development and quality certification given to 40 Rakan Usahawan amounted to RM 252,124
	8.5 Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities and equal pay for work of equal value	• Fostering youth and graduate employment initiatives through management trainee and internship programme within PUNB • Advocating for employee well-being and safe environment workplace	• Accepted 18 management trainees and 8 internships for industrial experience • Intensive training of OSH for ERT and Safety Committee • Completed 832 training hours for OSH • Hari Kesihatan PUNB • EX Open Day

Contribution to SDGs

SDGs	PUNB's SDG Target	PUNB's Initiative	Achievement
SDG 9 	9.3 Increase the access of small scale industrial and other enterprises to financial services	• Providing financial assistance to Bumiputera entrepreneur especially in retail and services sector	• 440 financing amounted to RM 325,771,000 • Offering property solution under PROSPER Hartanah
	9.4 Upgrade infrastructure with greater adoption of clean and environmentally sound technologies	• Installing solar panel at PUNB's branch and encouraging the purchasing of energy-efficient equipment (5-star equipment) • Providing green and technology incentive to Bumiputera entrepreneur	• Preparation of installing solar panel in PUNB's Kedah branch • During renovation at Level 11, 12 and 13, most of the equipment was changed into energy efficiency equipment with labelled 3-5 star • 5 incentives for green technology and digital transformation given to 225 Rakan Usahawan amounted RM 1,289,288.
SDG 10 	10.2 Empower and promote social, economic and political inclusion of all	• Supporting communities through zakat contribution and social initiatives	• Contributed RM 1,454,292 for zakat and CSR initiatives • 63.7% contribution was for community development • 36.3% contribution was for education development
	10.3 Ensure equal opportunity and reduce inequalities of outcome	• Extending financial assistance through the SAFE scheme to the affected Rakan Usahawan during the monsoon season • Encourage Rakan Usahawan to contribute to takaful for their financing and business premise • Contributing towards disaster relief effort	• 2 SAFE financing approved amounted RM 500,000 • Offering Business Premises Takaful and Personal Takaful to all Rakan Usahawan • Cash aid to employees affected by flood
SDG 11 	11.5 Substantially decrease the direct economic losses by disaster	• Extending financial assistance through the SAFE scheme to the affected Rakan Usahawan during the monsoon season • Encourage Rakan Usahawan to contribute to takaful for their financing and business premise • Contributing towards disaster relief effort	• 2 SAFE financing approved amounted RM 500,000 • Offering Business Premises Takaful and Personal Takaful to all Rakan Usahawan • Cash aid to employees affected by flood

Contribution to SDGs

SDGs	PUNB's SDG Target	PUNB's Initiative	Achievement
SDG 12 	12.6 Encourage companies to adopt sustainable practices and to integrate information into their reporting cycle	• Annual sustainability reporting and disclosures	• PUNB Sustainability Report 2024
	12.7 Promote sustainable procurement practices	• Procuring from local suppliers and supporting our suppliers in their ESG journey	• 100% procure from local suppliers
	12.8 Ensure that people have the relevant information and awareness for sustainable development	• Involving PUNB's employees in sustainability initiative • Active engagement and collaboration with external stakeholders and regulators	• Sponsoring 2 solar hydroponic rotary machines to 2 schools in collaboration with MGTC • Let's Give Back 2.0 at Kampung Orang Asli,Jerantut • Ray of Happiness at Tawau, Sabah • PUNB's Industrial Talk 2024 • MIHAS @ Dubai and Kuala Lumpur for a trade mission
SDG 16 	16.5 Substantially reduce corruption and bribery in all their forms	• The establishment of an Organisation Anti-Corruption Plan	• Organisation Anti-Corruption Plan 2024-2028 • Preparation of ABMS for 2025
	16.6 Develop effective, accountable and transparent institutions	• Maintaining high integrity standards and ethical business practices	• Whistleblower Policy • Procurement Policy • ABC Policy
	16.7 Ensure responsive, inclusive, participating and representative decision-making	• Ensuring diverse and inclusive representation at all levels of operations	• 54.73% of female workforce at PUNB consist of women



NURTURING SUSTAINABLE BUSINESS
PUNB SUSTAINABILITY REPORT 2024

GOVERNANCE

GOVERNANCE

Governance of Sustainability

1 SDG Technical Working Committee

2 SDG Steering Committee

3 EXCO

Role of the SDG Technical Working Committee

The SDG Technical Working Committee (STWC) supports the aspirations of our Executive Committee (EXCO) and the Sustainable Development Goals (SDG) Steering Committee and plays a pivotal role in implementing the initiatives laid out by these governing bodies. With 14 permanent members from various departments and units, the STWC is dedicated to ensuring that PUNB's sustainability practices are effectively executed and continuously improved.

In 2024, the STWC held four comprehensive meetings to meticulously track and update the activities related to PUNB's sustainable practices. These meetings provided a platform for detailed discussions, progress reviews, and strategic planning to ensure alignment with our sustainability goals.

To further enhance the effectiveness of the STWC, two refresher courses were provided to committee members, and three sustainability courses were offered to the interested committee members. These courses were designed to equip our members with the latest updates on sustainability standards, ensuring they are well-informed and capable of driving our sustainability initiatives forward. By staying current with industry best practices and standards, the STWC ensures that PUNB remains at the forefront of sustainable development.

STWC took an initiative last year to spread the awareness of various sustainability and ESG issues through newsletters. As of December 2024, **19 newsletters** have been emailed to all staff on a monthly basis. The topics covered in the newsletter varied according to the SDG and the international celebration day relevant to our company's values.

5 courses

23 participants

306 training hours

Information Security & Data Privacy

Rapid digital acceleration of business and advanced technology has resulted in vulnerability to cyber threats, particularly considering the sophistication of cyber criminals and their attack methods. This emphasises the critical need for organisations to continually strengthen their cybersecurity and data privacy measures to protect their systems and data assets.

At PUNB, our top priorities are information security (IS) and data privacy. Thus, we established the Information Security Policy (ISP) in 2009 and updated it timely according to technological progress. This policy is a robust defence mechanism for safeguarding the large amount of sensitive information entrusted to us by our customers.

The controls and standards of our latest ISP are implemented based on ISMS certification from ISO/IEC 27001:2013 to ISO/IEC 27001:2022, effective 24 July 2024. ISO/IEC 27001:2022 offers best practices to secure data and boost security posture that helps manage a wide range of sensitive data related to their financial assets, intellectual property, and customer information by applying a risk management process and gives confidence to interested parties that risks are adequately managed.

Training and Awareness of Information Security

To ensure that our staff remains vigilant and well-equipped to tackle emerging threats, various methods, including IS Bulletins, ISMS Awareness Sliders, IS Talks, IS Quizzes, and IS Awareness Briefings, were employed to educate employees on security policies, emerging threats, and best practices. The IS Talks for 2024 were focused on scammers issue. ASP Bersara Rahmat Fitri, The Scam Ambassador, was invited to speak on the topic of Identifying Scammer Methods. It was held online and attended by staff from headquarters and branches.

No. of participants
318

Total training hours
477









In 2024, strategic initiatives focused on policy changes, targeted reminders, and incentivised participation in awareness activities. Despite three incidents that occurred in the year 2024, there was no major impact on PUNB's information security, demonstrating the effectiveness of these initiatives. Regular checks and corrective measures addressed lapses, reinforcing a secure and proactive organizational culture. As PUNB transitions towards ISMS maturity, in the future, we will expand our monitoring routines, introduce robust incident response guidelines, and continue to enhance IS awareness initiatives to support this shift.

12
IS Bulletins

10
IS Awareness Slider

Zero Case

At PUNB, we strictly adhere to stakeholder consent rules governing the processing, sharing, and retention of confidential information. In 2024, there were zero IS complaints received and no incidents of identified leaks, thefts or losses of customer data, nor any security breaches within ISMS Scope which includes information assets and information systems supporting and managing Financing Applications until Disbursement.

Integrity & Governance

In today's rapidly evolving business landscape, organisational integrity has become a cornerstone of sustainable success. Organisational integrity refers to the adherence to moral and ethical principles within a company, ensuring that actions, decisions, and policies align with the organisation's core values and ethical standards. It encompasses transparency, accountability, and a commitment to doing what is right, even when faced with challenges or pressures.

Realising the importance of nurturing an integrity culture within the organisational context, PUNB introduced and launched the PUNB Organisational Anti-Corruption Plan (OACP) 2024-2028. The PUNB OACP 2024-2028 aims to enhance the integrity of PUNB's service delivery and business practice through transparent, efficient, and effective governance. Nevertheless, having the PUNB OACP 2024-2028 will allow us to strengthen PUNB by executing strategic initiatives focusing on corruption, integrity, and governance, employing prevention, enhancement, punitive, and education/awareness strategies.

PUNB OACP 2024-2028 development started on April 2024 with a briefing session and awareness involving representatives from all divisions. In May 2024, the Integrity and Governance Unit of PUNB conducted a Corruption Risk Management (CRM) workshop to understand overall processes and possible corruption risks at each department/unit. After several discussions and meetings with relevant stakeholders, drafting and development of PUNB OACP took place, and finally, on 27 November 2024, PUNB launched the first PUNB OACP 2024-2028, showcasing our commitment to combat corruption.

The OACP is a dynamic framework crucial for ensuring comprehensive implementation among all stakeholders, particularly the lead division. Continuous monitoring and evaluation of progress and performance are vital for effectively executing strategies and initiatives. It is imperative to diligently track indicators that may signal potential setbacks or deviations during implementation stages. The Integrity and Governance Unit shall do monitoring, while the evaluation shall be done at a three-tier level (Lead Department/Unit, OACP Monitoring and Evaluation Committee and Board of Directors). This initiative aligns with SDG 16 – Peace, Justice and Strong Institutions.

The implementation of the OACP depends on the collective commitment of all stakeholders, reinforcing PUNB's dedication to advancing governance, integrity, and anti-corruption efforts, as outlined in Malaysia's National Anti-Corruption Plan (NACP) 2019-2023. The OACP incorporates a comprehensive coordination, monitoring, and evaluation framework to ensure the effective execution of its action plan. As a dynamic document, it will undergo regular reviews and updates to remain responsive to evolving circumstances. PUNB aims for the OACP to empower the organisation and its subsidiaries to foster a culture that staunchly opposes bribery and corruption, ultimately contributing to a trustworthy and ethical business environment.

We uphold integrity practices at the highest level. The Integrity & Governance Unit (IGU) monitors integrity and governance practices. In 2024, we were also preparing for the ISO 37001 Anti-Bribery Management System (ABMS) certification. Our aim is to implement the ABMS in 2025, as it will help us prevent, detect, and respond to bribery incidents.



Whistleblowing Report

No. of concern
2024 1
2023 Nil

The categories of reportable conduct were under health and safety. The respective department took necessary action and resolved the issue.

Link to (i) Whistleblowing Policy and (ii) Anti Bribery and Corruption Policy

i. Whistleblowing Policy

ii. Anti Bribery and Corruption Policy

Integrity and Governance Training & Awareness Programme

Integrity and Governance Training





The total number of training hours increased for the year 2024, though the number of participants reduced slightly compared to 2023. The anti-bribery training for 2024 was targeted to senior management, middle management, and headquarters staff.

Total training session
2024 11
2023 6

No. of participants
2024 177
2023 400

Total training hours
2024 40
2023 20

Awareness programme – Visit to Penjara Kajang





On November 25, 2024, IGU organised a visit to Penjara Kajang, with **40 PUNB staff** participating. This visit aimed to provide staff with a firsthand experience of the prison environment, fostering a sense of awareness, conscience, and reflection. By exposing our team to such a setting, we aspire to instil a deeper appreciation for personal and professional integrity, ultimately nurturing a highly valued attitude and character within PUNB's workforce. This initiative underscores our commitment to holistic development and ethical conduct in all aspects of life.

Business Continuity Management

PUNB has established a robust Business Continuity Management (BCM) framework coordinated by the Legal and Company Secretary Department – Company Secretary and Governance Unit. In today's digital landscape, BCM is essential for managing business operations and ensuring long-term success. This strategic framework enables PUNB to rapidly restore operations in the event of a disaster, ensuring minimal disruption.

Key Components of the BCM Framework

Risk Identification and Mitigation

The BCM framework involves identifying potential risks, such as natural disasters or cyber-attacks, and implementing measures to mitigate their impact on business operations. This proactive approach helps minimise disruptions and maintain business continuity.

Oversight and Governance

The BCM framework is overseen by the Business Continuity Management Working Committee, chaired by the Chief Executive Officer. This committee includes representatives from various departments, ensuring a comprehensive and coordinated approach to business continuity.

Dedicated Teams

The BCM framework involves three key teams that work collaboratively to ensure effective responses to any disruptions:



Crisis Management Team:
This team is responsible for managing the immediate response to a crisis, ensuring that all necessary actions are taken to protect the organisation and its stakeholders.



Business Recovery Team:
This team focuses on restoring critical business functions and processes as quickly as possible, minimising downtime and ensuring a swift return to normal operations.



Emergency Response Team:
This team handles the initial emergency response, including evacuation procedures, first aid, and communication with emergency services.

Continuous Improvement and Training

For 2024, PUNB is committed to continuously strengthening its BCM framework through regular training sessions and Business Continuity Management Simulations. These simulations help in testing the effectiveness of the BCM plans, ensuring that all team members are well-prepared and aware of their roles during an actual disruption. By conducting these exercises, PUNB can identify any gaps in the BCM framework and implement necessary improvements to enhance overall resilience.

