

THE BRAND

LAUREATE
BUSINESS WORLD REVIEW

GLOBAL ECONOMIC OUTLOOK
Embracing 2018 Business Trends

CHINESE NEW YEAR :
Celebrating the Year of the Dog

DATO' DR ABD LATIF :
Preserving FRIM as National Heritage

2018 TRAVELOGUE :
Top 5 Must-Visit Countries

SAY YES2BRAND :
The Allegory of the Jaded Farmer

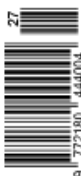
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DR KKJOHAN



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PUBLISHER'S NOTE |



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A New Year dawns on us and the Asia Pacific Brands Foundation and The BrandLaureate wish everyone a Happy New Year, one that is filled with joy and happiness, good health and great success in what you set out to do. We celebrate the Chinese New Year on February 8 and this lunar year is the Year of the Dog. What should we expect from this zodiac animal that is men's best friend and one that barks in various situations, from happy to on-guard when provoked. It would not be wrong to say that 2018 will be a very noisy year.

In Malaysia, General Elections 14 will take place this year and we can expect Barisan Nasional and the Opposition to woo voters with their manifestoes and strategies. The date of election has not been set and both parties are already in campaign mode. As the date approaches, be prepared for an avalanche of messages on social media, real and fake news and it is for us voters to think and vote wisely for the future of our country. May the best brand wins at GE 14 which has been dubbed as the "Mother of all Elections."

On the international front, expect more noise coming from America, Middle East and North Korea. President Trump has set the mood going by declaring that Jerusalem be the capital of Israel. His declaration has sparked huge protests not only amongst Muslim countries but also non Muslim religious groups. The United Nations general assembly unanimously rejected his idea and Trump has responded by taking note of countries that are against his proposal. What does that translate to? The stage is set for a very challenging year in international diplomacy.

Living in a borderless and globalized world, local and international issues will affect our daily lives and how we manage our business. Whatever the outcome, we must take stock of the situation and move wisely to avoid any encumbrances that will obstruct our personal growth or that of our business.

During a staff discussion before the end of the 2017, I mentioned that The BrandLaureate will be

expanding its office space to accommodate our gallery. Metaphorically, I encouraged them to fill up the space with their leadership and whatever projects they would want to implement in 2018. This is based on their initiatives and the end result is that it should help to strengthen the brand leadership and positioning of The BrandLaureate and most important of all, build and strengthen their own personal leadership.

Brands need strong and effective leadership to be successful; leadership that dares to defy all odds and go forth to achieve one's vision. These are leaders that stand out and impact communities.

Peter Chan, CEO of The Haven is one of them and he has changed the tourism landscape of Ipoh with his luxury condominiums. Situated in Tambun, the 3 tower resort condominiums are set against the backdrop of verdant forest and an imposing limestone structure that is more than 280 years old.

Having had the opportunity to see the project developed from the first tower to the final tower, Peter's journey has been one filled with many challenges. Nevertheless, it is his leadership and commitment to the brand that makes him continue to realize his vision of building a haven in the beautiful city of Ipoh and state of Perak.

Read about Peter's brand story in this issue of the Cover Story and if you have not visited The Haven, do make a trip to enjoy the beauty and tranquility of the resort. You will be heavenly delighted at what The Haven has to offer.

As we move into 2018, do expect new developments at The BrandLaureate which we will share with you from time to time. Branding is all about engagement and staying relevant and these new developments are aimed at assisting all of you to further build and strengthen your brands.

Happy New Year 2018 and Gong Xi Fa Cai to all.



*May the New Year bring you an abundance
of amazing opportunities,
beautiful moments and joyful experiences.*

MANAGING EDITOR'S NOTE |



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Happy New Year!
How time flies – the arrival of the New Year still feels surreal to me but I am relieved that it is finally here. The year 2017 has been unpredictable and it is a listless task to be reminded of all the amazing and also the terrible events and heartaches, both personal and global in scale, which marked the passage of the year. But for better or worse, 2017 is over.

What's past is past, but it is also a part of who we are. As hard as we try, we cannot divorce ourselves from 2017. The mistakes and tragedies happened and they should not be forgotten, and even if we manage to tuck it away, life will always find a way to remind us of them – often with good reason.

Join us in welcoming 2018 with new aspirations and optimism. By that, we do not mean that you should become the type of people who only choose to see the good in life (and wilfully ignore the bad), but that in spite of constant change and uncertainty, you will hold on to an outlook that prioritizes above all the values that make us human.

Rather than running away from where 2017 last left us, let us actively steer the narrative to a better path, however "little" our individual roles may be. Ground every silver lining with daily realities, and do not be blind optimists. Share your light to the world. In the face of division, rest in the knowledge that there will always be one thing that unites us all: that we share this planet as our home. What becomes of it is a shared responsibility and let's have a head start on it with great optimism.

As the New Year begins, we continue to re-evaluate our current bodies of work. The New Year presents an opportunity to reassess one's self; to reflect whether you and I are developing into the optimists this world needs. This issue is all about having that positive and optimistic outlook at what 2018 might have in store for all of us.

On the cover we have Peter Chan, a figure whom I personally believe has proven to us all that 'anything is possible, if only you put your heart and mind to it'. If you have been an avid follower of our magazine, you would also realize the new take on our front cover. It is definitely something refreshing; and what is the perfect way to embrace a year of new beginnings and new aspirations if not with a big wide smile?

As you turn the pages of the first issue of The BrandLaureate Business World Review for 2018 and be immersed in the stories and features of all the great things waiting for us in the New Year, I hope you find all the encouragement and inspirations you need.

Let us all focus on challenging the walls of our comfort zones and smashing through the ceilings of the 'norm' box. Let this year be the year we find a new strength within us, and also the year to follow through on our dreams. May we consistently seek to push boundaries and may it be the year where we find what we have been looking for.

Whatever 2018 brings, I hope you stay ever positive!



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Recognitions & Awards



WHAT'S INSIDE

issue #45
January - February

*This issue celebrates,
clockwise from top,
Dato' Dr Abd Latif, the
newly launched MYVI,
GOASEAN's travel channel,
Hong Kong as business city
and 2018 Global Economic
Outlook.*



GONG XI FA CAI EVERYONE!
MAY THE YEAR OF THE DOG
BRING YOU GREAT HAPPINESS,
PROSPERITY AND LONGEVITY.



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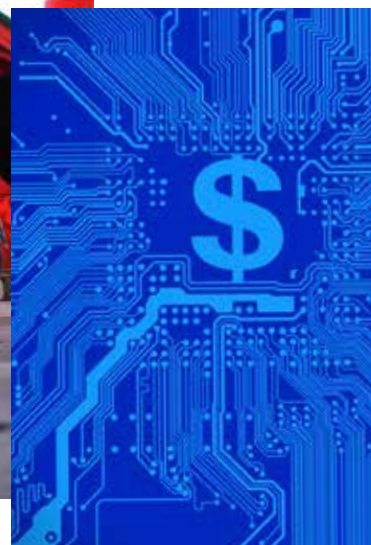
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Hong Kong, the world's leading international financial center



“ The Chinese New Year zodiac horoscope 2018 predicts that this Year of the Earth Dog is going to be a good year in many areas. The Year of the Dog is to be taken seriously as many happenings will be coming your way. ”



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ON THE COVER



The threads of life are marked by many milestones, some of which are incalculable and unquantifiable, but precious beyond any attributable value, and escape the even most eloquent of expressions. Such an unforgettable marker in life's odyssey is just waiting to be discovered in the holistic experience gained in the treasure trove that is The Haven. This pristine resort world, located within an ancient land, namely the once metal-rich Perak, exists as an enigmatic receptacle of a harmonious era long forgotten, a primordial epoch when humanity co-existed with nature on an intrinsically subliminal level. Those who venture into this surreal sanctuary of respite and leisure ultimately reconnect with a forgotten part of themselves they never even knew existed; and consequently forge stronger bonds with the individual members of their family who inadvertently blossom into the best versions of themselves – never to regress to the shell of their former selves. Savour the entrancing depths of these immaculate pages...and be lured to an enchanted pocket of existence lovingly crafted by masterful hands blessed with the heart of Mother nature herself...



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The Haven Resort

A RETURN TO INNOCENCE

A FAMILY RESORT FOR REGENERATION, RECUPERATION AND RECOVERY

BY IAN GREGORY EDWARD MASSELAMANI

IPOH

When one thinks of a 'haven', one thinks of safety, security and coziness; and in this case, close to nature. It quite literally means a sheltered spot, a place sought for rest, shelter, or protection.

This notion could not be truer for *The Haven Resort Ipoh*. It is a concept where the entire family can bask in luxury, away from the savagery of the civilized world in the bosom of nature at its finest. This is being one in love with the natural environment; which sips into the heart and soul of the visitor who will not be the same again after their experience.

*Leaves dance to the whistling of the gentle breeze;
Mother Nature sets the laden spirit at ease;
By mellowing things to her own pace;
In this Heaven-on-Earth, stress and weightiness cease;
And within this canopy of virgin space;
The soul finds such matchless peace.*

The Haven Resort Ipoh is indeed a storehouse of priceless treasure.

PIONEERING CONCEPT

"In the old days (in my days) we were lucky to go for a holiday once in every three or four years...very lucky. And we would leave the family behind because we could not afford to go as a whole family. Today, everybody goes – the whole family."

The Haven's concept is to offer the most attractive vacation destination of luxury 5-Star accommodation, food and service to multi generations of the entire family. The resort caters to three generations – child(ren), parent(s) and grandparent(s) – and the whole development site has been constructed to be disable-friendly.

"As a developer, our objective is to offer extremely high value luxury residences at extremely high value to the purchaser. We offer 5-Star hotel quality in design, building, as well as management without the premium attached to the price of our 5-Star residences."

The facilities at The Haven maximize the effects of an otherwise normal vacation to something exceptionally memorable for all members of the family. Healing comes easy at so pristine a location. Hidden smiles surface and good times solder unsaid relationship ties. This is priceless. Money cannot buy it.

THE FEEL

*Evergreen tranquility marries modern-day comforts;
Coexisting like a perpetual song of endless harmony;
Family bonds are solidified, yet catered to individuality;
Three generations unite in this most unique of family resorts;
A premium getaway, minus the customary costly ceremony;
Enduring service with a smile glowing exponentially.*



Another factor is eating good quality, healthy, mainly organic and preservative-free foods which is a sure a way to promote better health. Coupled by the serenity of the vicinity, the fresh air, clean water, and stress-free setting – everything seems conducive to health. Better health lowers the risks of latter-day ailments and hence is a huge saving in terms of prospective medical bills. Once again, patrons receive more bang for their buck.

Thirdly, the value of investing time and other resources in such a haven transcends that of monetary value. It is priceless.

DISTINCTIVE SPOTLIGHT
What stands out about The Haven in the industry?

High standards are always insisted upon at The Haven. The management and staff do their utmost and this has created the words 'Mostest' and 'Bestest' in their endeavours for that particular emphasis.

Indeed, the company strives to be the best of the best; i.e. to offer the best value for money, the best of services, and achieving the highest CSR objectives.



De compositing at site for use as natural fertilisers

*“Healing comes easy
at so pristine a location.”*



*“In truth,
we have embarked upon many CSR activities
for the less privileged but we never make
a point of publicizing this.”*

*“Yearning to return from whence they came,
leaves rustle as they fall to the ground;
At The Haven they are lovingly collected and brought to
ferment in a mound;
To answer the call of fulfilling an eco-friendly purpose
they are bound;
Enriching the soil of the forest resort
as compost bit by bit, pound by pound;
And nurturing nature’s canopy where no chemical
fertilizer can ever be found;
At long last bringing the wondrous circle of life to a
complete round.*

A LIFESTYLE OF CSR
Can you explain regarding the Corporate Social Responsibility (CSR) of The Haven?

An interviewer from one of the award-winning organizations during his fact-finding interview once remarked: “Hey, the whole of your company seems to be pursuing CSR!”

“Yes, unbeknownst to most, the company does its utmost for its staff, customers, suppliers, financiers, consultants & contractors, the press, the environment, the city, the state and ultimately the country. We endeavour to be the best in the industry and to give the highest value to all. We assist everyone where we can as we operate the business.”

One of Haven’s contributions to the country is the training and development of staff.

In the hospitality industry, it is the workforce that makes or breaks the business. A single smile can go a long way and even outlast the more tangible memories of the entire vacation.

In this regard, The Haven aptly places emphasis on the things that matter, all the while letting its patrons know what really matters in life.

PROFOUND BRAND EXPERIENCE
Could you outline for us what makes The Haven stand out compared to other serviced residences?

The Haven stands out head-and-shoulders above others in terms of the quality services we render. Our services are genuine and sincere. The cream on the cake is that we have managed the development to 5-Star hotel standards.

As was mentioned earlier, The Haven is a family retreat complete with facilities. Badminton, squash, tennis, table tennis courts, swimming pool, Jacuzzi, jogging track, amphitheater, ballroom, seminar rooms, children’s playground, spa, good restaurants and many more.

*“We instill in them the right values
and we shape them to be good
citizens; always offering their
services to every person and every
organization, and not just to our
customers who pay us.”*

In the light of *State, Country & Regional Branding*, the genuine qualities exuded by the workforce of The Haven has trickled down from domestic tourists to Free Independent Travellers (FITs) with guests from over 45 nations -- becoming the bulwark of a new echelon of standard never known before in this city.

“Ipoh is an ideal location for a second home,
a vacation home and retirement home
– which are our primary concepts.”

RADICAL RADIUS

Why did you choose Ipoh?

“I believe Ipoh, Perak, certainly does have what it takes to compete and stand out in the region and also internationally. Ipoh fits the positioning of an eco-destination and holiday gateway perfectly – with its natural attraction, good food, fresh air, clean water, world-class health facilities & infrastructure, golf courses, theme parks and a stable social and political environment. Ipoh is very convenient – close to KL, close to Penang, close to the sea (one hour), and close to the mountains (one hour). Ipoh has a lot of facilities like hospitals & roads, good infrastructure and good restaurants – we have almost anything in Ipoh. We complement it with a good family resort.”

Ipoh is generally perceived to be a laid back town, despite being the capital of the State of Perak. The overall setting of the municipality is one that resonates with old-world colonialism, a former titan of industry which grew dormant with the rampant evolution of commerce; appearing to have shied away from the momentum of the rest of the world, becoming somewhat ‘frozen in time’, although this is quickly changing.

The shaping of The Haven in the unique city of Ipoh is nothing short of a marriage made in heaven – reinforced by the fact that the developer is eco-friendly and not a single tree was felled to carve it out into reality!

Such is the sumptuousness of the township which is only 15 minutes away from The Haven, offering much more than any patron could bargain for. Imagine exploring such a historic-cum-modern city while being cozily nestled at The Haven!

FULFILLED RESONANCE

How do people react to the brand?

Our guests experience wholesome, genuine 5-Star services and good and healthy food when they stay with us at The Haven. A peaceful environment for rest and recreation with nature rejuvenates both the mind and body. Imagine leaving behind the cares of this world and allowing oneself to slip away into another realm...carefree. One can only imagine how any mortal could resist such a temptation!

The experience also extends to entire families or to groups. All our suites are catered for the family and more. There is also a generous living room for interaction.

THE ODYSSEY UNFOLDS

Do share your story on ‘The Haven’ journey since the very inception of the brand.

‘The Haven journey’ has been a most difficult one. In fact, many journalists have remarked that we have indeed ‘gone to hell and back’. First of all, the concept is unheard of in Ipoh. The nation does not have a 5-Star family resort; nor does it have a reasonably priced resort amidst nature.

The prices seem high from the beginning because the market does not know that we build and manage our development to high standards. Again, Ipoh does not have comprehensive resort facilities nor is any attention given to meticulous details in order to create an outstanding development. Therefore, the offering price of our development was perceived to be high.





“Our residences are up-market residences, run hotel-style, of hotel quality, and certified 5-Star two times – by Best Western and the Ministry of Culture and Tourism Malaysia.”



Again, good maintenance is quite a rare thing in Malaysia. We have spent most of our time upgrading the development and ensuring high maintenance and service standards. This is the reason why those who have experienced our resort and services have given us very high ratings.

It would be sheer folly to assume that the creation and preservation of a pristine sanctuary of respite takes shape and form without a dear price and the blood, sweat and tears of sacrifice. In spite of this, the vibrations of The Haven remain tranquil, with all the effort concealed ever so masterfully, never once slipping out to the optics of patrons, denizens or visitors.

Just as nature has a way of processing noxious gases and toxins and bringing balance, the developers and staff of The Haven have a way of internalizing all the strife and thankless sacrifice, channeling the sum of it positively by recycling every challenge into unadulterated passion for the service, hospitality and residential industries. The transformation of perceptions comes as a bonus for all the hard work put in when going against the grain.

Without a doubt, the appeal of The Haven extends beyond the visual...the magnetism is visceral...and yearns to be experienced firsthand.

RISING SENSATION
Would you mind divulging the attributes that contributed to the success of your business?

The Haven is well known and highly commended for concept creation, attention to detail, the premium quality of its materials and buildings, excellent property management and committed post-sales stewardship of every project and the giving of value to its purchasers.

Perseverance is another key quality as the market practitioners almost always seem to doubt our objectives and standards. We have strived on and proved all skeptics wrong.

NATION BRANDING
Do share on the role The Haven plays in the country's hospitality and tourism industry today.

The Haven has indeed put Ipoh on the world map – pioneering the concept of luxury family vacations for three generations. The Haven has also become a catalyst for a confidence revival in Ipoh as it highlights the state's attractiveness, natural assets, limestone hills and home-grown uniqueness.

Referred to as the 'Pride of Ipoh, Envy of the Nation', The Haven has convinced both Malaysians and the world of the desirability of Ipoh as a destination for residence, vacations, retirement, or as a second home.

IN RETROSPECTION
Please provide a review of the growth, development and major milestones achieved over the years.

The company initially appointed an international hotel brand to manage the condotel. This did not work out and we decided to terminate their services and restart. This has proven to be extremely successful we have improved convincingly over the years.

With the assistance of the developer, a separate entity, The Haven Premier, has clinched over 15 international and local awards in the last three years. The Haven Resort Hotel has been rated as the *Top 1 Per Cent* worldwide on *TripAdvisor Travellers' Choice Award* for two years running.

The hotel management company's involvement has contributed to accolades such as Global Winner – Luxury Family All-Inclusive Hotel, Global Winner – Luxury Retreat, Global Winner – World Luxury Wedding Venue, Asia Continent Luxury Hotel Winner – Best Scenic Environment, and Regional Award – Excellence in Hotel Management.



PROVEN TRACK RECORD
Can you name some of the branding initiatives in the past which have proven themselves to be effective?

"Our delivery has been due to our extreme hard work and determination to be perfect or near perfect. All our plans, executions, write-ups, advertisements, services, and management have been executed with meticulous care and this contributed to the good image of our brand."



THE EXPERIENCE

*To be so bold as to go against the grain;
Oh, how can there be any joyous gain?
Perchance only heartache, grief and strife doth entertain;
But if one were to truly look back down memory lane;
And sincerely consider the inimitable challenges once again;
The end-result is definitely worth each pain and strain!*



The Haven has in a relatively short span of time developed a recognizable quality brand name in resort development and hotel management for the family. It has won 45 awards to date – national and international – and counting. The latest was announced in December 2017 when it was accorded "Outstanding Achievement Award" for elevating Ipoh as a resort destination globally.

Since its inception in 2002, The Superboom Group of Companies, which includes The Haven Sdn. Bhd., has established itself as a developer that creates exceptional value in its products. As a matter of fact, every project in its portfolio has appreciated in value two to three times over a period of five years after completion.

- These developments include:
- Permai Lake View Apartments, Ipoh – consisting of 576 units in nine blocks
 - Taman Subang Galaksi, Subang 2 – 175 units of double-storey terraced houses
 - The multi-award-winning resort hotel and residence – The Haven Resort Ipoh – with a total of 512 luxurious resort suites

There is now an anticipation for its next.

Ipoh is growing world-class tourist destinations as the city flourishes. The Haven has indeed made its mark nationally and internationally, bringing optimism and enthusiasm to the hospitality and tourism industry. Some have now upgraded us to be 'Pride of the Nation, Envy of the Region'.

"Now that it is successful, we can promote The Haven and Ipoh to the whole world."

THE PROSPECTIVE
*In time, a new Haven,
one preserving the core concepts,
shall rise to this melody on Bintan Island;
Where the rays of daybreak shall be aptly
matched by warm hospitality and tenderness;
As tri-hydro bodies reflect starlight, salving
fatigued hearts, setting minds at rest...*

THE HAVEN UNVEILS ITS NEXT PROJECT IN BINTAN

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ANOTHER WORLD-CLASS
FAMILY RESORT, WITH NATURE

SURROUNDED BY
3 PRISTINE WATER BODIES
OF SEA, RIVER & LAKE



*A Tremendous Site:
Surrounded by Three Pristine
Waterbodies of Sea, River and Lake.*



*“We are creating an ideal, all-inclusive family resort
– THE VACATION HOME YOU’VE ALWAYS WANTED TO HAVE! –
fully furnished, with hotel management,
comprehensive facilities in a pristine environment.”*



*An Ideal, Pristine Resort Location,
Yet So Close to Singapore.*

BINTAN BECKONS

We are most excited about our next project which will take place in Bintan, Indonesia. Unbeknownst to many, Bintan, with its natural pristine environment, is an ideal resort location for the entire region. It is just amazing and tremendous that a resort island such as Bintan is still available in a location so close to a major metropolis, in this case Singapore.

Owners and residents of this resort have the advantage of being in an idyllic resort environment that is close to modern city life. The weary from Singapore can easily take a ferry across to *The Haven Resorts* in Bintan whilst the owners and residents of *The Haven Bintan* can simply hop over to Singapore to enjoy city or night life.

The uniqueness of The Haven in Bintan is that it is in the prime of a holiday resort location and yet surrounded by three pristine water bodies: Sea, River and Lake. The location's attractiveness and accessibility sets it apart from all other resort developments.

Appreciating our branding, concept and ability, Salim Group, the master developer of Bintan Resorts invited us to purchase a piece of land in Bintan. We were so impressed with Bintan, we purchased four pieces of land totalling 60 acres. Ergo, Bintan is where we will be introducing our concept of a family resort – again catering to all three generations with comprehensive facilities – this time internationally to the world.