Business Continuity Management Training – Business Impact Analysis

No. of participants
60

Total training hours
1440

Business Continuity Management Training – Business Continuity Strategy

No. of participants
50

Total training hours
800

Business Continuity Management Simulation

No. of participants
98

Total training hours
784







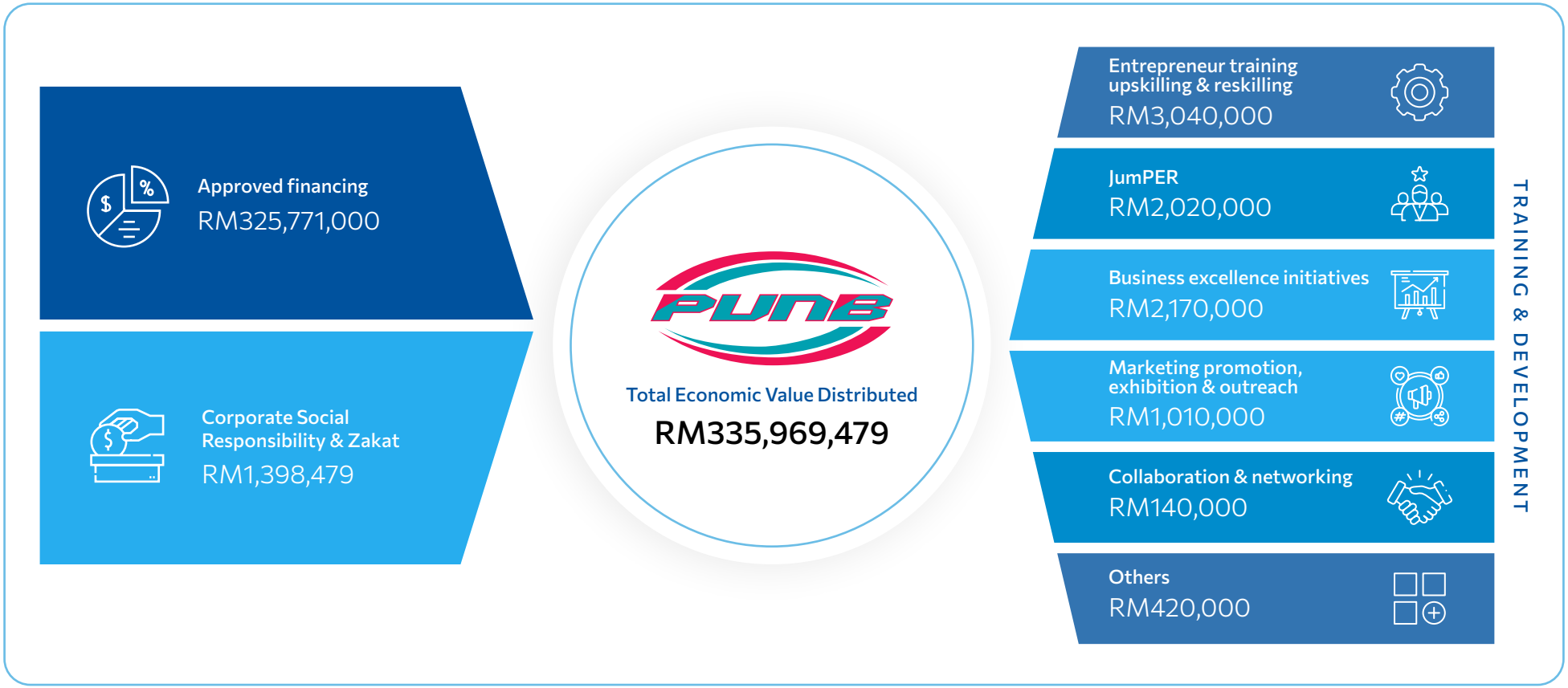
NURTURING SUSTAINABLE BUSINESS
PUNB SUSTAINABILITY REPORT 2024

SUSTAINABLE BUSINESS-SOCIAL AND ECONOMIC

SUSTAINABLE BUSINESS – SOCIAL AND ECONOMIC

Economic Value Distributed

The government has open-handedly allocated funds to support our initiatives, which have been strategically distributed through various schemes and programmes under PUNB. These initiatives include PROSPER Financing, Jom Jadi Perantis (JumPER), Monitoring and Training, PUNB Special Incentive, PROSPER Hartanah, Forums and Conferences, and Corporate Social Responsibility (CSR) activities. Each of these programmes is designed to empower entrepreneurs, foster business growth, and contribute to the overall economic development of our community.



Providing Responsible Business Financing

PUNB was established in response to the low level of entrepreneurship participation of the Bumiputera community and was designed to advance the Malaysian Government's Bumiputera economic development agenda by narrowing the gap in economic participation among the ethnic groups in Malaysia. These services aimed to enhance more Bumiputera involvement in entrepreneurship by first supporting them financially through low-profit financing while providing an entrepreneurship knowledge platform to develop a dynamic, resilient and progressive Bumiputera Commercial and Industrial Community (BCIC). Ultimately, PUNB's purpose and role was to drive the agenda by offering an integrated entrepreneurial package to Bumiputera entrepreneurs comprising business financing and entrepreneurship support.



PUNB offers a PROSPER Financing scheme for SMEs in the retail industry, especially Bumiputera entrepreneurs, to expand their business domestically or internationally. PUNB financing and services are open to all Bumiputera entrepreneurs and companies involved in the retail and distributive trades, manufacturing, and services in various economic sectors, excluding agriculture, fisheries and plantation. It also enables them to participate in the national economy and thus narrow the disparity in economic participation among the various ethnic groups. This aligns with our commitment to SDG 8.

Total fund allocated

2024	RM275 million
2023	RM219 million

Total number of approved financings

2024	440
2023	290

Total amount approved

2024	RM325,771,000
2023	RM220,979,750

Providing financial support to Bumiputera entrepreneurs empowers them to create job opportunities within their local communities. As of December 2024, from a total of 2,365 companies, there were:

Total no. of staff

2024	29,754
2023	32,369

No. of Bumiputera staff

2024	26,137
2023	Nil

No. of Non Bumiputera staff

2024	3,617
2023	Nil

No. of male staff

2024	16,647
2023	17,711

No. of female staff

2024	13,107
2023	14,658

In 2024, we actively collected data on the number of Bumiputera staff employed by our Rakan Usahawan. This initiative allows us to measure how our financing support is not only driving business growth but also contributing meaningfully to the economic and social advancement of the Bumiputera community. By analysing the rate of employment generated by active Rakan Usahawan under PUNB, we gain valuable insights into the real-world impact of our efforts, turning entrepreneurship into a powerful engine for inclusive development.

Employment rate

2024	0.172%
2023	0.187%

Reference of baseline: Department of Statistics Malaysia

This approach not only fosters economic growth but also strengthens the social fabric by ensuring that the benefits of entrepreneurship are shared widely. By investing in Bumiputera businesses, we are investing in the future prosperity and stability of our communities.

Education is important. PUNB has provided financing for its development in accordance with our commitment to SDG 4.



Total number of approved financings

2024	5
2023	11

Total amount approved

2024	RM620,000
2023	RM3,090,000

This financing indirectly focuses on ensuring healthy lives and promoting well-being for all ages. Our financing efforts aim to improve access to medical services and enhance healthcare infrastructure. By doing so, we contribute to the global effort to achieve universal health coverage and better health outcomes.

We also provided healthcare financing per our commitment to SDG 3.



Total number of approved financings

2024	59
2023	83

Total amount approved

2024	RM26,240,000
2023	RM23,800,000

Empowering Women Entrepreneurs

PUNB is dedicated to supporting the government's initiative to achieve a 30% representation of women, aligning with the universal standard and one of the United Nations Sustainable Development Goals (SDGs) on gender equality. This goal emphasises that women and men should have equal opportunities across political, economic, and other sectors. By championing this cause, PUNB aims to foster an inclusive environment where women can thrive and contribute significantly to various fields, thereby promoting balanced and sustainable development.

This commitment not only aligns with global standards but also underscores the importance of gender equality in driving progress and innovation. By ensuring equal opportunities, PUNB is helping to build a more equitable and prosperous society.



Active Women Entrepreneurs

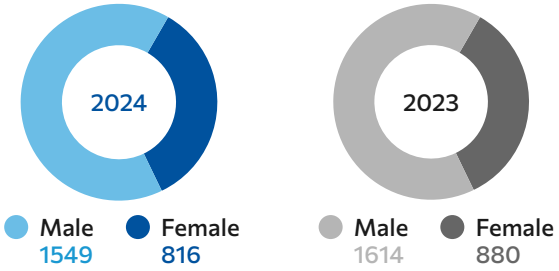
No. of active women entrepreneurs

2024	816
2023	860

Percentage of women entrepreneurs

2024	34.5%
2023	34.7%

Diversity of Entrepreneurs at PUNB



Empowering Women Entrepreneurs

Total number of approved financings

2024	139
2023	150

Total amount approved

2024	RM75,446,000
2023	RM47,100,000

Automotive Financing

PUNB has extended its financial support to the automotive industry, offering tailored financing solutions for entrepreneurs eager to grow their businesses in this dynamic sector. This initiative is further strengthened through strategic collaborations with industry leaders such as Petronas Auto Expert and LUBREX Oil in collaboration with our strategic partner, Prowheels Distributor (M) Sdn Bhd. By partnering with these renowned entities, PUNB ensures that entrepreneurs not only receive the necessary financial backing but also benefit from expert guidance and high-quality products. This comprehensive support system empowers automotive entrepreneurs to innovate, expand, and thrive in a competitive market, ultimately contributing to the industry's overall growth and development.



Total Financing Approved for Automotive Industries

Total number of approved financings

2024	71
2023	81

Total amount approved

2024	RM35,140,000
2023	RM54,190,000

LUBREX

Total number of approved financings

2024	12
2023	15

Total amount approved

2024	RM3,650,000
2023	RM5,300,000

Auto Expert

Total number of approved financings

2024	13
2023	9

Total amount approved

2024	RM5,650,000
2023	RM3,650,000

PROSPER SAFE

When disaster strikes, we stand together. The SAFE initiative, launched by PUNB in 2023, is our heartfelt commitment to helping Rakan Usahawan recover and rebuild their businesses after floods and other natural disasters. We understand the emotional and financial toll these events can take. That's why SAFE is here all year round, ready to provide support when it's needed most.

Through this initiative, affected Rakan Usahawan can benefit:

- 6-month moratorium on principal repayments, giving Rakan Usahawan space to breathe and regroup
- Low profit rate of just 2%, easing the financial burden as Rakan Usahawan get back on their feet



Total number of approved financings

2

Total amount approved

RM500,000

Monitoring and Networking

We are committed to the ongoing success of our Rakan Usahawan even after they receive the necessary financing assistance. One of our key initiatives is providing continuous support through monitoring and advisory services, facilitated by our team of over 77 monitoring officers across Malaysia. This monitoring process ensures that Rakan Usahawan are utilising the financing effectively and expanding their businesses as planned. It also plays a crucial role in ensuring their sustainability, as our experienced and talented monitoring officers offer valuable advisory services during this period.

But our support does not stop there. We also offer a unique and relaxed advisory service known as the Teh Tarik Session. This initiative serves as a networking platform between PUNB and Rakan Usahawan. During these sessions, Rakan Usahawan can learn about new products and services offered by PUNB, and it also provides an indirect opportunity for new entrepreneurs to join the Rakan Usahawan PUNB community. These sessions are organised by our regional offices throughout Malaysia, inviting Rakan Usahawan to a tea session at designated premises, particularly those in the food and beverage industry. This initiative is part of our ongoing effort to support and grow the businesses of our Rakan Usahawan.



No. of Teh Tarik Session
25

No. of participants
600

No. of companies
374

77	2,365	7,288	Average 3
Monitoring Officers	Active Companies	number of visit	visits per year/ per company

Special Incentives

We also provide special incentives for our Rakan Usahawan to enhance their business operations and help them explore more available opportunities. Several incentives were designed to meet their current needs.

Market Development



Objective of Initiative

To support Rakan Usahawan in exploring export and market expansion by subsidising access to international trade fairs, expos, and conferences and facilitating networking with buyers, sellers, market linkers, freight services, advocates, agents, landlords, and regulatory bodies.

Strategic partner

Malaysia External Trade Development Corporation (MATRADE)

No. of beneficiaries' company received initiative	Amount initiative disbursed
20	RM86,439

Digital Economy



Objective of Initiative

To support Rakan Usahawan to modernise and streamline their processes, improve efficiency, and adapt to changing market dynamics.

Strategic partner

Malaysia Digital Economy Corporation (MDEC)

No. of beneficiaries' company received initiative	Amount initiative disbursed
88	RM316,919

Greentech & Eco Product



Objective of Initiative

To support the adoption of environmentally friendly practices, encouraging Rakan Usahawan to transition towards eco-friendly processes and reduce reliance on traditional power sources.

Strategic partner

Malaysian Green Technology and Climate Change Corporation (MGTC)

No. of beneficiaries' company received initiative	Amount initiative disbursed
5	RM70,480

The introduction of **Market Development, Digital Economy, and Greentech & Eco Product** incentives has proven to be a game-changer for our Rakan Usahawan. These forward-thinking initiatives have empowered businesses to achieve a remarkable **7% increase in average sales**, translating to an impressive **RM39,689,987**. These incentives have not only boosted sales but also fostered a culture of innovation, sustainability, and digital transformation. It is an exciting time for Rakan Usahawan as they continue to leverage these opportunities and drive their businesses forward!

Quality Certification



Objective of Initiative

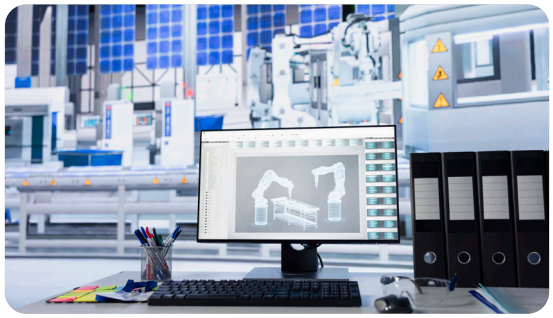
To support Rakan Usahawan in enhancing its operational efficiency, product or service quality, competitiveness, and compliance with industry benchmarks.

Strategic partner

Standard and Industrial Research Institute of Malaysia (SIRIM)

No. of beneficiaries' company received initiative	Amount initiative disbursed
20	RM165,685

SMART Automation



Objective of Initiative

To support Rakan Usahawan in enhancing its operational efficiency, product or service quality, competitiveness, and compliance with industry benchmarks.

Strategic partner

Malaysian Investment Development Authority (MIDA)

No. of beneficiaries' company received initiative	Amount initiative disbursed
49	RM798,407

Retail AI Tech



Objective of Initiative

To support Rakan Usahawan in the integration of AI Technology to streamline operations, improve customer experiences, and stimulate industry advancement.

Strategic partner

Malaysia Digital Economy Corporation (MDEC)

No. of beneficiaries' company received initiative	Amount initiative disbursed
7	RM3,483

The recent implementation of quality certification, smart automation, and retail AI technology incentives has significantly benefited four key industries: **health services, food and beverages, motor vehicles, and hardware and engineering**. These sectors have experienced a remarkable **9.8% increase in sales for the year 2024** following the introduction of these incentives. Moreover, these incentives have enabled Rakan Usahawan to make substantial strides in reducing their carbon footprint. By adopting eco-friendly practices and technologies, businesses across these industries have minimized their environmental impact, contributing to a more sustainable future.

E-Commerce Onboarding Programme (PUNB TikTokShop Go Live 2.0)



Objective of Initiative

To support Rakan Usahawan to cultivate innovation, nurture creativity, and broaden market reach, thereby ensuring sustained competitiveness in the marketplace.

Collaborative/Strategic partner

TikTok Shop (M) Sdn Bhd

No. of beneficiaries' company received initiative	Amount initiative disbursed
76	RM100,000

The PUNB x TikTok Shop GO LIVE 2.0 Programme is a powerful showcase of what structured digital enablement can achieve. Through expert-led training, hands-on mentorship, and smart, data-driven engagement strategies, the programme transformed participating Rakan Usahawan PUNB into standout digital brands. This initiative not only just boost their online presence—it laid the groundwork for long-term success in Malaysia's fast-growing live-commerce landscape.

Impact from the programme:

- **RM12.7 million** in Gross Merchandise Value (GMV)
- **Over 202,000** orders
- **9,300+** live sessions
- **16,000+** livestreaming hours
- **2,400+** short videos
- Seller recorded an average uplift of **136%** compared to the baseline for the same period in 2023.

PROSPER Hartanah

For the year 2024, we had **238 properties** across Malaysia, an increase of 6 properties from the year 2023, which was 232. Our range of PROSPER Hartanah covered three products: property acquisition by Bumiputera entrepreneurs, Rent-to-Own, and property rental.

Property Acquisition by Bumiputera Entrepreneur under PUNB

Acquiring commercial and industrial properties to increase Bumiputera property ownership is a strategic initiative that fosters economic empowerment and inclusive growth. This acquisition strategy promotes economic inclusion and supports the growth and development of Bumiputera businesses. We assist applicants in carefully planning and executing their acquisitions, as these acquisitions can drive meaningful change and contribute to a more equitable distribution of wealth and opportunities.

Total no. of properties sold to Bumiputera entrepreneur (accumulated)



Rent to Own

Owning a property could be challenging for some Bumiputera entrepreneurs, and thus, we provide the Rent-to-Own (RTO) scheme as an easier path to property ownership. Under this scheme, entrepreneurs are able to rent the property and have the option to buy it in the future.

Total no. of approved rent to own (accumulated)



Total value of RTO taken by Bumiputera entrepreneur (accumulated)



Rental

We provide property rental (Ijarah) to interested Bumiputera entrepreneurs so they can start their business with us. Under this initiative, Bumiputera entrepreneurs can browse vacant properties via our website, reach out to our officer, and proceed to apply to rent one of the vacant properties.

No. of active tenant



No. of new tenants approved



Rental yield



Occupancy rate



Lifelong Learning for Bumiputera Entrepreneurs

Entrepreneurship development is essential for economic growth, hence, at PUNB, we tailored our training and developmental program from youth to our seasoned Rakan Usahawan or interested entrepreneurs. Bumiputera entrepreneur can join the PUNB training and development programme starting from 18 years old, and we will align their training according to their needs. For a start, youth from 18 years old to 30 years old can start their journey with PUNB through JumPER programme.



JumPER

Jom Jadi Perantis PUNB (JumPER) is an awakening initiative by PUNB aimed at inspiring Bumiputera youth to embrace entrepreneurship and help reduce Malaysia's unemployment rate. This programme is designed for young graduate who are eager to start or expand their own businesses, with the invaluable guidance of experienced mentors handpicked by PUNB. These mentors are successful entrepreneurs with a proven track record and a wealth of business and technical knowledge.

The JumPER programme enrolment opens its doors once a year to all interested candidates. Once registered and selected, the selection process involves a thorough screening by a PUNB officer, and followed by an interview session. Successful candidates then proceed to another interview with their potential mentors. Once accepted, the participants embark on a six-month training journey at their designated training locations.

During this training period, participants dive deep into various aspects of business mainly administration, operation, marketing and finance. Participants also receive a monthly allowance of RM1,200. Before the training concludes, the participants will join PUNB Business Plan Workshop.

Upon completing the JumPER programme, participants can apply for JumPER financing, ranging from RM 20,000 to RM 300,000 with a tenure of up to seven years at a competitive profit rate. This funding can be used to purchase assets, machinery, and other business-related equipment and for general working capital. After receiving financial assistance, participants are closely monitored by a PUNB officer to ensure they receive continuous guidance and support throughout their business operations. This monitoring is crucial for helping them to stay resilient and sustainable in the market.

In addition to financial support, participants also benefit from various incentives, grants, training and development programmes, and networking sessions offered by PUNB. These resources are designed to help them grow and succeed in the business world. For the year 2024, PUNB received an overwhelming 576 applications, and we spent almost RM2.02 million on the JumPER development programme. These costs include allowance for apprentice and mentor, training module, trainer, logistics, etc.



The JumPER programme is a testament to PUNB's commitment to empowering young Bumiputera graduates to explore business opportunities and contribute to the national economy. Doing so helps narrow the economic participation gap among different ethnic groups. This initiative also aligns with PUNB's dedication to Sustainable Development Goals (SDG) 4 – Quality Education and SDG 8 – Decent Work and Economic Growth.

JumPER Plus

Understanding the financing hurdle faced by our young entrepreneur, PUNB curated JumPER Plus financing scheme, a matching grant funding for them to expand their business. JumPER Plus scheme is designed to provide financial support and incentivise good financial practices among young entrepreneurs. The scheme is open to all eligible JumPER alumni up to 33 years old. We received tremendous applications from our JumPER alumni who are interested in expanding their business. Under JumPER Plus scheme, the applicant is allowed to apply from RM20,000 to RM70,000 business financing. If they manage to pay RM20,000 within 2 years, the remaining balance shall be treated as a grant.

JumPER Skill-UP

JumPER Skill-UP was opened to Technical and Vocational Education and Training (TVET) and creative art candidates to learn good business skills and governance. Through this programme, applicants are guided by an experienced mentor and learn to manage their own businesses. We received 100 participants enrolled in the mentoring programme for six months. Once completed, candidates were entitled to apply for financing under JumPER Plus.

JumPER Financing

Total number of approved financings

2024	82
2023	7

JumPER Financing

2024	RM5,565,000
2023	RM435,000

**Significant increase in total number of approved financing and total amount approved was due to the introduction of new JumPER financing programme such as JumPER Plus and JumPER Skill-UP*

JumPER

No. of graduated JumPER

2024	458
2023	146

No. of mentor

2024	35
2023	71





JumPER Fiesta 2024

In 2024, we proudly celebrated our JumPER alumni through two significant events, showcasing our gratitude for their dedication to entrepreneurship.

Nevertheless, PUNB hosted the **JumPER Fiesta 2024**, held at the bustling departure hall of KL City Air Terminal in KL Sentral, marked the 15th anniversary of PUNB's JumPER program. This vibrant celebration showcased the innovative products and services of our talented young entrepreneurs. The event was graced by the presence of PUNB's Chairman, Tan Sri Acryl Sani Haji Abdullah Sani, who officiated the proceedings. A key highlight was the commemoration awards ceremony, where dedicated JumPER alumni were honoured for their unwavering commitment to running and sustaining successful businesses. This event not only celebrated their achievements but also inspired future entrepreneurs to follow in their footsteps.

No. of exhibitors
32

No. of visitors
596



Majlis Apresiasi JumPER 2023

In 2023, PUNB was entrusted with an additional fund under the Ekonomi MADANI initiative to support the growth of Bumiputera entrepreneurs. This fund was not only allocated for financing facilities but also for entrepreneurial development, particularly among the youth. Under the Ekonomi MADANI fund, PUNB designed JumPER GREAT as a specialised programme designed to enhance the marketability of Bumiputera graduates through entrepreneurship, with a strong emphasis on business digitalisation skills with talented coach. The programme comprises two key components: a team-building boot camp and a digitalisation training session (lasting 10 days), followed by a three-month period of coaching and monitoring.

On February 15, 2024, the **Majlis Apresiasi JumPER 2023** took place at Everly Hotel, Putrajaya. 313 alumni and guests from various universities attended the event. Highlights included presentations on the journeys of JumPER alumni and JumPER GREAT, as well as the awarding of a mock cheque for the grant to the participants. This event underscored the achievements and progress of our alumni, celebrating their entrepreneurial spirit and success.



Empowering University Students to Drive Community Innovation

Recognising the immense potential of university students to foster an innovative entrepreneurial landscape, we embarked on a collaborative journey with public universities in Malaysia. Our goal was to enable these students to give back to their communities by applying the knowledge and skills they acquired in their classes. Thus, a PUNB Uni Challenge was introduced to realise this mission.

We partnered with five esteemed universities to achieve our desired outcomes:

- Universiti Malaysia Kelantan
- Universiti Malaysia Sarawak
- Universiti Putra Malaysia
- Universiti Utara Malaysia
- Universiti Malaysia Sabah

Each university received an allocation of RM35,000 to organise the challenge with their local communities. The objective of this programme is to inculcate entrepreneurship culture and business exposure to the students. The students took on the role of young consultants, working closely with SME owners to enhance and introducing ESG elements their businesses. Their tasks included:

- Increasing sales of the business
- Ensuring entrepreneurs were up-to-date with financial literacy
- Providing innovative solutions
- Improving business operations through ESG elements

This impactful programme ran for three months, from October 2024 to December 2024. At the end of the programme, the students proudly presented their achievements, showcasing how they had successfully supported and empowered local entrepreneurs.

- 5 universities
- 169 students & 59 academicians
- 44 entrepreneurs



1. Established networking among PUNB, universities and entrepreneurs
2. Better understanding on financial literacy
3. Provided innovative solution to entrepreneur such as QR Pay, website & ebook

Empowering Entrepreneurs through Continuous Learning at PUNB

At PUNB, we believe that continuous learning is crucial for the sustainability and growth of any business. To support this, we provide tailored training programmes for both our Rakan Usahawan and non Rakan Usahawan. These programmes are designed to meet the specific needs of entrepreneurs and align with current market demands.

Our training initiatives are delivered through two dedicated units:



Entrepreneur Marketing & Development Unit

This unit focuses on disseminate information of PUNB products and services and guiding Bumiputera entrepreneur toward becoming succcesful entrepreneurs.



Entrepreneur Training & Development Unit

This unit ensures that Bumiputera entrepreneurs receive comprehensive knowledge and practical skills necessary for running their businesses effectively.

Training Programmes Offered

We offer a variety of training programmes aimed at equipping participants with essential entrepreneurial skills. Some of our key programmes include:

PUNB Induction

Introduces new participants to the fundamentals of entrepreneurship and awareness of ESG practices.

No. of sessions		Total training hours		Total no. of participants	
2024	8	2024	128	2024	165
2023	9	2023	144	2023	165

Business Plan Workshop

Helps participants develop robust business plans.

No. of sessions		Total training hours		Total no. of participants	
2024	17	2024	136	2024	390
2023	17	2023	136	2023	443

BIZ Consultancy

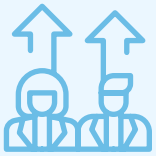
Provides personalised business consultancy services.

No. of sessions		Total hours		Total no. of participants	
2024	14	2024	112	2024	355
2023	26	2023	208	2023	625

Impact and Reception

These programs are particularly targeted at the younger generation, encouraging them to explore entrepreneurship as a viable career path. Our main objective is to instil the spirit of entrepreneurship among young Bumiputera and raise awareness about the benefits of creating their own jobs rather than seeking employment.

The response to our programs has been overwhelmingly positive. We received a significant number of registrations for the application from young individuals aged 18-35, indicating a strong interest in entrepreneurship. This enthusiastic participation demonstrates that our initiatives are effectively opening the eyes of the younger generation to the possibilities within the entrepreneurial world.



73% of registration
received are from young entrepreneurs

Building Resilient Bumiputera Entrepreneurs through Knowledge and Skills

In our mission to empower Bumiputera entrepreneurs, PUNB, through ETDU, continues to deliver impactful training programmes tailored to the evolving needs of SMES. In 2024, we expanded our efforts with more modules, sessions, and participants than the previous year. These initiatives reflect our commitment to building resilient, knowledgeable, and future-ready business leaders.

No. of module
2024: 28
2023: 22

No. of sessions
2024: 79
2023: 77

Participants
2024: 3,963
2023: 3,329

No. of trainers
2024: 24
2023: 32

Total training hours
2024: 1,484
2023: 1,232

Amount spent on training
2024: RM 3,698,066
2023: RM 2,565,452

In 2024, our training and development efforts were strategically centred around three core areas: **Marketing and Business Digitalisation, Finance and Accounting, and Technical and Sectoral Development.** These focus areas were carefully selected to address the evolving needs of our Rakan Usahawan and Bumiputera entrepreneurs, equipping them with the knowledge and skills necessary to thrive in a competitive and increasingly digital economy.

Together, these three pillars formed the largest and most impactful training module of the year, reaching and empowering over **1,400 participants.** The comprehensive module was designed to enhance business acumen and financial literacy and foster innovation and sector-specific expertise. This initiative reflects our ongoing commitment to sustainable economic empowerment and inclusive growth, ensuring that our entrepreneurs are well-prepared to navigate future challenges and seize emerging opportunities.

Marketing and Business Digitalisation

Modules	No of Sessions	Training Hours	No of Participants
7	19	304	644

Finance and Accounting

Modules	No of Sessions	Training Hours	No of Participants
6	19	304	624

Business Networking and Sharing Experience

Modules	No of Sessions	Training Hours	No of Participants
1	5	40	625

Technical and Sectoral Development

Modules	No of Sessions	Training Hours	No of Participants
4	12	352	210

Sourcing Trip and Technical Visit

Modules	No of Sessions	Training Hours	No of Participants
2	3	184	160

Others

Modules	No of Sessions	Training Hours	No of Participants
8	21	300	1,700

Transitioning to a Greener Future



In alignment with Malaysia's national commitment to achieving Net Zero Emissions by 2050, and the ambitious target set by the National Energy Transition Roadmap for electric vehicles (EVs) to comprise 80% of total industry volume, PUNB has taken proactive steps to ensure Bumiputera entrepreneurs are not left behind in this transformative journey.