The Haven Bintan will have our specially created trademarked *Seahorse Infinity Swimming Pool*, newly commissioned crab-shaped water theme park, mangrove boardwalk, children's playground, spa, gymnasium, ballroom, function rooms, jogging track, meditation decks, *theatrette*, archery, good and healthy food, a supersized clubhouse of 48,000 sqft that contains virtually all that you need in a clubhouse and many more.

To ensure its attractiveness and desirability, The Haven Bintan will be furnished and managed to 5-Star hotel standards. In addition, a private lavish water theme park will be incorporated into the development. It is truly ideal as a vacation home, retirement home or second home.



*The Vacation Home
You’ve Always Wanted to Have*



HEADSHIP VANTAGE
As the CEO of such an outstanding brand, what are your thoughts on leadership?

Leadership is not acquired or attained. True leadership is trust upon a person. It is most difficult and challenging. It is not about recognition, power or attainment of benefits or comfort. It involves work, example and sacrifice.

If what it entails is known, most would shun it. But, that is not the choice of the leader. Leaders are entrusted with the role and avoiding it is near impossible. So, understanding and perseverance is required of the leader.

“The most important thing about being a leader is perseverance and sacrifice. As a leader, I have to be an example. I hope to lead others to do the same. Everything is for the long term, not for the short term.”

CATALYST OF PROPULSION
What drives and motivates you?

What drives and motivates me is the realization of blessings I have received. I am healthy, knowledgeable, endowed with real experience and blessed with innumerable advantages of life.

We cannot be receiving without giving. Thus, it is my role (and that of all others in the know) to contribute as much as possible to others. We are one big extended family – ALL OF US!

Every one of us of all races, religions, creeds or beliefs; our role on earth is to be of service and contribute to all others. In truth, the realization of this role makes my arduous task less tiring.

The realization and acceptance of one’s role goes a long way in granting the self a sense of purpose in life. When one embraces the said purpose, even improbable tasks become attainable without so much as a frown on the brow; and quite conversely, turning into a pleasure to endure.

“From our operations and activities, we have already shown how sincere and straightforward we are. I hope the whole general market will not be so selfish and try to press us down for their own selfish reasons. Let each of us compete naturally. Let each of us show how good we are. And let the growth be natural because from here we will be flying the Malaysian flag. We are going out to the world to show that: Malaysians can do it and that Malaysians have a good brand name and can give good service. In order to do well there, we need the support and not skepticism.”

ADVANCING ASPIRATIONS
Please highlight something you feel compelled to share about your brand story.

There are a solid number of undisclosed points about The Haven, namely:

1. We strive for the best, as best as we can, definitely the best value to the owner or client.
2. We are meticulous in all aspects of our work.
3. We may be the first family resort developer hotel operator in Asia, perhaps even in the world.
4. We have a good mix of residential owners and hotel-based operation; where the maximum advantages of the two accrue to both groups of clients:
 - a) To owners – All the advantages of a 5-Star hotel, without the 5-Star price.
 - b) To guests – A family hotel that is of 5-Star standard at a reasonable price.
5. The Haven is most unique and attractive as an ideal vacation destination or a second and/or retirement home.
6. We preserve and conserve nature. We are eco-friendly and preserve the environment as much as practicable. In this regard, we prohibit the cutting down of trees, the use of artificial sprays, the lighting of fireworks, etc. – in short anything which disrupts the concord of nature or the comfort of guests/residents.
7. We provide as much family facilities as possible on a practical basis.
8. We provide good management at the most reasonable prices.
9. We value, develop and keep relationships all round. Our profit objective ranks less than our value of our good relationships with all.
10. We provide genuine service to our guests from our hearts – not in expectation of monetary rewards.

“This concept is a family resort; this concept is living with nature; and this concept is a quality hotel 5-Star-managed top-quality residence.”

INTERNATIONAL BRAND PERSONALITIES

Bestowed on personalities who have contributed significantly to the world and communities through their areas of expertise, recipients of The BrandLaureate Awards are role models and a source of inspiration to many. Here are some of our brand personalities who have been recently conferred with The BrandLaureate International Brand Personality Award. Congratulations!

ANGGUN

The BrandLaureate Brand Personality Award

Anggun is without a doubt the world's most famous Indonesian-born recording artist, and one of the very few Asian entertainers who has earned international acclaim. In 2016, Anggun unveiled her wax figure at the prestigious Madame Tussauds' museum, becoming the first Indonesian female artist to achieve this honor. Anggun is also known globally as a humanitarian activist, representing the UN Food and Agriculture Organization as a Goodwill Ambassador.

DR. JACK PHILLIPS

The BrandLaureate Brand Personality Award

Dr. Jack Phillips is a world-renowned expert on accountability, measurement, and evaluation. His work is based on more than 27 years of corporate experience in the aerospace, textile, metals, construction materials, and banking industries. Dr. Phillips regularly consults with clients in manufacturing, service, and government organizations in over 60 countries in North and South America, Europe, Africa, Australia, and Asia.

CASTER SEMENYA

The BrandLaureate Brand Personality Award

She is a South African middle-distance runner and 2016 Olympic gold medalist. Semanya won gold in the women's 800 metres at the 2009 World Championships and at the 2017 World Championships in her new personal best record. Semanya also won silver medals at the 2011 World Championships and the 2012 Summer Olympics, both in the 800 metres. She was the winner of the gold medal in the 800 metre event at the 2016 Summer Olympics.

SERGIO GARCIA

The BrandLaureate Brand Personality Award

Sergio García Fernández is a Spanish professional golfer who plays on both the PGA Tour and the European Tour. García has won 31 international tournaments as a professional, most notably the 2008 Players Championship and the 2017 Masters Tournament. García has spent much of his career in the top 10 of the Official World Golf Ranking, including over 300 weeks in the top 10 between 2000 and 2009, and over 400 weeks in the top 10 in total.

WAYDE VAN NIEKERK

The BrandLaureate Brand Personality Award

Wayde van Niekerk is a South African track and field sprinter who competes in the 200 metres and 400 metres. He is the current world record holder, world champion and Olympic champion in the 400 metres, and also holds the world best time in the 300 metres. He then became the only man to have won the Olympic or world 400 metres from lane eight.

ADAM PEATY

The BrandLaureate Legendary Award

A British competitive swimmer who specialises in the breaststroke, Adam Peaty has represented Great Britain at the Olympic Games, FINA World Championships, and European Championships, and England in the Commonwealth Games. He won the gold medal in the 100m breaststroke at the 2016 Olympics, the first by a male British Swimmer in 24 years. He is the current holder of the world record in 50 and 100m breaststroke.

GARY PLAYER

The BrandLaureate Legendary Award

Gary Player is a legend in his own time. He has achieved the kind of worldwide acclaim reserved for only a handful of sporting greats. He has won 167 professional golf tournaments worldwide and is one of only five men to capture golf's coveted career Grand Slam. He won nine Major championships on the PGA Tour and nine Major championships on the Senior Tour.

PROF. DR. PETER ZEC

The BrandLaureate Legendary Award

Founder and CEO of Red Dot, Professor Dr. Peter Zec is an internationally acclaimed design expert and author, who became known worldwide for initiating and leading the Red Dot Design Award. Since 1991, he has been president of the Design Zentrum Nordrhein Westfalen, which organises the competition in Essen, Germany. For over 25 years, Peter Zec has been working as a design consultant for numerous companies at home and abroad.

Ricky Gervais

The BrandLaureate Legendary Award

Ricky Gervais has risen to the top of British comedy, for his innovative performances in his own productions of the Office and recently, Extras. His comedy is quite unique and includes a taste for the comedy of embarrassment, which during the Office can at times be excruciating. Gervais helped to popularise a new comic style – the observational documentary. In 2010 he was named on the TIME 100 list of the world's most influential people.

MARTIN ROLL

The BrandLaureate Brand Personality Award

Martin Roll delivers the combined value of an experienced global business strategist, senior advisor and facilitator to Fortune 500 companies, Asian firms and global family-owned businesses on how to build and manage winning, global brands as well as leadership with impact of high-performing, marketing-oriented businesses in a hyper connected, digitalized and data-driven world. Martin Roll is a keynote speaker at global conferences, an experienced conference moderator and executive workshop facilitator.

THE BRIEF

*COUNTRY



OLDTOWN RECEIVES RM1.47B TAKEOVER BID FROM DUTCH COMPANY

OldTown Bhd, the owner of the Old Town White Coffee franchise, is on the verge of being taken over by a Dutch company that specialises in the beverage industry worldwide.

Following an offer, valued at RM1.47 billion, from Jacobs Douwe Egberts Holdings Asia NL BV (JDE), OldTown released a

statement saying that the majority shareholders, owning 51 per cent of the public-listed company, had given their undertaking “to accept the offer”. JDE made an offer of RM3.18 per share for OldTown, which was a premium of RM0.30 over the company’s share price of RM2.88 as at Dec 7.

JDE is a privately-owned Dutch company that owns a number of beverage brands. – FMT



ZURICH MALAYSIA TARGETING SMES

ZURICH Insurance Malaysia Bhd aims to grow its non-motor insurance business, which makes up less than 25 per cent of the overall, by focusing on small and medium enterprises (SMEs).

Zurich Malaysia general insurance president David Fike said while 97 per cent of business entities registered locally were SMEs,

the number of these businesses with insurance protection was “shockingly low”.

“The most apparent thing that I see in Malaysia is the number of SMEs that really dominate the economy. We have taken some steps and embedded some technology to make it easy for SMEs and our agents to offer coverage to SMEs, which include a mobile platform called Fast Flow Business.”– NST



MCDONALD'S SELLS MALAYSIAN, SINGAPORE FRANCHISE TO SAUDI GROUP

McDonald’s Corp said it had sold the franchise rights for its restaurants in Singapore and Malaysia to Saudi Arabia’s Lionhorn Pte Ltd as part of a plan to move away from direct ownership in Asia. The fast-food chain said it transferred its ownership interest in 390 restaurants, more than 80 per cent of which were company-owned, on Dec 1 to Lionhorn.

Lionhorn is led by Sheik Fahd and Abdulrahman Alireza, who are franchisees for nearly 100 McDonald’s restaurants in the western and southern regions of Saudi Arabia. McDonald’s did not disclose the financial terms of the deal.

Reuters reported in October that McDonald’s was nearing a deal worth up to US\$400mil (RM1.78bil) to franchise the outlets to Reza group, which also owns and operates McDonald’s outlets in the western and southern regions of Saudi Arabia. – Reuters

GRAB MALAYSIA RECEIVES E-MONEY LICENCE

Grab, Malaysia and Southeast Asia’s leading e-hailing service, has received e-money licence for payments services from Bank Negara Malaysia (BNM).

GrabPay Managing Director Jason Thompson said that with the licence, it can now link the service to stores and restaurants so that customers can benefit from the cashless service.

“GrabPay is built to help customers and merchants in emerging economies to go cashless and cardless.”GrabPay can now be used at our partnering merchants,” Thompson told Bernama on the sidelines of the Payment System Forum and Exhibition 2017.

GrabPay is Grab’s in-application mobile payment system. Meanwhile, he said another effort taken by Grab to encourage users to go cashless was to increase the points given to them compared to those who uses cash.