Recognising the critical role of skills development in supporting the EV transition, PUNB launched a dedicated training programme in 2023 to build technical capacity and industry readiness among Bumiputera participants. The programme attracted **59 participants in 2023,** followed by **55 participants in 2024,** reflecting growing interest and momentum.

Participants underwent structured training and were awarded the Certificate in Electric Vehicle Technology (Level 1, 2, and 3), accredited by the Institute of the Motor Industry (IMI), United Kingdom—a globally recognised certification body. This certification equips them with foundational to advanced competencies in EV systems, diagnostics, and safety protocols.

As a next step, participants will undertake the Malaysia Skills Certificate (Sijil Kemahiran Malaysia) assessment, administered by the Department of Skills Development (JPK) in 2025. This will further validate their qualifications and enhance their employability and entrepreneurial potential in the EV sector.

This initiative underscores PUNB's commitment to inclusive economic participation and sustainable development, ensuring that Bumiputera entrepreneurs are well-positioned to contribute to and benefit from Malaysia's green transition.

From Learning to Lasting Impact

PUNB's commitment to nurturing Bumiputera entrepreneurs is exemplified through our comprehensive training programmes, which have delivered measurable and meaningful outcomes for our Rakan Usahawan and Bumiputera entrepreneurs. These initiatives are designed to equip entrepreneurs with essential knowledge and skills and drive tangible improvements in their business performance.

Key Outcomes of the Training Programme



High Satisfaction and Relevance

An overwhelming 97.6% of participants affirmed that the training met their expectations, reflecting the relevance and quality of the content delivered.



Effective Knowledge Application

93.7% of participants successfully implemented the knowledge and skills acquired into their business operations, demonstrating the practical value of the training.



Positive Business Impact

A further 93.7% acknowledged that the training directly impacted their business, underscoring the programme's effectiveness in fostering growth and resilience.

Notable Business Improvements Reported



Sales Growth

84.8% of participants experienced increased sales, indicating enhanced market competitiveness and customer engagement.



Operational Efficiency

71% reported reduced operational costs, showcasing improved resource management and cost-saving strategies.



Streamlined Operations

62.7% observed smoother business operations, reflecting better planning, execution, and workflow optimization.



Entrepreneurial Confidence

60.3% felt more motivated and confident, crucial in sustaining entrepreneurial momentum and innovation.



Increased Production Capacity

47.2% recorded increased production, pointing to improved scalability and business readiness for expansion.

These results affirm the strategic value of PUNB's training initiatives in empowering entrepreneurs to build sustainable, competitive, and resilient businesses. By continuously refining and aligning our training modules with industry needs, PUNB remains steadfast in our mission to uplift the Bumiputera entrepreneurial ecosystem.



Auto Forum 2024

PUNB in collaboration with Persatuan Usahawan Automotif PROSPER Malaysia (AUTOPRO) held the 5th Auto Forum at Putrajaya International Convention Centre (PICC). Auto Forum is an automotive conference providing a platform for Bumiputera entrepreneurs, especially in the automotive industry, to connect with industry leaders, potential partners and another stakeholder to foster collaboration and business opportunities. The forum also serves as a knowledge sharing session to share with the audience on the latest automative industry trends, technological advancements and best practices in the automotive industry. The forum was able to attract more than **560 participants** from Rakan Usahawan PUNB, AUTOPRO members, representatives from government agencies and prominent players in the automotive industry from across the nation.



PUNB's Industrial Talk 2024

The PUNB's Industrial Talk was held at Renaissance Hotel, Kuala Lumpur with the aim of providing and equipping PUNB management, personnel, and Rakan Usahawan with insights and strategies to adapt to economic changes effectively. **102 participants** joined the event. Through this industrial talk, we established a networking session among Rakan Usahawan for knowledge and idea sharing.



Malaysia International Halal Showcase (MIHAS) @ Dubai and Kuala Lumpur

MIHAS has emerged as a key event where local and international businesses can flourish in the Halal trade, significantly boosting the global Halal economy. **16 Rakan Usahawan** have been given the opportunities to participate in the MIHAS @ Dubai and Kuala Lumpur showcasing their products and enhancing networking opportunities with potential investors and customers.



Retail Up! Roadshow

This programme aims to create a business-matching and networking platform for Rakan Usahawan PUNB nationwide. For 2024, we conducted **five Retail Up!** Roadshows across Malaysia, covering the East Coast Region, Northern Region, Southern Region, Sarawak, and Sabah. **405 Rakan Usahawan** joined the roadshow, and through this roadshow, Rakan Usahawan gained more understanding of recent issues of managing their business, such as the implementation of e-Invoice and e-Perolehan system and utilising the online business market.

Business Networking and Sharing Experience Programme

To strengthen the entrepreneurial ecosystem among Bumiputera communities, PUNB hosted **five nationwide business networking sessions,** engaging **625 participants.** These sessions provided a strategic platform for entrepreneurs to connect, collaborate, and explore growth opportunities. Distinguished business leaders and corporate figures were invited to share their journeys, offering practical insights and inspiration. Their stories motivated participants and reinforced the value of resilience and innovation in business. This initiative reflects PUNB's ongoing commitment to fostering inclusive economic development and sustainable business growth.





AutoPro Team Building 2024

The AutoPro Team Building programme was designed to foster stronger connections and mutual understanding between Rakan Usahawan and AutoPro members. A total of **56 participants,** comprising 8 PUNB's staff and 48 Rakan Usahawan, took part in this interactive initiative, which emphasised teamwork, collaboration, and community spirit. The programme culminated in a meaningful corporate social responsibility activity at Kampung Orang Asli Kuala Tahan, where participants contributed their time and energy to support the local community. This initiative collectively generated **224 voluntary hours,** reflecting PUNB's dedication to social impact and inclusive engagement. It also highlighted the importance of unity and shared values in building a resilient entrepreneurial network.

Empowering Rural and Orang Asli Community



ECO 2.0

We continued our ECO programme, partnering with our Rakan Usahawan and Jabatan Kemajuan Orang Asli to empower the Orang Asli community to acquire technical skills, especially from the automotive industry. Two batches of the Orang Asli community joined the programme and underwent six months of training at our participating Rakan Usahawan business premises. They were provided with allowance and accommodation during the training.

No. of participants
20

No. of Rakan Usahawan
10

Amount spent
RM84,542



Irfan A/L Ismail is a 19-year-old Orang Asli youth from Jerantut, Pahang. He learned about ECO 2.0, which PUNB organised to encourage the Orang Asli community to empower themselves with automotive knowledge. Irfan joined the program in February 2024, underwent six months of training with Maxipura Sdn. Bhd, one of our esteemed Rakan Usahawan in the automotive industry. After completing the six-month training, he was offered a permanent staff position at Maxipura Sdn. Bhd. recognising Irfan's dedication and positive attitude toward his assigned tasks. In the future, he hopes to start his own business in his hometown and help his community with his services.

PUNB Digitalisation and Innovation – Embracing Greener Practice



In a bid to adopt a more sustainable approach, PUNB has implemented the e-mohon system to streamline the application process for potential entrepreneurs and Rakan Usahawan PUNB seeking financing or participating in the JumPER programme. Previously, applications were submitted through physical business proposals at PUNB offices across Malaysia.

Starting in 2022, PUNB transitioned to an online application system, opening up opportunities for all interested Bumiputera entrepreneurs to apply for financing. Initially, case officers still had to manually evaluate applications as the system only allowed for document downloads.

Between 2023 and 2024, the system underwent significant development, benefitting both entrepreneurs and case officers. The enhanced system, now known as **PUNB Online**, allows entrepreneurs to apply for financing and enables PUNB staff to process applications up to the approval stage. For 2024, we received 5,846 applications for PROSPER financing and 576 applications for JumPER. As of 2024, we have received **17,760 applications for PROSPER financing** and **1,700 applications for JumPER.**

Recognising the challenges faced by our Rakan Usahawan, suppliers, vendors, and staff in ensuring timely disbursements and managing large volumes of legal documentation, PUNB introduced the Digital Signature System, now known as **e-sain**, in 2023. This system facilitates the acceptance of offer letters and demonstrates our commitment to digitalisation and technological modernisation. The e-sain app, now available in a simplified version, continues to support our Rakan Usahawan, suppliers and vendors with **1,588 users** as of 2024. Our ongoing digitalisation efforts reflect our dedication to providing efficient and modern solutions for our stakeholders.

We also introduced the **Property Management System known as PROMYST**, a system designed explicitly for property to allow users to centralise the property and tenancy information. The system includes the process of property acquisition, outright property disposal, tenancy, billing, collection of rental and property maintenance. Through the system, tenants can now easily make rental payments via online (FPX) and lodge a complaint regarding the property from the website or apps. The system also allows for:

Accounting:
Automates financial tasks such as rental collection, expense tracking, and financial reporting.

Maintenance Management:
Tracks and schedules maintenance tasks to ensure properties are well-maintained.

Online Payments:
Facilitates secure online rent payments and other transactions.

Document Management:
Organises and stores critical legal documents.

Our digitisation effort also generates socio-economic benefits for our staff and user:

- User convenience save time and ease of use
- Enhance customer experience with more seamless and convenient
- Better data management for efficient data collection, analysis and accuracy



DEVELOPING THRIVING HUMAN CAPITAL



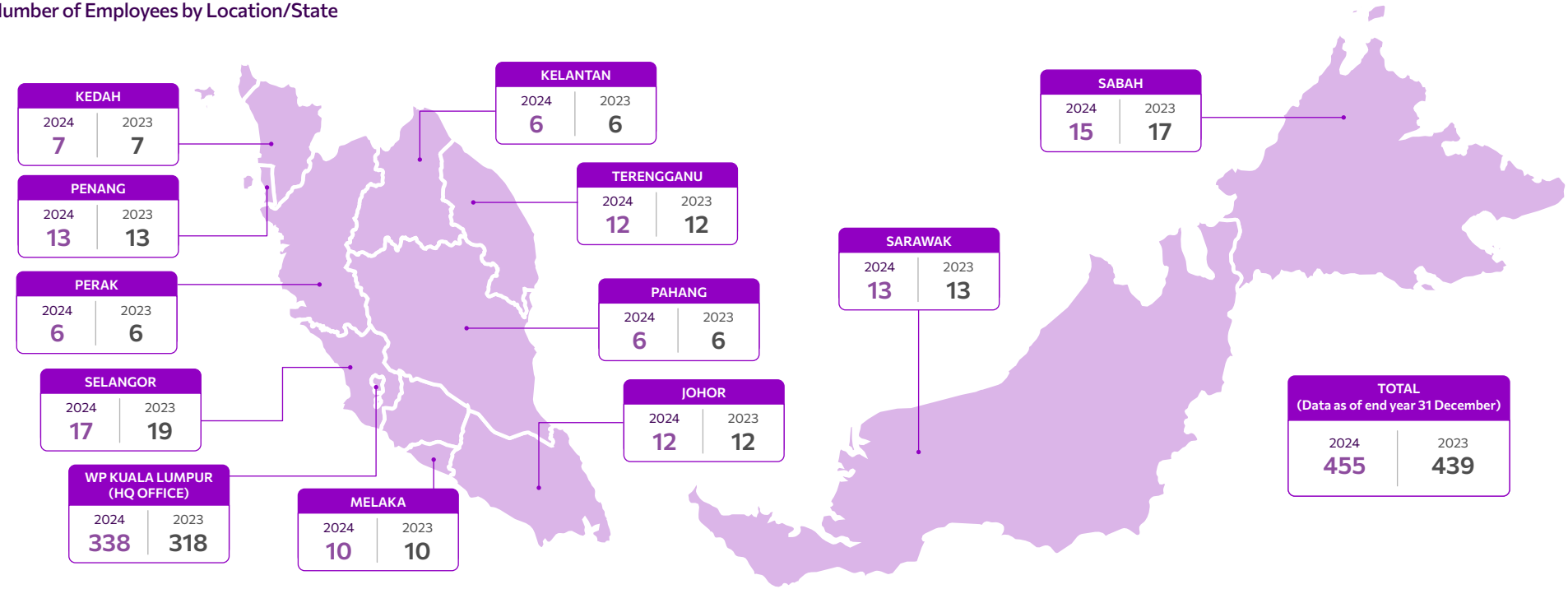
DEVELOPING THRIVING HUMAN CAPITAL

Workforce Readiness

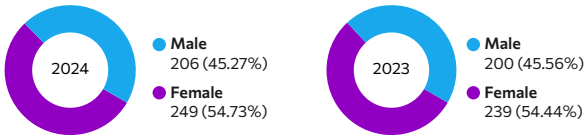
Our employees are the backbone of our company. Their dedication, innovation, and hard work form the foundation upon which we build our success. Every achievement we celebrate, and every milestone we reach is a testament to their unwavering commitment. Their presence allows us to be where we are today, driving our mission forward and enabling us to make a positive impact on the communities we serve.

We recognise that our people are our greatest asset, and we are committed to fostering a supportive and inclusive workplace where they can thrive and grow. Together, we are building a sustainable future where our collective efforts contribute to a better world for all.

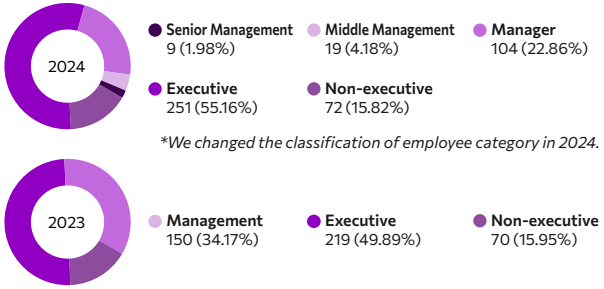
Number of Employees by Location/State



Total number of employees by gender



Total number of employees by category

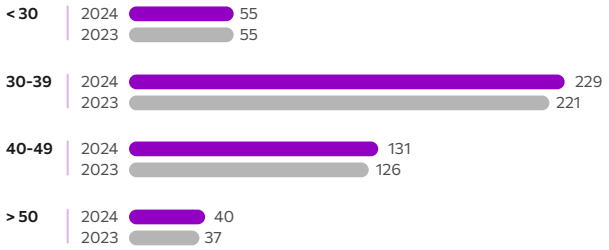


*We changed the classification of employee category in 2024.