Thompson said this was also in line with Malaysia’s move to transform into a high-value and digital first economy. He also revealed that Grab, which had over eight million ready users and drivers, took data protection of its customers and drivers, seriously. – Bernama



MAXIS TEAMS UP WITH SAMSUNG TO DIRECTLY OFFER SAMSUNG KNOX SOLUTIONS

Maxis Bhd has teamed up with Samsung to provide enterprise grade mobility services to Malaysian businesses, making it the first mobile telco across Asia to be part of Samsung Business Ambassador (SBA) programme.

The collaboration will involve training Maxis’ enterprise sales team to become mobility solution experts and trusted advisors to businesses in

Malaysia. Under the partnership with Samsung B2B team, Maxis was picked to be the first Malaysian telco to directly offer Samsung Knox solutions.

These solutions are a set of software suites to manage, secure and customise mobile devices for different business needs and industry applications.

The collaboration is three-pronged as Maxis will be able to offer businesses relevant recommendations, business efficiency and security. – The Star



CYBERVIEW APPOINTS NAJIB AS NEW MD

Cyberjaya developer, Cyberview Sdn Bhd has appointed Mohd Najib Ibrahim as the its new managing director, replacing Datuk Faris Yahaya who has left to join QSR Brands Holdings Sdn Bhd.

In a statement released, Cyberview said Najib brings with him over two decades of experience in the engineering and property management space from both the technical and operation sides.

“This will also cement a firmer ground for Cyberview to carry out the new mandate as Najib is familiar with Cyberview’s operation,” it said.

Cyberview said Najib would play a key role in pushing the company’s aggressive growth towards becoming a Global Tech Hub and building a stellar reputation for the company. – The Star



MALAYSIA IS ON NEXT WAVE OF E-PAYMENT TRANSFORMATION

Malaysia is on the brink of the next wave of e-payment transformation, driven by the high penetration of mobile phones, to complement debit cards to displace cash. Bank Negara Malaysia has put up the Interoperable Credit Transfer Framework (ICTF) to spur the next wave of e-payment migration.

This service, which will allow a payer to instruct his institution to transfer funds to a beneficiary, takes advantage of the 42.8 million mobile phone subscriptions in the country (70 per cent of which are smartphones).

Tan Nyat Chuan, who is director of the payment systems policy department, said the central bank has

published the ICTF for public consultation. It will be effective on July 1 2018.

Through the use of Quick Response (QR) code, it facilitates seamless on-boarding onto digital payments,”he said at a media briefing on the sidelines of Payment System Forum & Exhibition 2017.

For the first time customers of both banks and non-banks will soon be able to transfer funds across the network seamlessly by just referencing the mobile number and identity card numbers of the recipients or scanning the QR code of the recipients.

This also means all players should have co-opetition and collaborate at the infrastructure level but compete when it comes to the value adding services. – NST

MALAYSIA AIRLINES PARTNERS WITH AMADEUS TO TAKE PERSONALISATION TO THE NEXT LEVEL

Malaysia Airlines Berhad has partnered global travel technology leader Amadeus IT Group SA to personalize services, allowing for customer’s needs to be met more effectively and efficiently.

Group chief executive officer Izham Ismail said the tool will help Malaysia Airlines intimately understand its customers and deliver highly personalised offers across all touchpoints, maximising every merchandising revenue opportunity. The technology will be fully integrated with the Amadeus Altéa Passenger Service System, which Malaysia Airlines migrated to in mid-2017, he added.

“The technology offers us the ability to truly delight our customers, to know them better than ever before, and be able to propose to them the right offers at the right time through the right touchpoint, all along their journey. This will be an important differentiating factor for Malaysia Airlines,” Izham said in a statement. “The solution helps airlines grow loyalty by exceeding traveller expectations – not only those of frequent travellers, but new and infrequent travellers as well.

“It can also help increase revenues by upselling tailored and relevant offers to customers, through the right channels and at the right time; and improve customer retention by delivering personalised, proactive care to frequent travellers in the event of disruption,” he added. – NST



ANDREW KHOO TAKES OVER AS CEO OF MUI

Andrew Khoo, the son of Tan Sri Khoo Kay Peng, has taken over his father’s role as CEO of Malayan United Industries Bhd. Khoo, 78, has been redesignated as executive chairman of the asset-rich company with businesses in real estate, hotels, retail and financial services.

Andrew, 45, had previously held the position of non-independent, non-executive director at MUI for

three years before resigning in August 2012.

Market observers say his return to the helm of the company could signal changes for the business, which has been viewed as an entity with much potential but no driver to sweat the assets.

MUI has three listed companies in Malaysia and is the single largest shareholder in UK-listed Laura Ashley Ltd. Apart from Laura Ashley, another famous name under MUI is Metrojaya. – The Star

MAYBANK INTRODUCES CASHLESS PAYMENTS USING QR CODE

Malayan Banking Bhd (Maybank) launched a pilot version of cashless mobile payment option using QR codes, called ‘Maybank QRPay’, making it the first bank to introduce such a service in the country.

Maybank said the Maybank QRPay aims to promote greater use of cashless transactions in the country as it can be easily installed or used by any individual or business wanting to adopt cashless payment modes.

“Our new service is versatile, allowing any merchant to accept QRPay transactions from Maybank customers regardless whether its account is with Maybank or not,” Maybank head of group community financial services Datuk Lim Hong Tat said.

The service will then be launched to the public in January 2018. – NST



THE BRIEF

*WORLD



UNILEVER TO SELL SPREADS BUSINESS TO KKR FOR \$8 BILLION

Unilever has agreed to sell its margarine and spreads business to U.S. private equity firm KKR for 6.83 billion euros (\$8.04 billion) to concentrate on faster growing products. The maker of Knorr soup and Dove soap announced the deal hours after Reuters reported that KKR

had entered exclusive talks to buy the shrinking business after outbidding rivals. The brands to be sold include Becel, Flora, Country Crock and Blue Band. Unilever put the business up for sale in April, following a review of its assets prompted by February's unsolicited \$143 billion takeover attempt by Kraft Heinz. – Reuters



DISNEY BUYING FOX FILM, TV UNITS FOR \$52 BILLION IN DIGITAL PUSH

Walt Disney Co has struck a deal to buy film, television and international businesses from Rupert Murdoch's Twenty-First Century Fox Inc for \$52.4 billion in stock, giving the world's largest entertainment company an arsenal of shows and movies to combat growing digital rivals Netflix Inc and Amazon.com Inc. The deal brings to a close more than half a century of expansion by Murdoch, 86, who turned a single Australian newspaper he inherited from his father at the age of 21 into one of the world's most important global news and film conglomerates. The new, slimmed down Fox will focus on TV news and sport. – Reuters



SEEKING MUSIC EDGE, APPLE BUYS SONG RECOGNITION APP SHAZAM

Apple buys leading song recognition app Shazam in a fresh bid to secure an edge in the intensifying battle of streaming services. Apple, whose streaming service has rapidly grown but still has only half the paid subscribers of Spotify, said that Shazam has consistently been one of the most popular items on its App Store. The two companies did not disclose financial terms. The technology news sites Recode and TechCrunch, quoting unnamed sources, both put the deal at around \$400 million. The market signaled its approval, with Apple share prices jumping 2.0 per cent, well outpacing the 0.2 percent rise on the Dow Jones Industrial Average. "Apple Music and Shazam are a natural fit, sharing a passion for music discovery and delivering great music experiences to our users," Apple said in a statement. – AFP



H&M TO CLOSE MORE STORES AS CUSTOMERS GO ONLINE

Swedish clothing giant Hennes & Mauritz said sales fell below expectations in the fourth quarter and it would close more stores as customers increasingly prefer to shop online.

H&M CEO Karl-Johan Persson said in a statement that the company's "online sales and sales of the group's other brands continued to develop well" but that physical stores "were negatively affected by a continued challenging market situation with reduced footfall to stores due to the ongoing shift in the industry".

Sales between September and November dropped by four percent compared to the same period last year to 50.4 billion kronor (5 billion euros, US\$5.9 billion). In local currencies, sales fell by two percent.

H&M group, which owns other popular brands such as COS, Monki and Weekday, has 4,553 physical stores around the world as of August 31. – AFP

PEPSICO MAKES BIGGEST PUBLIC PRE-ORDER OF TESLA SEMIS: 100 TRUCKS

PepsiCo Inc has reserved 100 of Tesla Inc's new electric Semi trucks, the largest known order of the big rig, as the maker of Mountain Dew soda and Doritos chips seeks to reduce fuel costs and fleet emissions, a company executive said on Tuesday.

PepsiCo's 100 trucks add to orders by more than a dozen companies such as Wal-Mart Stores Inc, fleet

operator J.B. Hunt Transport Services Inc, and food service distribution company Sysco Corp. Tesla has at least 285 truck reservations in hand, according to a Reuters tally.

PepsiCo intends to deploy Tesla Semis for shipments of snack foods and beverages between manufacturing and distribution facilities and direct to retailers within the 500-mile (800-km) range promised by Tesla Chief Executive Elon Musk. – Reuters



SINGAPORE LAUNCHES ELECTRIC CAR-SHARING SERVICE

Singapore launched an electric car-sharing service, the latest transport innovation aimed at encouraging people away from owning vehicles and keeping gridlock at bay in the space-starved city-state.

BlueSG, a subsidiary of France's Bolloré Group, rolled out the scheme with 80 cars and 32 charging stations – which serve as drop-off and pick-up points – and plans to expand its fleet more than 10-fold in coming years.

It is the latest effort by authorities in the tightly-controlled financial hub of 5.6 million to prevent the sort of gridlock that has blighted other fast-developing Asian cities.

Officials have already introduced tough measures, including a licence fee that has pushed the average car price to over US\$80,000, a freeze on car numbers

on the roads, and major new investments in public transport.

The electric car scheme is being launched in partnership with the government, and the company hopes to eventually provide Singapore with the second-biggest electric car-sharing service in the world, after Paris.

BlueSG plans to increase the number of its cars to 100 by the end of the year, and is targeting 1,000 cars and 2,000 charging points by 2020. The specially-built Bluecars – four-seaters with two doors – are slightly bigger than a smart car and were designed with Italian coach builder Pininfarina.

Users will be able to book an electric car online or with a mobile app, and charged for the time they rent the vehicle rather than the distance travelled. There is also an option for a monthly membership costing SG\$15 (US\$11). – AFP

BT AND SKY STRIKE DEAL TO CARRY EACH OTHER'S CHANNELS

Britain's Sky and BT have agreed to supply their most popular channels to each other's platforms in a deal that eases the rivalry between two pay-TV giants facing new threats from the likes of Netflix and Amazon. In return, BT will make its sports channels, which show Champions League soccer, 42 Premier League games a season and the current Ashes cricket series, available to Sky satellite customers. The companies said the reciprocal deal was expected to be available from early 2019.

In a joint statement the two companies said BT customers would be able to sign up for Sky's NOW TV service which includes the biggest package of English Premier League matches and shows like "Game of Thrones". The two companies paid a combined 5.14 billion pounds for the last three-year Premier League rights deal, a 70 percent jump on the previous round. – Reuters



TOYOTA TO MAKE OVER 10 BATTERY EV MODELS GLOBALLY IN EARLY 2020S

Toyota Motor Corp will make more than 10 battery electric car models globally in the early 2020s, with sales starting in China, the company said. Toyota will subsequently sell the models in Japan, India, the United States and Europe, it said in a statement.

Every Toyota model and luxury-brand Lexus model will either have an electric version or will be a dedicated electric car by 2025, the Japanese automaker said. Global automakers are competing to develop more electric cars to comply with tightening regulations worldwide to reduce vehicle emissions. – Reuters

ALIBABA, FORD TO COOPERATE IN SEARCH FOR NEW RETAIL OPPORTUNITIES

Alibaba Group Holding Ltd has signed a deal with Ford Motor Co to explore cooperation in areas such as cloud computing, connectivity and retail which could involve the sale of Ford cars on Alibaba's online retail platform Tmall.

Alibaba in a statement said digital marketing-focused Alimama and operating system firm AliOS would be among subsidiaries working with Ford under the three-year agreement. One avenue under consideration is the sale of Ford cars on Tmall, an Alibaba spokeswoman said. Reuters on Wednesday reported that Ford was planning to sign such a deal as it overhauls its China strategy to stimulate growth.

The Chinese e-commerce firm and U.S. automaker will initially "explore a pilot study" for new retail opportunities, Alibaba said. Ford President and Chief Executive Officer Jim Hackett in the statement said collaborating with technology firms builds on its vision to make "smart vehicles." – Reuters



HERSHEY, CAMPBELL BET NEARLY \$6 BILLION ON HEALTHY SNACKS MAKERS

Campbell Soup Co and Hershey Co unveiled deals totaling nearly \$6 billion to buy healthy packaged snacks makers, the latest example of big U.S. food companies trying to cater to an increasing American preference for healthy foods. Campbell will buy Cape Cod chips-maker Snyder's-Lance Inc for \$4.87 billion in cash to combat sagging soup sales. Snyder's-Lance, the No. 5 U.S. healthy savory

snacks maker, also owns brands such as Eatsmart veggie snacks. Hershey, meanwhile, will spend about \$921 million to acquire Amplify Snack Brands, which makes SkinnyPop popcorn and Paqui tortilla chips. Most of the products made by Snyder's-Lance and Amplify Snack claim to have no artificial ingredients or trans fats and come in dairy-free cheese and naturally sweet flavors that are popular among millennials. – Reuters



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SUNWAY ILABS AS MALAYSIA'S FIFTH DIGITAL HUB

As Malaysia's fifth Digital Hub™, Sunway iLabs will offer startups the opportunity for global expansion, ready access to high-speed broadband and fibre optic connectivity, funding and facilitation opportunities, workforce-ready ecosystem, technologically focused and a holistic convenience and lifestyle experience. Digital hubs provide startups and tech entrepreneurs the connections and dynamic workspaces to achieve rapid growth and help Malaysia establish itself

as a digital and tech hub in the ASEAN region. As a Malaysia Digital Hub™, Sunway iLabs strengthens its position in the start-up eco-system and expands its partnership with MDEC. They are now able to link start-ups to programmes such as the Malaysian Tech Entrepreneur Programme which provides end-to-end support for start-up communities beyond Asia who wants to base their business in Malaysia.



GETRESPONSE MARKETING SUMMIT

The first ever GetResponse Marketing Summit 2017 was held to act as a platform for speakers to share their know-how and expertise about relevant topics close to the hearts of many marketers in Malaysia. GetResponse is headed by Mellissa Lee in Malaysia and was originated from Poland as an email marketing platform 15 years ago. Now with 350,000 customers in 182 countries, its platform is available in 21 different languages. Approximately 200 senior level marketers and digital marketers, and over 15 top speakers gathered together to discuss on disruptive ways marketers approach marketing – breaking down the barriers and thinking outside the box. The presentations include speakers such as Yeoh Chen Chow, the Co-founder of Fave, Alsu Kashapova, the Head of Omnichannel Customer Communications of MindValley, Eugene Lee, the Marketing Director of McDonalds Malaysia, and Patrick Steinbrenner, the Managing Director for APAC of Insider, just to name a few. The Summit ended with three panel discussions on 'The Power of Client-Agency Partnerships', 'Influencer Marketing 2.0 – What's Next?' and 'Viral Marketing – How Maxman TV grew to over 600,00 subscribers and 180 million views'.



FATBERRY.COM: MALAYSIA'S DIGITAL INSURANCE MARKETPLACE

Fatberry.com is an Insurtech start-up which encourages and helps users in finding and purchasing the best-fit insurance online through a fast and intuitive chatbot-like interface. It was recently launched to provide Malaysians with an innovative way to get insured in two minutes. In conjunction with the launch, FatBerry.com also announced its partnership with Tune Protect Malaysia, the first agency online retail portal of the General Insurance market in Malaysia. The partnership will provide consumers with an easy-to-use online tool to understand and find the right insurance. With the detariffication of the insurance industry in Malaysia since July 2017, FatBerry believes in providing transparency and options to consumers via its online interface that can help consumers make informed decisions. The simple to navigate consumer dashboard also enables consumers to retrieve their quote and policies online easily.



SELANGOR SULTAN'S 72ND BIRTHDAY

An investiture ceremony held in conjunction with the 72nd birthday of the Sultan of Selangor Sultan Sharafuddin Idris Shah recently took place at Istana Alam Shah. The event began with the arrival of Sultan Sharafuddin and his consort, Tengku Permaisuri Norashikin Abdul Rahman at the palace's Balairung Seri, as the royal ensemble played nobat music. Members of the royal family, dignitaries and guests in attendance – who began arriving at the venue at 8am – stood to welcome the royal couple as they took their seats on the singgahsana throne, along with Raja Muda Selangor Tengku Amir Shah. Selangor Sultan confers awards on 103 dignitaries where heading the list was another royal, the Sultan of Kedah Sultan Sallehuddin Sultan Badlishah – receiving the state's highest honour, the Darjah Kerabat Selangor Yang Amat Dihormati (DK).

OFFLINE PAYMENT CONVENIENCE @ 7-ELEVEN

Malaysia's second largest online marketplace, 11street, is partnering with MOLPay - Southeast Asia's leading payment gateway service provider – to bring offline payment method to their platform for added convenience and immediate assurance through over 2,200 7-Eleven outlets nationwide. As the new payment method option is something that is eminent as technology grows, this partnership further signifies the expansion of an omni-channel payment gateway that is on its course to provide consumers with convenience and freedom to choose how and when to pay for their products, whether through online or cash payment. Since the partnership with MOLPay, 11street has received more than 10,000 orders with MOLPay Cash @ 7-Eleven as the preferred payment method.





VIETNAM, HERE WE COME!

THE BRANDLAUREATE SPECIAL EDITION WORLD AWARDS 2017 (VIETNAM CHAPTER)

BY GERALD CHUAH

CAN YOU feel it, can you see it, you are the Brand! Inspiring, innovative, ingenious, and impactful – indeed, these are the words that capture the celebration and grandeur of the inaugural BrandLaureate Special Edition World Awards, held at the luxurious 6-star Reverie Saigon in Ho Chi Minh City on December 7, 2017.

Beginning in Kuala Lumpur and now in Vietnam, The Special Edition World Awards (Vietnam Chapter) creates history as it marks the first time The BrandLaureate Awards goes international.

During the historic event, about 20 Vietnamese and multi-national companies received The Special Edition World Awards and Certificate of Recognition for their brand success.

Indeed, it was a proud moment for all those present including high ranking officials in Vietnam and corporate leaders representing some of the top brands in Vietnam.

The Special Edition World Awards 2017 recognizes and honors the achievements of enterprises in building sustainable brands, enhancing brand awareness and developing good brand reputation both locally and abroad.

PRESTIGIOUS EVENT

The awards ceremony and gala dinner held at the prestigious Reverie Saigon hotel, had all the hallmarks of The BrandLaureate Awards.

The banners and visual look impressive, befitting the international brands that it represents. The majestic ballroom sparkles with glittering décor and sets the stage for a stunning and impressive performances and multimedia presentation.

President of The BrandLaureate Awards DrKKJohan congratulated all the awardees who were present.

“The Special Edition World Awards represents the highest award for brands and branding and is an affirmation and celebration of brand supremacy and excellence,

“The awards is exclusively reserved for the crème de la crème of brands that are in a league of their own.”

Also present at the event was Chairman of The Asia Pacific Brands Foundation (APBF) Tan Sri Rainer Althoff, and The BrandLaureate CEO Chew Bee Peng.



“You have the drive, the confidence and sense of competitiveness, essential to be a brand leader to take the world by storm,

“With that, I believe that Vietnam has strong country branding, thanks to all your effort in making this happen. Moving forward, we are committed to see you achieve even more, by working hand-in-hand towards greater success.”



President of The BrandLaureate Awards Dr KKJohan



Chairman of The BrandLaureate Awards Tan Sri Rainer Althoff

VIETNAMESE AWARDS

During his welcome speech Tan Sri Rainer Althoff said: “The BrandLaureate Awards is not an ordinary award. It is the No.1 brands and branding award received by top global brands and personalities, including country leaders and statesmen,

“Today, the Asia Pacific Brands foundation launched the BrandLaureate Special Edition World Awards in Vietnam – it is an award reserved only for the best Vietnamese brands and multi-national brands,

“A big appreciation and my heartiest congratulations to all the awardees tonight. You have all the makings of a great brand, and all you need is the extra edge to move forward, and The BrandLaureate Award will give you the edge and the platform to position your brand, locally, regionally, and globally.

GOING INTERNATIONAL

It has been the vision of President DrKKJohan to bring The BrandLaureate Awards overseas, as there are many successful international brands that are deserving of this special award and recognition, and going to Vietnam marks the first milestone in this direction.

It was only about a month earlier when APBF officially announced the event during a press conference at Ho Chi Minh city on October 31.

DrKKJohan said: “It was a challenging and arduous task with only months of preparation, going back and forth to identify these big brands and reputable companies to explain to them about the awards.

“Finally, we made it! Look at what we have accomplished. It's unbelievable and incredible! We couldn't be happier, and we can't ask for more,

“Everything was hard and difficult, but we managed to get everything done in such a short time by pushing forward. Hopefully, with this success, it will lead to many more international awards to come.”

INVESTING IN YOUR BRAND

Investing in your brand is what all businesses in Vietnam must do, and receiving a prestigious award will give you the bragging rights to further develop the credibility and sustainability for your brand, said DrKKJohan.

“Awards are the affirmation and recognition of top brands, and The BrandLaureate Awards is the hallmark of successful brands – the differentiating factor between ordinary and the chosen brands,” he added.

*** COMING SOON: Vietnam is not over yet, and we are not over with Vietnam. Watch out for the Grand finale in Hanoi.**



COUNTRY BRANDING
Vietnam is one of South East Asia's fastest-growing economy in 2017, and has set its sights on becoming a developed nation by 2050.

According to a forecast by PricewaterhouseCoopers in February 2017, Vietnam may be the fastest-growing world economy with a potential annual GDP growth rate of 5.1%, which makes its economy the 20th-largest in the world by 2050.

The BrandLaureate Country Branding Awards is usually given to honor personalities, states, institutions, events or icons that have helped to promote and enhance their country.

In Vietnam, this award was given to the Vietnam National Administration of Tourism (VNAT) for successfully promoting Vietnam tourism around the world.

Vice-chairman of the Ministry of Culture, Sports and Tourism Ha Van Sieu who received the award said VNAT is responsible for managing tourist operations and activities throughout the country, and has productively boosted and strengthened Vietnam's tourism industry.