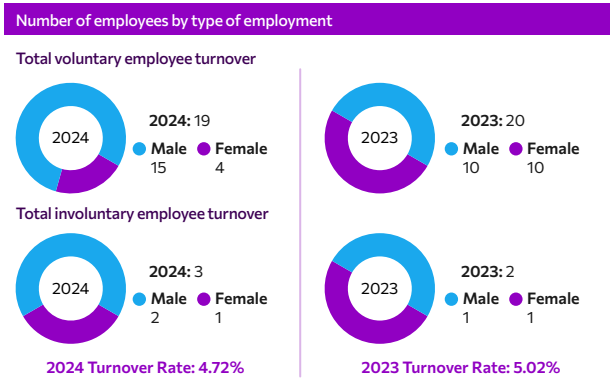
Number of employees by type of employment



Number of employees by age group



Number of employees by type of employment



Total number of new staff



Industry Training

Choosing our company as a place to gain knowledge through an internship and management training programme offers the students and young graduates a unique opportunity to immerse themselves in a dynamic environment. At PUNB, we are dedicated to fostering growth and development, providing interns with hands-on experience, mentorship from industry experts, and access to a wealth of resources. Interns and management trainees will work on meaningful projects that contribute to their professional and personal growth, preparing them for successful careers.

Management Trainee (2024)



Intern (2024)



Inclusive Workforce

Our commitment to women's inclusivity is evident in our ongoing efforts to provide development opportunities at every levels within the organisation. We have made significant progress in involving women's participation in the workforce, ensuring they are represented across all positions, from entry-level roles to senior leadership. This demonstrates our dedication to fostering a diverse and inclusive workplace.

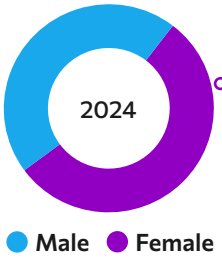
Inclusion and Diversity of Women in Leadership

2024

Total no. of board members: 3
Male: 2 (66.67%) **Female:** 1 (33.33%)

2023

Total no. of board members: 5
Male: 4 (80%) **Female:** 1 (20%)



Senior Management
1 (0.22 %)

Middle Management
11 (2.42%)

Manager
66 (14.51%)

Executive
135 (29.67%)

Non-executive
36 (7.91%)

Female Group Total	249

**Board not icnluded in Group total.*

**In 2024, we started to divide our employees into 5 categories instead of 3 categories, as reported previously in the PUNB Sustainability Report 2023.*

Competitive Benefits

Our comprehensive benefits package includes diverse leave options, medical coverage, financial assistance, study, and various subsidies. We aim to foster employee satisfaction and support their overall well-being by investing in these benefits.

- Annual leave of up to 24 days (depending on the number of services)
- Sick leave for 26 days a year
- Hospitalisation leaves up to 60 days a year
- Maternity leave for 98 days
- Paternity leave for 7 days
- Compassionate leave up to 2 days
- Marriage leaves for 2 days
- Hajj leaves up to 30 days
- Study leaves for staff who wish to pursue studies related to their job responsibilities and funded by PUNB
- Medical benefits are provided to all staff, including family
- Takaful coverage for all employees

Absenteeism Rate

Our absenteeism rate remains low for 2024, though it shows a slight increase compared to 2023. We remain steadfast in our productivity level, and we hope to extend other benefits to our staff to ensure a positive work environment.

Number of emergency leave taken



Absenteeism rate



Commitment to Employee Growth

At PUNB, we recognise that our employees are our greatest asset. As we continue to advancing our sustainability initiatives, it is crucial that our staff are well-equipped with the knowledge and skills needed to drive these efforts forward. Our comprehensive staff training programmes are designed to foster a culture of sustainability, ensuring that every team member understands their role in achieving our environmental, social, and governance (ESG) goals.

Through targeted training sessions, workshops, and continuous learning opportunities, we aim to empower our employees to make informed decisions that contribute to our sustainability objectives. Investing in our staff development enhances their professional growth and strengthens our commitment to creating a sustainable future for our organisation and the communities we serve. Together, we can make a significant impact and lead the way in sustainable business practices.

In 2024, we embarked on an exciting journey to enhance our employee development programmes by introducing e-learning. This innovative approach allows our employees to access a wide range of training modules conveniently, empowering them to learn and grow at their own pace. Through e-learning, our staff can engage with interactive and comprehensive courses designed to enhance their skills and knowledge across various domains. Whether it's improving technical expertise, developing leadership capabilities, or understanding the latest sustainability practices, our e-learning platform offers something for everyone.

By providing flexible learning opportunities, we aim to foster a culture of continuous improvement and professional growth. Our employees can now balance their training with their work responsibilities, ensuring they stay updated on industry trends and best practices without compromising their productivity. This initiative supports our commitment to employee development and aligns with our broader sustainability goals by reducing the need for physical training materials and minimising our carbon footprint. As we continue to innovate and invest in our workforce, we are confident that e-learning will play a crucial role in driving our success and sustainability efforts. We have designed seven modules for all staff as an initial step in this new learning experience.

Employee training data	2024	2023
Number of trainings	145	196
Total training hours	1059	15,338
Average training hours per employee	2	36
*Overall e-learning programmes	1430	Nil
*Average e-learning programmes per employee	3	Nil

**The average number of training hours per employee was reduced significantly in 2024 due to the concentration on e-learning modules.*

Moving forward, we also plan to develop a competency framework based on each employee's needs and the organisation's goals. Once the competency framework is in place, customised training will be delivered with support from experienced trainers. Besides that, we will also collaborate with HRD Corp in 2025 to provide relevant training aligned with our staff competencies through its e-LATiH website, ensuring the balance between physical and online learning methods.



Wellness and Wellbeing

At PUNB, we prioritise the wellness and well-being of our employees, recognising that a healthy and happy workforce is essential to our success. In 2024, we demonstrated our commitment to staff wellness through various initiatives, including the highly anticipated PUNB's Staff Day, PUNB Gala Night and Majlis Silaturrahim. This event allowed our team to connect, relax, and celebrate our collective achievements in a supportive and enjoyable environment.











Occupational Safety and Health

At PUNB, we recognise that true sustainability encompasses not only environmental and economic factors but also the health and safety of our workforce. The Occupational Safety and Health Team plays a pivotal role in ensuring that our workplace remains safe and healthy, a fundamental aspect of our sustainability strategy.

OSHA's guidelines help us achieve this balance by ensuring that our operations do not compromise the safety and well-being of our employees. By integrating OSHA standards into our sustainability efforts, we are committed to creating a work environment that protects our most valuable resource: our people.

Key Initiatives and Achievements

Enhanced Safety Protocols: We have implemented comprehensive safety protocols to enhance the knowledge of our Emergency Response Team (ERT). This includes regular safety training, risk assessments, and emergency preparedness drills. In 2024, we collaborated with Angkatan Pertahanan Awam Malaysia to provide intensive training for our ERT and Safety Committee members. A total of 52 staff participated in the two-day programme.

52
Staffs

832
Training hours

Health and Wellness Programmes: Health and wellness programmes are designed to promote the physical and mental well-being of our employees. These programs include health screenings, fitness challenges, and mental health support services. EX Open Day and Hari Kesihatan PUNB were held in December 2024 in collaboration with PMCare Sdn. Bhd. The Hari Kesihatan PUNB was also held for staff at regional offices and branches from May to August.

By prioritising the safety and health of our workforce, we are not only complying with OSHA regulations but also fostering a culture of sustainability that benefits our employees, our company, and the broader community.

Number of cases of work-related injury & accidents

2024: 0 2023: 0

Number of cases of mental health issues

2024: 0 2023: 0

Occupational Health And Safety Training

Number of employees trained in health & safety standards (certified OSH officer)

2024: 2 2023: 0

Total number of employees received training in health and safety

2024: 321 2023: 5

Total training hours

2024: 605 2023: 104

PUNB's commitment to workplace safety goes beyond internal practices, it actively reaches the wider Bumiputera entrepreneurial community. In 2023, 145 entrepreneurs participated in the Certified Occupational Safety and Health Coordinator (COSH-C) training, followed by 86 participants in 2024.

Every participant successfully earned certification from the Department of Occupational Safety and Health (DOSH) Malaysia, equipping them with the essential knowledge and credentials to champion safety in their respective businesses. This initiative reflects PUNB's proactive role in fostering a culture of safety and compliance across the Bumiputera business ecosystem







DEVELOPING SUSTAINABLE COMMUNITY

DEVELOPING SUSTAINABLE COMMUNITY

A sustainable community is designed with the long-term well-being of its residents and the environment. It focuses on creating a balance between economic growth, social equity, and environmental protection. By adopting sustainable practices, communities can ensure that they meet the needs of the present without compromising the ability of future generations to meet their own needs. Developing a sustainable community involves a holistic approach that includes environmental stewardship, economic resilience and social well-being.

At PUNB, we wish to create communities that are not only sustainable but also vibrant, resilient, and inclusive. This journey towards sustainability requires the collective effort of individuals, businesses, and governments, all committed to positively impacting our world.

Total amount of contribution
RM1,454,292

Community development
63.7%

Education development
36.3%

Total number of beneficiaries
>15,000

Zakat and Corporate Social Responsibility Contributions

PUNB, as a Shariah-compliant company, is obliged to make zakat payments. The zakat was paid to the government's zakat collection centres for proper distribution to the needy. Besides that, PUNB also assisted the Zakat authorities in distributing a portion of the zakat paid by PUNB to eligible beneficiaries as guided by the Guideline for Distribution of Zakat Fund established by PUNB Zakat Committee.

Total zakat & Chairman's CSR contribution (RM)



Community programmes

No. of programmes funded	No. of partners	No. of beneficiaries
2024: 51	**2024:** 4	**2024:** 499
2023: 32	2023: Nil	2023: 142

Distribution according to zakat pillar (RM)

Education	Ihsan	Humanitarian aid
2024: 395,189	**2024:** 193,210	**2024:** 35,000
2023: 238,937	2023: 30,884	2023: 17,029

Let's Give It Back! 2.0

We proudly continued our impactful 'Let's Give It Back' Corporate Social Responsibility (CSR) Programme for the year 2024. Held from 27 to 30 August 2024, this initiative successfully reached nearly 200 members of the Orang Asli community in Ulu Tembeling and Kuala Tahan, Pahang, Malaysia. As an indigenous minority in Peninsular Malaysia, the Orang Asli often face economic and social challenges, making them a key focus for community development initiatives.

The programme aligns closely with PUNB's commitment to the United Nations Sustainable Development Goals (SDGs), addressing economic, social, and environmental priorities. One highlight of the initiative was the installation of six solar-powered LED lights across six Orang Asli villages. By introducing green energy solutions, the project not only improved daily living conditions but also educated the community on the importance of reducing carbon emissions and embracing sustainable practices. This effort underscores PUNB's dedication to fostering environmental stewardship and sustainable progress.

Addressing immediate needs was another key aspect of the programme. PUNB and its employees generously donated 250 food baskets, clothing items, and sandals for Orang Asli children, ensuring essential support to the community's welfare. This hands-on approach reflects PUNB's deep understanding of the challenges faced by the Orang Asli and highlights a genuine commitment to improving their quality of life.

The programme further extended its impact to education by contributing RM5,000 in financial aid to eight schools in Jerantut and Kuala Tahan. Additionally, eight reusable laptops were donated to schools near Kuala Tahan, enhancing digital accessibility and fostering educational advancement. These contributions underline PUNB's dedication to empowering future generations through education.

No. of beneficiaries
1,500

No. of participants
33

Amount spent
RM 76,070



Bijak Tani Programme

In a bid to enhance agricultural education, promote sustainable practices, and inspire the next generation of farmers and scientists, PUNB was partnering with Malaysia Green Technology and Climate Change Corporation (MGTC) and Zull Design Autotronic in delivering hydroponic rotary solar machines for two selected schools across Malaysia; Sekolah Menengah Kebangsaan Mantin and Sekolah Menengah Kebangsaan Sungai Burong. PUNB has chosen to collaborate with MGTC as it is an agency of the Ministry of Natural Resources and Environmental Sustainability (NRES) that has been mandated to drive the country in the scope of Green Growth, Climate Change Mitigation and Green Lifestyle. Meanwhile, ZDA has been operating since the late 80s as a pioneer in innovative and sustainable invention in Malaysia.

This project aims to foster student interest and involvement in smart and urban farming by promoting sustainable agriculture, the use of renewable energy, rainwater harvesting and managing waste reduction. The concept of a hydroponic rotary machine is achieved through the implementation of sustainable applications and products, such as using solar energy to power the rotary machine and energy-efficient water pumping systems. The machine was also designed to optimise space and resources, allowing for the efficient growth of various crops in a controlled environment. Each school received a hydroponic rotary solar machine valued at RM10,000 per machine. The costs included the installation and setup fees, training for teachers and students, and monitoring and evaluation costs. Besides that, the machine was equipped with 24 containers with 72 potholes, and students could harvest the plant within 2 months. The schools were encouraged to sell their crops within their community, allowing them to generate extra income for their schools and exposing students to an economic cycle that had a social impact on the society around them.

Smart and urban farming were usually introduced to schools located in urban areas, and PUNB stepped in to ensure the schools, especially in rural areas, were not left behind with this eco-friendly technology. Over 2,400 students and teachers benefitted from this programme. This initiative also highlights PUNB's commitment to SDG 4—Quality Education, SDG 12—Responsible Consumption and Production and PUNB's sustainability pillar under environment by contributing to students' educational development in STEM (science, technology, engineering, and mathematics), food security, and the foundation of financial literacy.

No. of schools
2

No. of beneficiaries
2400

Amount spent
RM 20,000



Ray of Happiness at Tawau, Sabah

In an effort to support the educational and health needs of students, PUNB's Corporate Social Responsibility (CSR) initiative in schools across Tawau, Sabah, aims to make a meaningful impact on the lives of young learners. Recognising the importance of good vision and adequate educational resources, this project focuses on providing students with free eyesight checkups, essential stationery and equipment for teaching and learning. By addressing these critical needs, PUNB hopes to enhance the students' overall learning experience and well-being, paving the way for a brighter future.