During his speech Ha said: "On behalf of Vietnam tonight, I am very happy. Thank you very much BrandLaureate for choosing Vietnam as the venue for this very important event,

"Secondly, we thank you very much for your recognition of Vietnam as your holiday and business destination, and all of you for coming to Vietnam to enjoy our beautiful country and natural charm,

"We also thank you for your recognition of all our very best brands tonight. Vietnam tourism, on behalf of our country, congratulates all the winners tonight for making Vietnam the Best Brand. Thank you very much."



WINNERS LIST
The BrandLaureate Special Edition World 2017 is a prestigious event to recognize and honor the efforts, breakthroughs and achievements of various enterprises in building and developing sustainable brands both locally and internationally.

PREMIER CORPORATE AWARDS
The Premier Corporate Awards is given to corporate brands and industry leaders for their strong leadership and innovative strategies to survive the test of time.

These winning brands are evaluated and selected by a brand committee based on the following criteria: Brand Strategy, Brand Culture, Unified Brand Communication, Brand Creation, and Brand Presence.

Each winner takes home a BrandLaureate 24K gold plated trophy – with three sides perfectly embossed, symbolizing the distinction and perfection that leaves a strong impression in the minds of consumers; and a certificate which reflects the pursuit of brand excellence to achieve its leadership status.

 Brand Excellence in Financial and Banking Services	 Brand Excellence in FMCG – Nutrition – Dairy	 Brand Excellence in Innovation – IT & Telecommunications
 Brand Excellence in Real Estate & Property	 Brand Excellence in Investment & Property	 Brand Excellence in FMCG – Confectionary
 Brand Excellence in Manufacturing – Cane Sugar	 Brand Excellence in Banking & Finance (Foreign Bank)	 Brand Excellence in Lifestyle - Fashion Apparel
 Brand Excellence in Education - Tertiary (Private)	 Brand Excellence in F&B – Vietnamese Cuisine	 Brand Excellence in Automotive - Luxury Marque
		 Brand Excellence in Hospitality – Luxury Hotel
		 Brand Excellence in Lifestyle – Golf



Kawai Katsumi
CMO & Vice President
Lotte Vietnam Co., Ltd.



Mai Kieu Lien
CEO
Vinamilk

Dr. Truong Gia Binh
Chairman
FPT Corporation



THE BRAND LEADERSHIP ACHIEVEMENT AWARDS

This award recognizes and celebrates Vietnam's most outstanding leaders who have played key and pivotal roles in building their brands to become market leaders.

They are known for their strong and dynamic leadership, entrepreneurial acumen, wisdom, and foresight. In building their brands, they play an important role to help their countries develop economically.







THE NO.1 PREMIER BRANDS & BRANDING AWARD IN THE WORLD
THE ONLY AWARD WORTHY OF YOUR BRAND

THE BRANDLAUREATE
SPECIAL EDITION
WORLD AWARDS
VIETNAM 2017

P I R E S

THE CERTIFICATE OF RECOGNITION

Last but not least was the presentation of the Certificate of Recognition to selected brands to recognize and exemplify the company's efforts in brand building.

 Delighting You Always Photographic & Digital Imaging	 Assurance & Financial Planning	 Automotive Premium Marque	 Real Estate & Property	 Automotive Premium Motorbikes
 Mobile Telecommunication Solutions	 Manufacturing Coated & Painted Steel Products	 Mobile Technology & Telecommunications	 F&B Coffee	 Consumer Storage Solutions



A TOAST TO ALL THE WINNERS
CEO of The BrandLaureate Chew Bee Peng ended the memorable evening with a toast to all the winners.

"We have come to the end of the awards ceremony, but the night is still young, and we hope you have had a great time here. Frankly speaking, what a night to be in the company of all you great people and winning brands that represents the best of Vietnam and your respective industry,

"Winning the awards is special as it signifies your entry into the alumni of The BrandLaureate which boasts of the World's Best Brands,

"With this award, we hope that you and your organization will be spurred to do even more, and do the best for your brands. I am sure when you go back tomorrow, you will put the trophy on your display shelf, but we do not want that. We want the trophy to spur you on, and to do even more, "Remember that winning the award is not the end all and be all. So for all your great effort to build your brand, we like to end the night with a toast to all of you!"

Congratulations Vietnam! Only for Brands That Inspire.



THE ALLEGORY OF THE JADED FARMER

SAY YES2BRAND
By Dr. K. K. Loh, President of The Brand Laureate



“
New ground will bring with it new challenges. New needs. New methods of tackling the intricacies that are native to the land in question. The requirements will be unique from one plain to the next and staying put on a single terrain for a long time will dim the innate survival instinct that exists within – the very edge that defined the cultivator in the first place.
”

PROVING IF THE GRASS IS INDEED GREENER ON THE OTHER SIDE

CULTIVATING FRESH ASPIRATIONS BY BRANDING BEYOND

Once upon a time there was a farmer. He was a great grower and had a phenomenal track record to prove it. Where others failed, he succeeded. He grew certain crops in specific territories over a long period of time, with every harvest being more bountiful than the one before. The seasoned cultivator developed customized farming techniques which gained him advantage in his home terrain and accordingly, set his roots there firmly for many a season, siphoning the bountiful fruits of his labour.

But then something knocked on his door: *Comfort Zone Syndrome*. It had crept in...slowly. But surely. Time was no friend to the maestro of agriculture. It showed its true colours and reared its fangs with the passing of seasons. After a while, no matter how great the yield, dust set in and the shine of success lost its appeal. Having done the same thing, under the same conditions repeatedly over the years took a toll on the cultivator. He found that life had become a bore and a chore after some time...

The farmer, more than anything else, wanted to look for new ground. He yearned to seek new horizons with fresh earth to till. New frontiers to fertilize and plant his grains for a grand harvest beyond boundaries. The farmer believed that although his home soil generated good crop, new soil would generate a luxurious variety of yield, and perhaps even a better grade of his finest yield.

Can you see yourself as this farmer? He was in his element, thriving so well, and yet challenged himself to go further, even to lose his advantage, even to his detriment. For a Brand to truly shine, it has to challenge itself by stepping out into new pastures. Only then can it be an embodiment of a true *Country Brand* – standing out like a beacon for the eyes of the world to see.

*“There must be a reason why they say
‘The grass is greener on the other side.’ I go to make sure.”*

UPROOTING ONESELF FROM THE FIELDS OF SUCCESS TO GAIN NEW ADVANTAGE

OBLITERATING COMFORT ZONES

Change is good, especially when it comes to *Country Branding*. The point from which the *Country Branding* changes, inadvertently changes the perception towards the Brand, and ultimately the perception of the country from which it originates.

But be duly warned, such change does not come easy! It takes a great deal of effort to get the cogs of change in proper order before we can get things in motion. The endeavour of transformation may starkly seem to be working against us at times. Especially change that surfaces from a point of comfort. In the face of such cosiness, the very notion of going against the grain is all too fragile and easily crushed (even by the lack of desire to rise above mundane routines). In truth, the cultivation of new ground, though familiar in manner, is different enough in essence to represent a far cry from the routine business of farming. A Brand can grow roots and get set in a place. While growing roots is essential to the security and stability of a Brand as it is to vegetation, it functions as a double-edged sword when the Brand is unable to move forward because of it.

New ground will bring with it new challenges. New needs. New methods of tackling the intricacies that are native to the land in question. The requirements will be unique from one plain to the next and staying put on a single terrain for a long time will dim the innate survival instinct that exists within – the very edge that defined the cultivator in the first place. Plainly speaking, a farmer cannot become a better planter by doing the same thing over and over again on the same ground. In fact, even the pests and weeds will develop a tolerance (and perhaps even resistance) to the farmer's pest control methods. He needs new ground to stretch his talent upon. He needs to explore the very zenith of escapades orbiting foliage knowhow!

Indeed, taking that initial step to depart from familiar grounds and try one's fortunes abroad is a bold step in the lifelong business of Branding. For one, Branding, as the industry of all industries, must be firm and

entrenched in its place of origin – in short, it ought to be unshakable back home. Only then can it be feasible for it to venture beyond the local radius to make a name outside familiar grounds.

“Though it is difficult, I embrace the change of place and change of pace.”

BOLD EFFORT GENERATES MANIFOLD RETURNS IN TIME

CRUSHING HARD SOIL TO BUILD DREAMS

Young seedlings represent hope and dreams in Branding. Seedlings germinate and break forth from the incarceration contained within a state of zero activity as a seed. Still, the pip must be able to survive in the earth. Its roots must be able to breathe and go deep into the ground to get a solid foothold. And its leaves must have the energy to burst forth from the surface of the ground and reach for sunlight and air. The soil must contain enough water for sustenance. The very growth of plants depends on these rudimentary factors.

However, before the roots can thrive, due groundwork is required. Dreams cannot be securely built upon shaky foundations. To make a establishment sturdy enough to hold a high-rise tower, the entire substructure needs to be reinforced accordingly. It needs to be excavated, and solidified with due support and allowed to set in before it can be a tough enough to bear the weight of the any construction that is to come. In the same way, the earth needs to be ploughed, broken down, aired, mixed up, and fertilized to become an ideal medium of growth with maximum output.

Setting up a *Country Brand* outside of its country of origin requires immense scouting, assessment of the terrain, market research, understanding of local policies, laws, customs and traditions; as well as the flexibility to tailor to local needs without watering down the fine qualities that make the Brand what it is. In essence, even beyond boundaries, a Brand needs to remain true to itself.

Undoubtedly, where it concerns entering new territories to grow a Brand, it is just as trying as attempting to dig soil in an arid place, devoid of vegetation, and even life. To hope to gain immediate success is having one's hopes up too early. It pays to recall the early days when the Brand was being built from scratch and bring to mind the challenges that stood in the way then. The obstacles may be all-too-familiar in the end, just with a different name

or guise. Alas, so the farmer tried, hoping to gain the same degree of success he was accustomed to; however such was never-cultivated-before terrain, where no root has known, and no rain has kissed. And even his best plants could find no instant refuge here. It would take patience, earnestness, unyielding devotion and immense earnestness to break the soil and channel new life... Ought the farmer turn tail and return to his point of origin? Should a Brand ever shy away from its preordained destiny...?

“No retreat, no surrender!”

IN DEFIANCE OF HARMONY THAT IS TOO CLOSE FOR COMFORT

THAT LONG-ANTICIPATED GREAT HARVEST

If the farmer did not step up in order to step out, he would have ended up a defeated being on the inside. For there the seeds of aspiration were contained within him. And those seeds were not meant to be home-grown. They were a sort of phenomenon, fashioned by the whims of time, to be far-reaching seeds of destiny, poised to alter the future of the Brand. They are its legacy. For they are grown out of necessity, to ensure continuity and survival of the Brand itself.

And for this legacy to come to fruition, to reality, these seeds need to be carried by the wind and water – and all manner of elements – unto new terrains. These seeds are meant to thrive upon new land, but they can only do so with due processes.

Before the crops can be expected to thrive in new conditions, the farmer himself was called to adapt. He was urged to be adept in surveying the topography, geology and geopolitics of the new place he intended to call his new orchard.

A Brand that is on the path to Branding itself does not turn back. The very impetus of its advance carries it through, because it dares. Even if the planter had failed, those that have come after him from the same motherland will now stand upon soil that has been softened by his past efforts. The *Country Brand* will have a better start from the very onset because of that valiant cultivator who dared.

“The harder it is, the greater the challenge. This gives me the drive and tenacity to go on...”