Sabah has the long-standing highest poverty rate among any other state in Malaysia. The rate of hardcore poverty in Sabah stands at 1.2%, while the national level is 0.2%. Thus, PUNB is encouraged to help ease the burden of the state through our targeted CSR programme. Four schools in Tawau have been selected as the recipients of the CSR initiative for the year 2024. The four schools were Sekolah Kebangsaan Holy Trinity, Sekolah Kebangsaan Bombalai, Sekolah Menengah Kebangsaan Jalan Apas and Sekolah Kebangsaan Panglima Habibullah.

Through this CSR, a PUNB entrepreneur, which Borneo Optometry Clinic, facilitated a free eyesight checkup for 400 students. After the checkup, PUNB distributed free spectacles to 145 students identified with vision impairments and under category of asnaf. At the same time, PUNB also provided stationery sets to aid students in their academic activities. The project was implemented over a two-month period, from October 2024 to November 2024.

On the other hand, Sekolah Kebangsaan Panglima Habibullah was fortunate to receive a generous donation of RM5,000 from PUNB. This funding will be used to equip the school with smart TVs and tablets, which are mainly intended for use in rehabilitation classes designed for students who are less active or have special needs. These new technological tools will significantly enhance the learning experience, providing interactive and engaging educational content that tailored to the unique needs of these students.

This CSR project is a PUNB manifestation of commitment to social responsibility and community development. It also helps build a positive reputation and strengthens relationships with the local community. Besides that, this project is aligned with PUNB's SDG commitments, which are SDG 3—Good Health and Wellbeing and SDG 10—Reduced Inequalities. In conclusion, this project addresses immediate needs while contributing to students' long-term development and success.

No. of schools
4

No. of beneficiaries
548

Amount spent
RM 32,322





Fundraising Together for Palestine

The ongoing conflict in Palestine has led to a severe humanitarian crisis, with countless individuals in urgent need of assistance. As the global community witnesses the unfolding tragedy, it is crucial to extend support where it is needed most. “Fundraising Together for Palestine” is not just about providing immediate relief but also about fostering long-term resilience and hope for a better future.

“Fundraising Together for Palestine” lasted five weeks, and we collected RM20,410 throughout the campaign. The donation was then given to Cinta Gaza Malaysia and distributed to Palestinians. Through the donation, we hope it can reach to:

4,000
recipients of hot meals

6,250
recipients of safe water

57
kids to receive diapers and baby’s milk



Kongsi Rezeki Ramadan

During the festive season of Ramadan, we provided a one-off cash contribution to Pertubuhan Rahoma Darul Fakir, Universiti Sains Islam Malaysia, and Universiti Malaysia Pahang Al-Sultan Abdullah students to prepare for Eid celebration, food necessities, medical assistance and new semester registration. The RM 139,893 contributed touched the lives of more than 350 beneficiaries.



Cash Relief for Flood Affected Staff

In response to the devastating floods that impacted the East Coast region, PUNB swiftly took action to support our affected staff. We provided cash relief donations to help alleviate the immediate financial burdens faced by our employees during this challenging time. This initiative underscores our commitment to the well-being of our team, ensuring they have the necessary resources to recover and rebuild. By standing together and offering support, we aim to foster a resilient and compassionate workplace community.



Employee Volunteerism

At PUNB, we are passionate about the transformative power of employee volunteerism. By volunteering, our staff dedicate their time and skills to making a significant difference in communities. This initiative not only engages our employees but also highlights the challenges faced by local communities and urgent environmental issues. In 2024, we committed **3,299.5 hours** to volunteering efforts across various stakeholders.



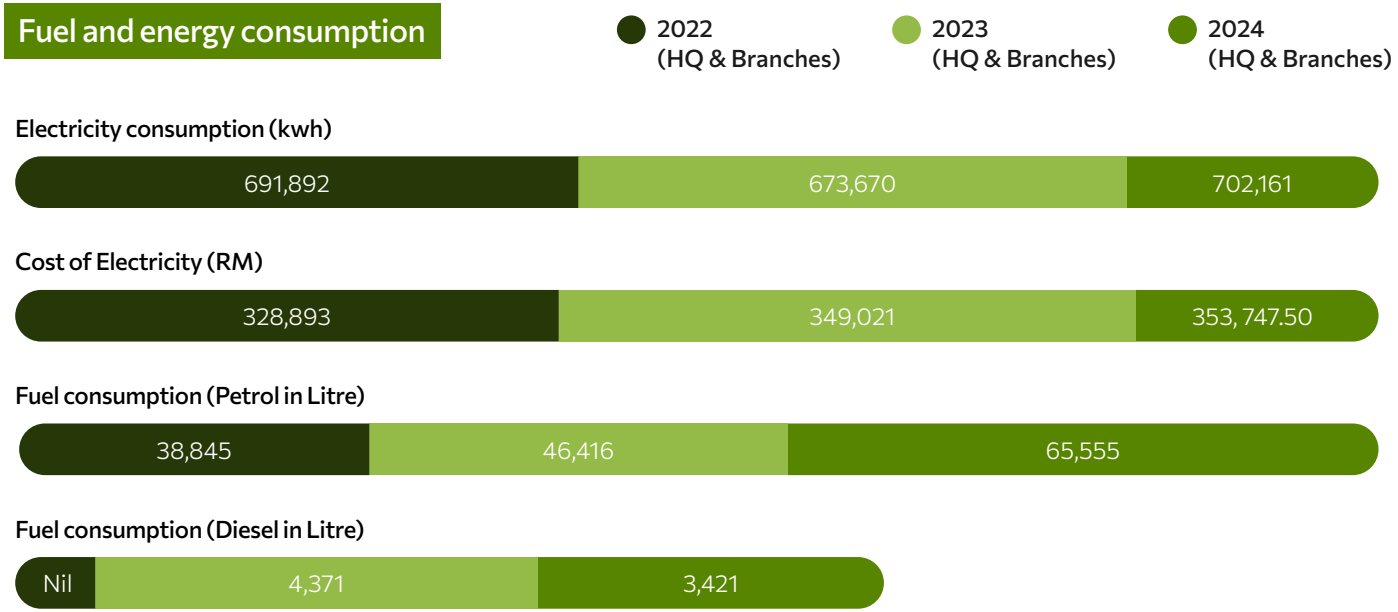
NURTURING SUSTAINABLE BUSINESS
PUNB SUSTAINABILITY REPORT 2024

SUSTAINABLE ACTION
ENVIRONMENTAL

SUSTAINABLE ACTION – ENVIRONMENTAL

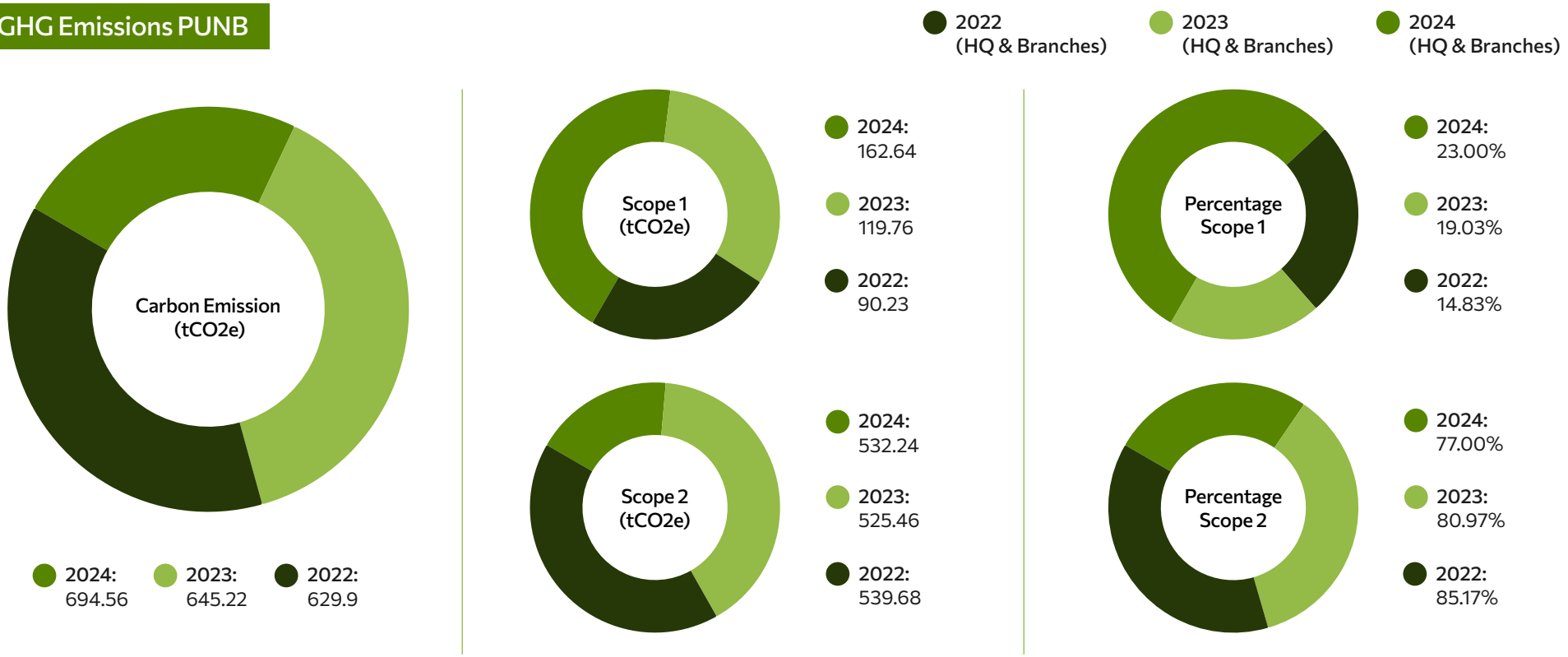
PUNB recognises that environmental issues and climate change are a major threat to the survival of the planet. As a responsible organisation, PUNB is committed to playing a part in contributing to the reduction of the country's carbon emissions. We are still studying the trend of our carbon emissions to set a baseline target. Although a formal baseline for our GHG emissions has yet to be finalised, we have started identifying and collecting operational data from selected locations. Currently, our carbon emissions are limited to the energy usage of electricity in our offices and the fuel usage of our company vehicles.

Fuel and energy consumption



There is an increase in fuel consumption for 2024 as we have increased the monitoring site visits for all our active Rakan Usahawan. The monitoring officer has to complete four visits per year/per company compared to the previous year, which was two visits per year/per company. Therefore, consumption has increased throughout the business operation.

GHG Emissions PUNB



Between 2022 and 2024, PUNB recorded GHG emissions of 629.9 tCO_2e in 2022, 645.22 tCO_2e in 2023, and 694.56 tCO_2e in 2024. This three-year trend shows a gradual increase in emissions, reflecting operational growth and higher energy consumption. The data highlights the importance of strengthening our environmental management and establishing a structured approach to reductions.

Our immediate priority is to develop a formal GHG baseline aligned with the GHG Protocol, using the three-year record as the foundation for assessment. The baseline will enable us to set credible reduction objectives and implement targeted mitigation measures, such as improving energy efficiency, transitioning to cleaner technologies, and embedding sustainability into operational planning.

By moving from monitoring to baselining and then to reduction, PUNB ensures that our environmental strategy is transparent, credible and aligned with our mission of supporting Rakan Usahawan. This approach demonstrates accountability and forward planning while building long-term organisational resilience.



PUNB Digitalisation and Innovation – Embracing Greener Practice

Sustainable procurement is essential for Malaysia's commitment to sustainable development, and it also becomes part of our sustainable practices. We ensure that the acquisition of goods and services achieves value for money while generating benefits for society and the economy and, at the same time, minimising environmental damage. We also established the Procurement Policy to strengthen and govern our procurement practices. Key principles of the Procurement Policy include economic stability by supporting local businesses, especially SMEs, and prioritising suppliers that practice sustainable business. Sustainable procurement is driven by the need to support economic growth, protect the environment and promote social well-being.

For 2024, our supply chain came from 100% local entrepreneurs, showing our commitment to ensuring the sustainable development of the local entrepreneurs.



RAKAN USAHAWAN IMPACT STORY

CHAMPIONING SUSTAINABILITY, INTEGRITY, AND DATA PRIVACY IN BUSINESS OPERATIONS



Mubiplas Industries Sdn. Bhd.

Puan Samaniah Binti Dato' Haji Musa

Headquarters address:
No. 5, Jalan 31/10A, Taman Perindustrian IKS,
Mukim Batu, 68100 Kuala Lumpur,
Wilayah Persekutuan Kuala Lumpur

Factory address:
Block B, Lot PT 10014, Kawasan Perindustrian Jakar 3,
24000 Kemaman, Terengganu

Website: Mubiplas Industries Sdn. Bhd.

From Trading to Manufacturing

Founded in 2002 as Mubiplas Trading Sdn. Bhd., the company began as a trading firm and agent for various products. In July 2006, Puan Samaniah Binti Dato' Haji Musa continued the legacy of her family business by expanding its operations into plastic manufacturing. This pivotal shift marked the company's evolution into Mubiplas Industries Sdn. Bhd.

Headquartered in Taman Perindustrian IKS, Mukim Batu, Kuala Lumpur, Mubiplas also operates a manufacturing facility in Kawasan Perindustrian Jakar 3, Kemaman, Terengganu. With a team of over 40 staff, Mubiplas Industries is committed to becoming a leading plastic manufacturing company in Malaysia—delivering high-quality and sustainable products.

Steps Toward Green Practice and Better Governance

At Mubiplas, sustainability is not just a buzzword—it is a commitment. The company has taken a bold step toward a greener future by installing solar panels at its Kemaman factory. This initiative significantly reduces energy consumption and greenhouse gas (GHG) emissions, aligning with global efforts to combat climate change.

In line with its environmental goals, Mubiplas is also transforming its internal operations by adopting a paperless system. This digital shift not only enhances operational efficiency but also reinforces the company's commitment to eco-conscious practices.

Recognising the high standards of its esteemed clientele, including PETRONAS, Hospital Pusrawi, KPJ Healthcare, and Adabi, Mubiplas has proactively implemented a robust Anti-Bribery and Anti-Corruption Policy. This ensures that integrity and transparency remain at the core of all business dealings, strengthening trust and fostering long-term partnerships.

Moreover, in an era where data privacy is paramount, Mubiplas has adopted a comprehensive Personal Data Protection Act (PDPA) Policy. This policy safeguards customer information across all touchpoints, reflecting the company's respect for privacy and its compliance with national data protection regulations.

Through these initiatives, Mubiplas not only meets industry expectations but also sets a benchmark for responsible governance and sustainable business practices.

CHAMPIONING SUSTAINABILITY, INTEGRITY, AND DATA PRIVACY IN BUSINESS OPERATIONS

Strengthening Social Impact

At Mubiplas, Environmental, Social, and Governance (ESG) practices extend beyond green initiatives and corporate integrity—they reflect a genuine commitment to uplifting communities, particularly in Kemaman, where the company operates.

In 2024, Mubiplas proudly organised a blood donation drive in collaboration with Mesra Mall and Pusat Tabung Darah Kemaman. This life-saving initiative supported the local healthcare system by ensuring a safe and steady blood supply for patients in need. More than just a charitable act, it fostered a spirit of compassion and solidarity within the community.

Looking ahead, Mubiplas is expanding its corporate social responsibility (CSR) efforts to engage the younger generation. In partnership with Majlis Perbandaran Kemaman, the company will launch a beach cleaning programme involving students from public universities. This initiative is more than just a clean-up—it is a platform to instil civic responsibility and environmental consciousness among youth, empowering them to become stewards of a cleaner, greener future.

Through these meaningful contributions, Mubiplas continues to uphold social development as a key pillar of its ESG journey—enriching lives, strengthening communities, and inspiring future generations.

Innovation for a Better Tomorrow

Mubiplas continues to lead in sustainable innovation through its eco-conscious product line—one of which has proudly earned both the MyHijau Certification and the Eco Label from SIRIM. This certified product is already making a positive impact in hospitals across Malaysia, supporting the healthcare sector's shift toward more sustainable and environmentally friendly practices.

This achievement reflects Mubiplas' core objective: to advance sustainability in essential sectors like healthcare. The impact is tangible—in 2024 alone, Mubiplas successfully diverted 45,367 metric tonnes of material from disposal, a significant contribution to waste reduction. Even more impressively, 66% of its primary products and materials are recyclable, reinforcing the company's commitment to a circular economy.

Mubiplas is building on this momentum by expanding its portfolio of MyHijau-certified products, with the goal of delivering greater environmental benefits across industries. This forward-thinking approach underscores Mubiplas' unwavering dedication to shaping a cleaner, greener, and more sustainable future for all.



CHAMPIONING SUSTAINABILITY, INTEGRITY, AND DATA PRIVACY IN BUSINESS OPERATIONS

PUNB's role in Mubiplas

When reflecting on PUNB's role in Mubiplas' journey, Puan Samaniah shared a heartfelt and inspiring story of partnership and progress. She explained that PUNB has been more than just a financier, it has been a true enabler of growth. As a proud Rakan Usahawan PUNB, Mubiplas not only received financial support but also benefited from invaluable training and strategic guidance.

One of the most impactful contributions was the SMART Automation incentive, which enabled the acquisition of a test drop machine, a critical piece of equipment that now plays a central role in Mubiplas' research and development efforts. This machine has enhanced Mubiplas' product testing, improved quality assurance, and accelerated innovation, driving the company closer to its vision of becoming a leader in sustainable manufacturing.

Beyond funding, Puan Samaniah expressed deep gratitude for PUNB's continuous monitoring, supervision, and tailored training. These efforts have helped strengthen Mubiplas' operations, build internal capacity, and stay competitive in a rapidly evolving industry. Through this meaningful collaboration, PUNB has proven to be a catalyst for Mubiplas' success, driving not only business growth, but also innovation with purpose.

Advice for Future Entrepreneurs

Venturing into a business is undoubtedly not easy. However, Puan Samaniah encourages young entrepreneur take that first brave step—without waiting for everything to be perfect. "Take a step-by-step approach because it is a journey towards success. It's okay to be behind time as long as we move forward. That's how we can sustain in the market," she said. She also believed that focus, passion, discipline, and strong communication skills are essential pillars in building a successful and sustainable business. With heartfelt sincerity, she offered her parting words: "I wish all the best to the young entrepreneurs out there. Keep going—you have what it takes."





DRIVING EXCELLENCE THROUGH INTEGRITY: VARS ENGINEERING'S JOURNEY



Vars Engineering & Services Sdn. Bhd.

Encik Mohammad Farid & Encik Azmil Firdaus

Address:

Vars Engineering & Services Sdn. Bhd.
Lot B13, PTD 1485, Kampung Bukit Raja,
Jalan Sungai Rengit, 81600 Pengerang, Johor.

Founded in October 2022 by Encik Mohammad Farid and Encik Azmil Firdaus, Vars Engineering & Services Sdn. Bhd. specialises in valve maintenance services for the oil and gas industry, operating primarily at Pengerang Integrated Petroleum Complex. With over a decade of combined industry experience, the founders began humbly by accepting small job orders from main contractors, prioritising service quality to build trust. "We started small, building up our brand image while ensuring the quality of services because we want to run this business for a long time," shared Encik Azmil Firdaus.

Critical Role of Valve Maintenance

In the high-stakes world of oil and gas, valve maintenance is not just a routine task—it is a critical safeguard against potential disasters. Imagine the intricate network of pipelines and channels, each a vital artery carrying precious resources. At the heart of this system are the valves, the unsung heroes that regulate the flow and ensure everything runs smoothly.

Vars Engineering has earned its stripes through unwavering dedication to excellence. Their monthly valve maintenance services are not just about keeping machinery in check; they are about preventing catastrophic failures, enhancing reliability, and boosting performance. By meticulously maintaining these valves, Vars Engineering extends the lifespan of critical equipment, ensuring seamless and secure operations for clients.

Trusted Partner in Operational Excellence

What truly sets Vars Engineering apart is the trust they have garnered from their clients. Securing such critical maintenance tasks speaks volumes about their credibility and reliability. It is a testament to their expertise and commitment to delivering top-notch services. In an industry where precision and dependability are paramount, Vars Engineering stands as a beacon of excellence, ensuring that the flow of oil and gas remains uninterrupted and secure.

Sales are Important

As a newcomer in the market, Encik Mohammad Farid and Encik Azmil Firdaus work hard to reach potential customers who may be interested in having Vars Engineering in their business operations. They prioritise establishing a solid customer base to ensure industry-wide recognition of its market presence and credibility.

DRIVING EXCELLENCE THROUGH INTEGRITY: VARS ENGINEERING'S JOURNEY

Nowadays, they have successfully appointed a sales manager to ensure the company's sustainability. It is also part of Vars Engineering's plan to strengthen its position and expand its business in the future.

Career Development of Employees

At Vars Engineering, employee development is a core pillar of the company's values. Encik Azmil Firdaus emphasises the importance of nurturing talent through continuous and updated training, fostering strong bonds with staff to ensure mutual growth and loyalty. Both Encik Azmil Firdaus and Encik Mohammad Farid are dedicated to closely developing and monitoring each employee, highlighting their hands-on approach to leadership and staff development.

Integrity at Heart

Encik Azmil Firdaus and Encik Mohammad Farid are staunch advocates for integrity, believing it to be the cornerstone of any successful enterprise. Their unwavering commitment to ethical practices sets a benchmark for the entire organisation, where integrity transcends policy—it is a guiding principle embedded in daily operations. To institutionalise this vision, Vars Engineering plans to implement robust Anti-Bribery Management practices designed to strengthen ethical standards, ensuring that every decision and action aligns with the highest standards of integrity. These measures extend beyond compliance, fostering a culture of transparency and accountability where ethical behaviour is the norm. This proactive approach not only safeguards the company from risks but also builds trust with clients, partners, and stakeholders, solidifying Vars Engineering's reputation as a principled leader in the oil and gas sector.

PUNB Roles in Vars Engineering

When PUNB first approached with Vars Engineering, they recognised the company's potential even though it was new to the market. Beyond financial assistance, PUNB became a guiding partner. They provided invaluable assistance in managing the business, particularly in optimising cash flow, which is often a critical challenge for emerging companies.



With PUNB's support, Vars Engineering stabilised its financial position and gained confidence as it began to secure more job tenders. This newfound stability paved the way for Vars Engineering to apply for financing from PUNB. The financing they received was a game-changer. It enabled them to invest in several new pieces of equipment, significantly enhancing their operational efficiency.

Previously, valve maintenance was a labour-intensive process, relying heavily on manual effort. However, with the new equipment, Vars Engineering transitioned to semi-automated valve servicing. This shift reduced the physical strain on their workforce and allowed them to operate at full capacity, efficiently handling a higher volume of job tenders.

The partnership with PUNB has been instrumental in Vars Engineering's growth. By combining financial backing with operational guidance, PUNB helped Vars Engineering evolve from a promising newcomer into a robust player in the industry. This journey highlights the importance of strategic partnerships and the transformative impact of targeted support and investment.

DRIVING EXCELLENCE THROUGH INTEGRITY: VARS ENGINEERING'S JOURNEY

Future Vision: Innovation and Expansion

Vars Engineering is elevating its operational excellence by planning the implementation of ISO 9001: Quality Management System, an internationally recognised framework to streamline processes, enhance customer satisfaction, and foster continuous improvement. By adopting ISO 9001 in the future, Vars Engineering aims to deliver consistent quality, strengthen client relationships, and maintain a competitive edge in the industry.

Concurrently, Encik Azmil Firdaus and Encik Mohammad Farid are strategically expanding operations to Kota Masai, recognising the immense potential the area holds. This move aims to access new markets, capitalise on emerging opportunities, and align with the area's economic growth. This expansion reflects their vision and ambition to scale new heights in their industry.

Advice for New Entrepreneurs

Encik Azmil Firdaus and Encik Mohammad Firdaus share their essential guidance for aspiring entrepreneurs, which is to gain extensive experience through collaboration.

"First of all, work with others, focus on the things that you want to do, learn them passionately and then you can open a business," they emphasise,

This approach underscores the importance of hands-on learning and building a solid foundation of skills and knowledge. By working alongside experienced professionals, young entrepreneurs can hone their craft, fuel their passion, and confidently embark on their own business ventures.





EMPOWERING THE NEXT GENERATION: INTIGATE CORPORATION'S JOURNEY



Intigate Corporation Sdn. Bhd.

Encik Ali Bin Sulaiman

Address:

Intigate Corporation Sdn. Bhd.
No. 9 Jalan Seri Purnama 2/2,
Kawasan Perindustrian Seri Purnama,
Taman Perling, 81100 Johor Bahru, Johor.

Established in 2011, Intigate Corporation Sdn. Bhd. has been a beacon of excellence in providing electrical services and maintenance for substations in Johor. Under the leadership of Encik Ali Bin Sulaiman, a former Tenaga Nasional Berhad (TNB) professional with over 30 years of experience, the company prioritises technical excellence and mentorship. "I feel the need to work, I want to share my expertise with the young generation," says Encik Ali, whose vision merges industry knowledge with youth development.

Navigating Challenges in the Electrical Industry

The electrical services and maintenance sector faces persistent hurdles, including a shortage of skilled workers and declining interest among younger professionals. Despite these hurdles, Encik Ali has steered Intigate Corporation to success, ensuring timely delivery of services and strict adherence to TNB's standard operating procedures. This commitment to excellence has set Intigate Corporation apart from its competitors.

Embracing ESG Practices

Aligned with TNB's sustainability goals, Intigate Corporation integrates ESG principles into its operations. All staff undergo training through TNB Integrated Learning Solutions (ILSAS) before embarking on projects, enhancing their capabilities, and promoting ESG practices. To strengthen governance, the company transitioned to a private limited structure, enabling transparent audits and accountability. Although new to ESG frameworks, Encik Ali is determined to meet TNB's requirements. He transitioned Intigate Corporation from an enterprise to a private limited company, ensuring adherence to governance standards and annual audits—a critical step in aligning with TNB's regulatory expectations.



EMPOWERING THE NEXT GENERATION: INTIGATE CORPORATION'S JOURNEY

Contributing to Societal Development

In response to Malaysia's rising youth unemployment rates, Intigate Corporation actively addresses the skills gap by creating opportunities for the younger generation. Encik Ali champions the belief that societal progress begins with individual growth. He fosters a culture of continuous learning, urging employees to pursue certifications. This focus on competency ensures that Intigate Corporation delivers top-notch services.

PUNB's Role in Intigate Corporation's Growth

The post-COVID-19 economic environment posed significant operational challenges for Intigate Corporation. Encik Ali is grateful for the financial assistance from PUNB, which recognised Intigate Corporation's potential. Previously operating in survival mode with minimal working capital, the financial support has enabled Intigate Corporation to manage its cash flow efficiently and remain solvent.

Looking Ahead

With strengthened cash flow management, Encik Ali is charting a forward-looking strategy to secure Intigate Corporation's long-term sustainability. Concurrently, he is grooming his successor, imparting valuable business insights to ensure a smooth transition.

Advice for the Young Generation

"Venturing into business is not easy, especially in the electrical sector where appropriate skills are needed. Study the market first and know what to sell to the targeted market. And along the way, help others in achieving their dream," Encik Ali's advice to aspiring entrepreneurs in the electrical sector is to study the market thoroughly and understand their target audience. Then, he emphasises the importance of helping others achieve their dreams along the way.





INSPIRING THROUGH INNOVATION: MAXIPURA'S JOURNEY



Maxipura Sdn. Bhd.

Encik Zuraiman Baharum

Address:
Maxipura Sdn. Bhd.
44, Jalan Badminton 13/29, Seksyen 13,
40100 Shah Alam, Selangor.

Building A Legacy in Automotive Sector

"At Maxipura, we sell happiness to our customers," said Encik Zuraiman, who has led Maxipura Sdn. Bhd. for nearly 15 years. The meaning behind its name is special, rooted in Sanskrit meaning "sacred city". Encik Zuraiman initially took over Maxipura from his friend, knowing its potential to penetrate the market that was rarely involved by other Bumiputera entrepreneurs at the time.