“

“My heart is set to take the Brand beyond the borders of the motherland. And this desire is so ingrained in my spirit that I can find no rest, no solace, till it is fulfilled. Until it does, all my energies and all my focus is geared towards that end; for this is truly Country Branding of the Ultimate Kind. And I can think of no better gift to bestow upon the homeland – to take an imploding Brand, born and bred in this nation, to explode all the way to the four corners of the Earth!”

”

THE BRANDLAUREATE ENDORSES MALAYSIANS UNITED RUN 2017

“THE LARGEST YOUTH PARTICIPATED
RUN IN MALAYSIA.”



The Sepang International Circuit came alive again after the last Formula One (F1) Race on October 1st, as about 40,000 students from around Malaysia took part in the Malaysians United Run 2017 (MUR17) in the early morning of November 18th, 2017.

MUR17 is affirmed with the patronage of The Largest Youth Participated Run in Malaysia by The BrandLaureate as the official World's Brand Endorser. During the event, President Dr KKJohan and Chairman Tan Sri Rainer Althoff presented a certificate of endorsement to Datuk Hishammuddin, on behalf of Institut Onn Ja'afar before flagging off the charity run.

Donned in a smart white T-shirt with the pink MUR logo, participants travelled across the country from over 60 colleges and universities of various states including Malacca and Johor, and converged at the former F1 circuit as early as 5am, to participate in the unity run.

The 5km charity run with the theme “Let's Light Up our Children's Future”, was officiated by Malaysian Defense Minister Datuk Hishammuddin Hussein Onn, who is also the patron of Institut Onn Ja'afar (IOJ).

Excited by the success and huge turnout at the event, Datuk Hishammuddin said: “MUR 2017 is a sporting event with a deeper cause – as we believe that every child deserves to live a quality life, in line with what IOJ stands for, as we strive to unite society and encourage the spirit of volunteerism amongst the youths.

Also present at the event was the CEO of Institut Onn Ja'afar, Charles Mohan and Chief Minister of Malacca Datuk Wira Ir. Idris Haron. During MUR2017, participants were also entertained by homegrown artists Jaclyn Victor, Dayang Nurfaizah, Altimet and Dangerdisko. The main sponsors of the event are Sapura, Techtrend and Weststar, amongst others.





Vision 2030
REIMAGINING SAUDI ARABIA
THROUGH THE EYES OF
**MOHAMMED BIN
SALMAN**

IN a country where cinemas are banned and even Starbucks are segregated by gender, a powerful young prince is pushing a plan to modernize Saudi society.

Saudi Arabia's crown prince, Mohammed bin Salman, 32, has vowed to return the country to "moderate Islam" and asked for global support to transform the hardline kingdom into an open society that empowers citizens and lures investors.

It all started on June 21, 2017, when Saudi King Salman upended the royal line of succession by naming his son Mohammed bin Salman (MBS), as the new crown prince; stripping the former heir to the throne Mohammed bin Nayef of his position.

The Saudi monarch who holds near absolute powers, awarded the newly announced Crown Prince a vast portfolio -- as defense minister and head of an economic council, tasked with overhauling the country's economy.

The move surprised many within the royal family as the young prince was little known to the Saudis and outsiders before Salman became king in January 2015.

CULTURAL REFORMS

The Crown Prince wasted no time and did not mince his words when he said that he wanted to return Saudi Arabia to "a moderate Islam open to the world and all religions."

Since he took charge, the scale and scope of his reforms were unprecedented in the country's modern history.

The brave and charismatic prince tackled head-on societal taboos such as the recently rescinded ban on women driving, ending a longstanding policy that has become a global symbol of the oppression of women in the ultraconservative kingdom; and scaling back guardianship laws that restrict women's roles, long straitjacketed by oppressive cultural norms.

Although alcohol, cinemas and theatres are still banned in the kingdom, the new regime has clipped the wings of the once-feared religious police, to create a more integrated social life for its youthful population.

ANTI-CORRUPTION SWEEP

While the Crown Prince is promising reform, his path towards change is lined with imprisonment of dissident.

In November 2017, Saudi's anti-corruption sweep led to the arrest of some of Saudi Arabia's most powerful and high-profile men, with at least 17 princes and top officials, including Prince Alwaleed bin Talal, the billionaire businessman who owns 95% of Kingdom

Holding, which holds stakes in global companies such as Citigroup, Twitter, Apple and News Corp. Reports of his arrest saw \$750 million wiped off Prince Alwaleed's fortune.

More conservative members of Saudi society have complained that the prince is moving too fast, and undoubtedly his revolutionary changes are making him enemies amongst the old guard.

RETURN TO MODERATE ISLAM

In an interview with the Guardian, the powerful heir to the Saudi throne said the ultra-conservative state had been "not normal" for the past 30 years, blaming rigid doctrines that have governed society in a reaction to the Iranian revolution."

"What happened in the last 30 years is not Saudi Arabia. What happened in the region in the last 30 years is not the Middle East.

After the Iranian revolution in 1979, people wanted to copy this model in different countries, one of them is Saudi Arabia. We didn't know how to deal with it. And the problem spread all over the world. Now is the time to get rid of it."

In many ways, he said, those societal changes trace their roots to the Sept. 11, 2001 attacks in the United States in which 15 of the 19 attackers were Saudis.

There was such international backlash against the kingdom, including from other Muslim countries, that "we started thinking about our own religious beliefs." As a result, there is widespread view that Saudi society needs to modernize.

VISION 2030

Earlier Prince Mohammed said: "There is a youthful spirit in our country, and a push for change -- things will not stay the same,

"We are simply reverting to what we followed -- a moderate Islam open to the world and all religions. 70% of the Saudis are younger than 30, honestly we won't waste 30 years of our life combating extremist thoughts, we will destroy them now and immediately."

On the economic front, Prince Mohammed plans to restructure Saudi Arabia's economy by introducing Vision 2030, the country's strategic orientation for the next 15 years, which he officially announced in April 2016.

Vision 2030's plan is to reduce Saudi's dependence on oil, and to reinvent an economy that has become complacent from oil riches, only to see its prices crash. It's ambitious plans include 80 projects, each costing between \$3.7 million and \$20 million.

"On the economic front, Prince Mohammed plans to restructure Saudi Arabia's economy by introducing Vision 2030, the country's strategic orientation for the next 15 years, which he officially announced in April 2016."

Its goals include diversifying its economy and developing public service sectors such as health, education, infrastructure, recreation, and tourism, increasing non-oil industry trade between countries through goods and consumer products, and increasing government spending on the military, manufacturing equipment and ammunitions.

The prince also plans to establish a new economic zone on 470km of the Red Sea coast, a tourist area that has been earmarked as a liberal hub akin to Dubai, where male and female bathers are free to mingle.

"Economic transformation is important, but equally essential is social transformation. You cannot achieve one without the other. The speed of social transformation is key. It has to be manageable," said one of the country's leading businessmen.

REVOLUTIONARY CHANGES

Much of Prince Mohammed's agenda is laudable and long overdue. Moving forward, he looks forward to break down Saudi's economy and decision-making structure, and change how the country interprets and practices Islam today.

He also seeks to:

- Push a public trade of Aramco, the oil company owned by the Saudi government, on the New York Stock Exchange
- Push forward a \$500 billion project to create a megacity in the desert
- Scale back gender segregation, through recent changes in law that give women permission to drive and attend sports matches -- part of a move toward "a moderate Islam open to the world and all religions."

Let's wish Prince Mohammed bin Salman good luck, and hopes that nothing stands in his way, as he brings Saudi Arabia back to the 21st century.

One Year AFTER TRUMP WON

MAKING THE U.S. PRESIDENCY GREAT AGAIN

A YEAR since the results that shocked the world, Donald Trump still has time to make his Presidency great again, despite a mixed record thus far on his campaign promises.

November 8, 2017, marks the one-year anniversary of President Donald J. Trump's stunning victory over Democrat Hillary Clinton.

During his recent five-nation tour of Asia, the President told reporters that he considered having a "big celebration party," but White House officials say there were no plans to formally acknowledge the anniversary.

On the first anniversary of his election, Trump faces the worst approval ratings in modern political history, and has no choice but to change course, but he still has time to make his presidency great again.

ELECTION RESULTS

Going back a year ago after his election victory, people thought that the 2016 U.S presidential election was corrupted in so many ways, small and large, that there is no reason to respect its outcome or regard Donald J. Trump as the legitimate president of the United States.

Amongst the strong words and harsh criticisms he received after winning the elections were: "disastrous," "monstrous," "an embarrassment," "divisive," and "unethical in every possible way" from people who had never liked him in the first place.



Trump was supposed to have won by less than 23,000 of the nearly three million votes cast, with strong accusations of a skewed election.

In June 2017, Bloomberg News reported that voter databases in 39 states, could have possibly been hacked by Russian operatives before the 2016 election.

Although the President's numbers don't look good -- up and down, there is no domestic precedent for nullifying a presidential election.

The people who put him in the White House seems prepared to give him credit for his successes, while absolving him of blame.

CAMPAIGN PROMISES

During the dramatic 2016 U.S. elections, Trump made several contentious and dramatic promises, as politicians are wont to do, emphasizing on his promises to have Mexico pay for a border wall, eliminating Obama-era environmental regulations, and healthcare reform.

However, there was real frustration that things were not moving faster, and no major legislation had passed.

TRUMP'S FAMOUS FAILS

Let's look at some of the President's famous fails in his first year in office.

1. TRAVEL BAN

During his first week in office, Trump followed through and implemented a travel ban on six Muslim-majority countries from entering the US: Syria, Libya, Sudan, Somalia, Yemen, Iraq, Iran.

The result was rampant chaos with thousands of protesters at American airports, as well as lawyers offering free assistance to affected travelers.

Federal courts in Hawaii and California also put a hold on the travel ban citing that it was unconstitutional to discriminate against these legal travelers based on their religion.

2. MEXICO WALL

Making Mexico pay for the 2,000-mile border wall was a rallying cry during Trump's campaign. Many estimates put the cost of the wall at closer to USD\$25 billion to account for repairs, new construction, materials, labour, land acquisition and various terrain.

However when it came time to draw up a federal budget proposal, the administration added new items, and construction models with varying costs.

3. OBAMACARE

Repealing and replacing Obamacare was central to the Trump campaign. However, the reality of drafting a bill that would receive a good "score" proved to be problematic, and the central pledge to repeal and replace Obamacare remained unfulfilled.

4. PARIS ACCORD AGREEMENT

In December 2015, Trump withdrew from the Paris Agreement on climate change, signed by nearly 200 countries in an attempt to curb greenhouse gas emissions and contain global warming to 2C.

Trump reasoned that the accord which puts almost 80,000 American workers in the coal industry out of job, was an "economic disadvantage."

The decision was met with immediate, global criticism, and left the US in the company of Syria and Nicaragua as the only non-signatories then.

It seems unfair that poorer nations are suffering climate damage as the result of richer countries' climate ignorance.

5. LGBTQ RIGHTS

Another controversy was over Mr Trump's executive order banning transgender people from serving in the US military. However, in January, the White House had announced that LGBTQ rights in the Federal government, including protections outlined in orders signed by Presidents Barack Obama and Bill Clinton would "remain intact".

6. RUSSIAN CONNECTION

Another ripple in his presidency is the Trump-Russia investigation, about Trump's advisers colluding with the Russian government to steer the outcome of the 2016 presidential election having strong ties and clandestine meetings with Russian officials, and WikiLeaks, which got FBI chief James Comey fired, as evidence continues to mount. However, news of its first indictments was dropped in late October.