From one single outlet to eight outlets has not happened in the blink of an eye. From five staff to now, it has over 155 staff all over its outlets, this growth exemplifies Encik Zuraiman's dedication and passion to thrive in the highly competitive automotive industry. His background is not in the automotive industry, but rather in accounting, as an internal auditor for 7 years at Berjaya Group. However, his love for the sector began at Goodyear Tire and Rubber Company, where he joined sales and marketing despite initially being offered the role of Regional Auditor for Asia Pacific.

Colaborative Effort of All Team Members

When asked what sets Maxipura apart from competitors, Encik Zuraiman emphasises: "I have good team members and competent staff who have supported me from the beginning." Managing 155 staff is not an easy task, however, with strong leadership from top management, especially from Encik Zuraiman himself, Maxipura able to sustain its market presence while planning strategic growth and diversification. He also mentioned that Maxipura did not differentiate its staff based on gender or race. The company welcomes individuals from diverse ethnic backgrounds, including Chinese, Indian, and Orang Asli communities. "As long as they are willing to learn and have the right attitude, we are more than happy to accept them to be part of Maxipura," he said.

Customer's Happiness

The reason behind Maxipura's slogan of "selling happiness" is simple yet meaningful. "When people come to us, their faces show how stressful it is when the car breaks down. We are here to help them, reassure them, and fix the problem. You can see their face enlightened after that," he said. That is why it became Maxipura's slogan, as customer happiness and satisfaction are ultimately the company's main goals.

INSPIRING THROUGH INNOVATION: MAXIPURA'S JOURNEY

Business Is About Networking

Networking plays a vital role in Maxipura's business strategy, enabling the company to build strong relationships with stakeholders and better understand their needs and expectations. Through active networking, Maxipura gains valuable insights into market trends and customer preferences, supporting more informed decision-making. Additionally, networking fosters collaboration and innovation, driving sustainable growth. It also opens doors to new opportunities and partnerships, strengthening the company's competitive edge. Ultimately, effective networking is essential for meeting diverse stakeholder needs and ensuring long-term success



Awareness of Environmental Issues

Recognising the growing importance of environmental responsibility, Maxipura began adopting green practices when it opened an outlet in Putrajaya under the Petronas flagship program. The strict requirements of environmental elements enabled them to deepen its understanding of safety, health, and pollution prevention in workshop environments. Measures such as installing oil traps to prevent oil residue from entering the drainage system, recycling used oil properly, and maintaining workshop cleanliness at all times have been strictly implemented. These practices are now standard across all Maxipura outlets, regardless of their participation in the flagship program. Additionally, Maxipura has taken further steps towards sustainability by installing solar panels at one of its outlets in Shah Alam, aiming to reduce carbon emissions and improve energy efficiency.

PUNB's Role in Maxipura

Encik Zuraiman knew about PUNB in 2004 while working with Goodyear Tire and Rubber Company. At that time, he mentioned that he did not see the need for financing for his business. However, in 2013, recognising the importance of securing funds to expand the company, he decided to apply for financing with PUNB. He was encouraged by the dedication shown by PUNB's team, who were committed to supporting his success in the industry.

Future Vision of Maxipura

Encik Zuraiman believes there is always room for improvement and considers Maxipura to be the second-leading tyre service provider in the market. This mindset drives the company to continually learn from the best and aspire to become the best. Looking ahead, Encik Zuraiman plans to expand Maxipura to other states across Malaysia, with the goal of establishing 50 outlets, with the objective of making it convenient for their customers.

Additionally, Maxipura aims to contribute to society through a tailored corporate social responsibility (CSR) program. The company plans to initiate an outreach program with schools to promote environmental awareness. Encik Zuraiman believes that CSR is not only a key part of Maxipura's branding strategy but also strengthens its image within the community.

Advice for Young Entrepreneurs

Encik Zuraiman believes that four key factors are essential for becoming a successful entrepreneur: learning the fundamentals of business, having the courage to start, having a genuine passion for running the business, and, most importantly, being and staying humble. He also emphasises the importance of building a strong network before starting a business, as it provides valuable opportunities to learn from others' experiences. Last but not least, he mentioned that the intention behind doing business must be good, while at the same time, one must continue praying, making dedicated efforts to run the business, and have tawakkal, as everything comes from Allah the Almighty.

PIONEERING SUSTAINABILITY: BERIWAN HIJAU'S JOURNEY TO ENVIRONMENTAL EXCELLENCE



Beriwan Hijau Sdn. Bhd.

Encik Maripa Langub & Puan Rinya Anak Ugon

Address:

Beriwan Hijau Sdn. Bhd.
No. 3, Lot 348, 2nd Floor,
Jalan Punang, 98850 Lawas,
Sarawak

Sustainable Practices of Beriwan Hijau

Established in 2011, Beriwan Hijau Sdn. Bhd. is a dynamic company nestled in the heart of Lawas, Sarawak. Under the leadership of Encik Maripa Langub and Puan Rinya Anak Ugon, the company has carved a niche in landfill waste management, heavy equipment maintenance and rental, and construction.

With over eight years of experience in landfill waste management, Beriwan Hijau has made significant strides, particularly through its flagship project in Labuan. The company is deeply committed to environmental health and safety, implementing best practices in landfill operations. These include meticulously filling, compacting, and covering layers of solid waste for final disposal. To prevent groundwater pollution, the landfills are engineered with lined bottoms and sophisticated leachate collection and treatment systems. The leachate—water that comes from the waste—is treated before being safely released into the designated drainage system.

Beriwan Hijau's dedication to sustainable practices ensures that its operations not only manage waste effectively but also safeguard the environment for future generations. Their approach highlights the importance of responsible waste management in preserving ecological balance and public health. "The environment is close to our heart and that is why we want to preserve it as much as we can," mentioned Encik Maripa Langub.

Sustainable Development Through ESG Practices

Despite being in an expansion phase, Beriwan Hijau Sdn. Bhd. remains firmly committed to Environmental, Social, and Governance (ESG) principles, recognising that growth and sustainability must go hand in hand.

Beriwan Hijau diligently adheres to government regulations for landfill waste management, preventing environmental pollution and safeguarding public health. Their engineered landfills which equipped with lined bottoms and leachate treatment systems, exemplify their dedication to eco-friendly practices.

On the social front, Beriwan Hijau stands as a strong pillar of community support. The company generates job opportunities for the local population and provides vital training in occupational safety and health. These initiatives not only enhance workforce capabilities but also foster community well-being. Beyond employment, Beriwan Hijau actively engages in social development by contributing equipment and manpower to community

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programs and emergency relief efforts. As Encik Maripa Langub mentioned, "We do from time to time provide donations in terms of equipment and labour for social development programs and emergency relief when needed."

Beriwan Hijau's holistic ESG approach ensures its growth benefits extend beyond corporate success to environmental preservation and community well-being. This commitment cements its reputation as a responsible, forward-thinking leader dedicated to sustainable progress.



PUNB's role in Beriwan Hijau

When highlighting the pivotal role of Perbadanan Usahawan Nasional Berhad (PUNB) in Beriwan Hijau's journey, Puan Rinya Anak Ugon shared an inspiring story. She was first introduced to PUNB through an informative briefing session and a recommendation from a fellow entrepreneur—an encounter that became a turning point for the company.

Upon receiving financing from PUNB, Puan Rinya was thrilled with the comprehensive support that followed. PUNB's advisory and monitoring services were instrumental in strengthening Beriwan Hijau's operational framework. Beyond financial assistance, the support included in-depth entrepreneurial training, equipping the company to navigate industry challenges with increased confidence and efficiency.

Puan Rinya emphasised how PUNB's involvement went beyond mere funding. Through continuous advisory services and structured oversight, PUNB empowered Beriwan Hijau to adopt industry best practices and innovative strategies, driving sustainable growth and operational excellence. This partnership has been instrumental in transforming the company into a resilient, future-ready enterprise, strategically positioned to overcome challenges and capitalise on emerging opportunities.

Future Vision of Beriwan Hijau

Looking ahead, Beriwan Hijau aspires to become a leader in earthworks and a competitive, well-recognised company known for its ethical values and positive impact on both the environment and society. Part of this vision includes enhancing efficiency in landfill waste management and replacing outdated machinery with newer, more eco-friendly equipment to reduce carbon emissions. Additionally, they aim to strengthen their internal organisational structure to have a better governance and ensure the sustainability of Beriwan Hijau in a long run.

Advice for Future Entrepreneurs

Encik Maripa and Puan Rinya believe entrepreneurship opens doors to positively impacting both family and community. They emphasise that a successful entrepreneur must possess a clear vision, resilience, a commitment to lifelong learning, and unwavering integrity. Starting small is the first step towards greatness. They stress that achievement is built through consistent effort, sincere intentions, and continuous perseverance. Future entrepreneurs are encouraged to embrace every opportunity to learn and adapt to a constantly evolving world. Above all, they believe honesty in all dealings is essential, as it forms the foundation of trust and lasting success.



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REFERENCE

REFERENCE

Global Reporting Initiatives

Statement of use PERBADANAN USAHAWAN NASIONAL BERHAD has reported the information cited in this GRI content index for the period 1 January 2024 to 31 December 2024 with reference to the GRI Standards.

GRI 1 used GRI 1: Foundation 2021

g)GRI Standard	Disclosure	Location (page)
GRI 2: General Disclosures 2021	2-1 Organizational details	11, 12, 13
	2-3 Reporting period, frequency and contact point	5
	2-7 Employees	61
	2-8 Workers who are not employees	62
	2-9 Governance structure and composition	14, 15
	2-14 Role of the highest governance body in sustainability reporting	29
	2-19 Remuneration policies	-
	2-22 Statement on sustainable development strategy	22
	2-23 Policy commitments	33
	2-24 Embedding policy commitments	-
	2-25 Processes to remediate negative impacts	-
	2-26 Mechanisms for seeking advice and raising concerns	29
	2-27 Compliance with laws and regulations	-
	2-28 Membership associations	20
	2-29 Approach to stakeholder engagement	23

GRI Standard	Disclosure	Location (page)
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	37
	201-3 Defined benefit plan obligations and other retirement plans	-
	201-4 Financial assistance received from government	37
	202-2 Proportion of senior management hired from the local community	-
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	43
	203-2 Significant indirect economic impacts	39, 40
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	78
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	-
	205-2 Communication and training about anti-corruption policies and procedures	32, 33
	205-3 Confirmed incidents of corruption and actions taken	33
GRI 302: Energy 2016	302-1 Energy consumption within the organization	76
	302-4 Reduction of energy consumption	76
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	77
	305-2 Energy indirect (Scope 2) GHG emissions	77
	305-4 GHG emissions intensity	77
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	61
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	63
	401-3 Parental leave	-

GRI Standard	Disclosure	Location (page)
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	-
GRI 403: OSH 2016	403-4 Worker participation, consultation, and communication on occupational health and safety	66
	403-5 Worker training on occupational health and safety	67
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	66
	403-9 Work-related injuries	67
	403-10 Work-related ill health	67
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	64
	404-2 Programs for upgrading employee skills and transition assistance programs	64
	404-3 Percentage of employees receiving regular performance and career development reviews	-
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	69, 70, 71, 72, 73, 74
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	31

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ENVIRONMENTAL DISCLOSURES					
Code	Level	Topic	Topic Description	Indicators	Location (page)
SEDG-E1.1	Basic	Emissions	GHG emissions	Total Scope 1 GHG emissions	77
SEDG-E1.2	Basic	Emissions	GHG emissions	Total Scope 2 GHG emissions	77
SEDG-E1.3	Intermediate	Emissions	GHG emissions	Scope 1 GHG emissions reduction	-
SEDG-E1.4	Intermediate	Emissions	GHG emissions	Scope 2 GHG emissions reduction	77
SEDG-E2.1	Basic	Energy	Energy consumption	Electricity	76
SEDG-E2.2	Intermediate	Emissions	Energy consumption reduction	Electricity	76

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SOCIAL DISCLOSURES					
Code	Level	Topic	Topic Description	Indicators	Location (page)
SEDG-S2.1	Basic	Employee management	Employee training	Average hours of training per employee	64
SEDG-S2.2	Intermediate	Employee management	Employees	Number of employees	61
SEDG-S2.2	Intermediate	Employee management	Employees	Turnover rate	61
SEDG-S3.1	Basic	Diversity, equity and inclusion	Company's employees	Percentage of employees by gender	61
SEDG-S3.1	Basic	Diversity, equity and inclusion	Company's employees	Percentage of employees by age	61
SEDG-S4.1	Basic	Occupational health and safety	Company's OHS incidents	Number of fatalities	67
SEDG-S4.1	Basic	Occupational health and safety	Company's OHS incidents	Number of injuries	67
SEDG-S4.2	Intermediate	Occupational health and safety	Company's OHS training	Number of employees trained in health and safety standards	67, 68
SEDG-S4.2	Intermediate	Occupational health and safety	Company's OHS training	Percentage of employees trained in health and safety standards	-
SEDG-S5.1	Basic	Community engagement	Community investments and impacts	Total number of community investment and donations	69

Simplified ESG Disclosure Guidelines

GOVERNANCE DISCLOSURES

Code	Level	Topic	Topic Description	Indicators	Location (page)
SEDG-G1.1	Basic	Governance structure	Company governance structure	Number of directors	14, 62
SEDG-G1.2	Intermediate	Governance structure	Company governance structure	Governance structure	14, 15
SEDG-G2.1	Basic	Policy commitments	Company policy commitments	List of company policies	30, 33
SEDG-G4.1	Basic	Anti-corruption	Incidents of anti-corruption	Number of confirmed incidents of corruption, if any	33
SEDG-G4.1	Basic	Anti-corruption	Incidents of anti-corruption	Nature of confirmed incidents of corruption, if any	33
SEDG-G4.2	Intermediate	Anti-corruption	Trainings on anti-corruption	Number of employees trained on anti-bribery and anti-corruption	33
SEDG-G4.2	Intermediate	Anti-corruption	Trainings on anti-corruption	Percentage of employees trained on anti-bribery and anti-corruption	-
SEDG-G5.1	Intermediate	Customer privacy	Incidents of customer privacy	Number of customer data privacy complaints, if any	31
SEDG-G5.1	Intermediate	Customer privacy	Incidents of customer privacy	Nature of customer data privacy complaints, if any	-



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