7. FIRE AND FURY IN NORTH KOREA

Trump was engaged in an escalating war of words with North Korean leader Kim Jong Un, trading personal insults and dubbing him the "Little Rocket Man" with threats of military strikes. Kim responded by testing several long range ballistic missiles, raising concern that it could lead to something worst.

8. JERUSALEM ANNOUNCEMENT

Trump's historic announcement that Jerusalem is the capital of Israel on December 6, sent shock waves around the world, and upended decades of US policy in the Middle East -- inciting violence, threatening peace and creating dangerous repercussions for stability throughout the Middle East, which could potentially damage results for the Israeli-Palestinian peace process.

9. PERSONAL BRANDING

Last but not least, having to have the last word was not very presidential, and bad for his image: "He's almost like the other kids in the playground. Any time he's attacked he's got to hit back like a 10-year-old with an air gun," someone commented.

SUPPORTERS

On the good side, it could be argued that Trump has already improved the economy, with his several tweets showing a rising stock market and good jobs' numbers as evidence. The Dow Jones and other indices have reached, or are near record highs, according to the New York Times.

"On the good side, it could be argued that Trump has already improved the economy, with his several tweets showing a rising stock market and good jobs' numbers as evidence."

During a recent trip back to Wisconsin and Nevada, there is still robust support for the President amongst those who had put him in office.

They see him as a hero, doing his best to change the way things are done in Washington, and putting ordinary Americans at the heart of the political agenda.

They believe the media and the political establishment are out to get him, which only serve to intensify his support.

"I think he's doing good. I think he's what we needed to shake things up in this country," Trump voters acknowledged.

His supporters cited some achievements: including rolling back what they regarded as damaging regulations, withdrawing from the Paris climate accord, acting on the promise to bring back jobs to America, and even, some believed, taking tentative steps towards building the Mexican border wall.

IT'S NOT OVER

Since Trump had been President, one man remarked, "I just feel like we're back in the 50s and 60s. I just feel like we started over."

"Whether or not we can do anything about last year's election, we can try to make sure we never again have one like it," another commented.

No matter what his critics say, Trump is not finished yet. Never mind his legacy or even re-election in 2020. He still has time to make the presidency great again -- or at least to avoid a legacy of incompetence and humiliation, by putting America first and himself second, as someone suggested.



HONG KONG

THE TOP BUSINESS CITY IN ASIA

BY AN MC

Hong Kong, which has been ranked the 'World's Freest Economy' for over a decade, is a regional business hub in Asia. Hong Kong's proximity to China, its similarities in terms of culture, social customs and language, and its international business environment, have made it an ideal base for foreign investors to enter the Chinese market. These characteristics also help mainland investors to invest in regional and global markets. Hong Kong continues to be Asia's second largest Foreign Direct Investment recipient.

Hong Kong's appeal is threefold: it is a dynamic city with strong growth prospects; it is a gateway to opportunities in Mainland China; and it is a regional base for expansion across Asia. Stable, business-friendly and cosmopolitan, here are a few of the many benefits this unique city has to offer.

Unrivalled Location

Hong Kong is strategically located at the heart of Asia, alongside many of the region's most exciting business markets. Its prime location at the geographical and economic centre of Asia allows

business executives in Hong Kong to have fast and easy access to all the major markets in the region. This central position is one of the key reasons for the city's popularity as a location for regional operations.

Hong Kong International Airport is repeatedly voted as one of, if not the best airport in the world. It operates on a 24-hour basis, with daily non-stop flights to major cities in Asia Pacific, North America, Europe, the Middle East and South Africa. Travelers can reach most countries in Asia within a five-hour flight.

Located on the southeast coast of mainland China, Hong Kong fronts a vast hinterland that is, with 1.3 billion people, the largest single market in the world. Corporate executives can travel back and forth to Beijing, Shanghai and other major Chinese cities in a single day while making their home in Hong Kong. For companies with manufacturing facilities in the Pearl River Delta (PRD region), their executives can travel there by car in one to three hours. In addition, the Guangzhou-Shenzhen-Hong Kong Express Rail Link is under construction with journey times from Hong Kong to Guangzhou in only 48 minutes.

Gateway to China

Hong Kong is blessed with an invaluable geographic advantage – its proximity to mainland China. Flanking the mouth of the PRD, Hong Kong has served as the gateway to China for more than a century and a half. There is nowhere better than Hong Kong to obtain the expertise, information and facilities needed to tap into the immense Chinese market.

The marriage of Hong Kong's world-class financial, marketing and technical expertise and sophisticated infrastructure with the Mainland's rapidly developing manufacturing and services base has created a win-win situation. China is now Hong Kong's largest trading partner, and thousands of international companies involved in China trade have chosen to establish their beachhead in Hong Kong.

Government Support for Companies

Hong Kong offers generous support to help companies set up and expand. There are various programmes designed to help overseas and local SMEs set up in Hong Kong. These include:

• Incubator programmes

The Hong Kong Science & Technology Parks incubator scheme provides subsidised office space, consultancy services, investment matching and a small financial aid package to support R&D.

The Design Incubation Programme (DIP) provides office space for design tenants and other professional support.

The incubation programmes run by Hong Kong's Cyberport help creative digital media SMEs and start-ups realise their ideas and build their business.

• Financial aid for equipment and marketing

The SME Loan Guarantee Scheme (SGS) secures loans of up to HK\$6 million for companies that need working equipment or business capital.

The SME Export Marketing Fund (EMF) helps companies participate in overseas exhibitions and business missions and to place B2B advertising. It can fund up to 50 percent of approved expenditure, up to HK\$50,000 per application.

The SME Financing Guarantee Scheme can provide guarantee coverage of 50–80 percent on loans up to HK\$12 million.

The CreateSmart Initiative provides financial support to SMEs in the creative industries, funding them to build their brand through participation in overseas exhibitions and competitions.

• Technology and Innovation funding

The Innovation and Technology Fund (ITF) supports companies to upgrade their technology and inject innovative ideas into their business.

Low and Simple Tax Regime

Hong Kong has a simple, predictable and low tax system. The city only imposes three direct taxes, and filing taxes is straightforward.

According to the 2016 Paying Taxes study of 189 economies, Hong Kong has one of the most tax-friendly economies in the world. Why? The city only imposes three direct taxes and has generous allowances and deductions which reduce your taxable amount.

- PROFITS TAX IS CAPPED AT 16.5 PERCENT
- SALARIES TAX IS A MAXIMUM OF 15 PER CENT
- PROPERTY TAX IS 15 PERCENT

More important are the taxes that Hong Kong does not impose:

- NO SALES TAX OR VAT
- NO WITHHOLDING TAX
- NO CAPITAL GAINS TAX
- NO TAX ON DIVIDENDS
- NO ESTATE TAX

The ease of submitting tax returns is another attractive part of Hong Kong's business environment. Many people complete their tax returns themselves – a simple process – and can submit them online. Others rely on Hong Kong's many accountancy firms, large and small, for cost-effective tax services and advice.



International, Transparent and Efficient

Hong Kong, Asia's most popular city for international business, is a city that works. Its enduring appeal is built on political stability, the rule of law, free market principles, free flow of information, and English as the language of business. All businesses in Hong Kong benefit from:

- ONE OF THE WORLD'S MOST OPEN, AND CORRUPTION-FREE ECONOMIES
- INDEPENDENT JUDICIARY AND THE RULE OF LAW
 - FREE FLOW OF INFORMATION
 - ONE COUNTRY, TWO SYSTEMS

Since 1997, Hong Kong has been under Chinese sovereignty but it has a separate political and legal system, based on principles that are best summed up by its 'One Country, Two Systems' concept. This has helped it to retain all the fundamental strengths that underpin its success as an international business city, while enhancing its appeal with unrivalled access to opportunities in Mainland China.

- LEVEL PLAYING FIELD FOR ALL — NO FOREIGN OWNERSHIP RESTRICTIONS
- CLEAN GOVERNMENT AND RULE OF LAW UPHELD BY AN INDEPENDENT JUDICIARY
- FREE MOVEMENT OF CAPITAL, TALENT, GOODS AND INFORMATION
- FULLY CONVERTIBLE HONG KONG DOLLAR SEPARATE FROM THE RENMINBI (RMB)
- AUTONOMOUS EXECUTIVE AND LEGISLATIVE POWERS
- INDEPENDENT PARTICIPATION IN INTERNATIONAL FORUMS INCLUDING THE WORLD TRADE ORGANISATION
- ENGLISH AND CHINESE AS OFFICIAL LANGUAGES, WITH ENGLISH THE USUAL LANGUAGE OF BUSINESS AND CONTRACTS

Hong Kong's Free Market Policies

For the past 22 years Hong Kong has been ranked as the 'World's Freest Economy' by the Heritage Foundation/ Wall Street Journal. The index measures economies in 10 specific categories, including trade, business, investment and property rights. Hong Kong scored particularly well on business, trade and financial freedoms.

The free market and free trade is the life-blood of Hong Kong. As a result, it is one of the most open, externally-oriented economies in the world.

Hong Kong embraces globalisation of trade and services and is an active participant in international organisations that promote such activities.

- THE CORNERSTONE OF ITS ECONOMY RESTS ON FREE ENTERPRISE, FREE TRADE AND FREE MARKETS OPEN TO ALL
- THERE ARE NO BARRIERS TO TRADE — NO TARIFFS, NO QUOTAS, NO EXCEPTIONS
- NO RESTRICTIONS ON INVESTMENTS INWARD OR OUTWARD
 - NO FOREIGN EXCHANGE CONTROLS
- NO NATIONALITY RESTRICTIONS ON CORPORATE OR SECTORAL OWNERSHIP

World-Class Business Infrastructure

Hong Kong's efficient travel, logistics and telecommunications infrastructure makes international business easy. High quality infrastructure is essential to the efficient operations of any business. Hong Kong offers one of the most advanced business infrastructures in the world, including:

- EFFICIENT AND CONVENIENT LOCAL AND REGIONAL TRANSPORT
 - WORLD-CLASS TELECOMMUNICATIONS AND CONNECTIVITY
 - WORLD-LEADING SEA AND AIR CARGO SYSTEM

State-of-the-art communications

Hong Kong's excellent telecoms infrastructure allows users to work efficiently and seamlessly – at very affordable rates. The broadband and 3G networks cover almost 100 percent of the territory, providing companies and individuals with reliable, accessible and secure communications.

In the World Economic Forum's Global Information Technology Report 2016, Hong Kong ranked 12th among 139 economies covered and third among the Asian economies covered at the Networked Readiness Index. Hong Kong also ranked first among the Asian economies covered by "International Internet Bandwidth" in the same report.

An international logistics and shipping hub

Hong Kong's natural deep water port and trading history has made the city one of the world's major international sea and air cargo hubs, accounting for a good portion of Mainland China's external trade. As a high-value cargo hub, Hong Kong International Airport recorded 4.52 million tonnes of air cargo throughput in 2016.

Its seaports were even busier with berths in Hong Kong and Shenzhen together creating the busiest international sea cargo region.



Living in Hong Kong

Hong Kong is a vibrant, cosmopolitan city that welcomes expatriates. Excellent schools and healthcare and an exciting culture make it a great place to live and work.

For the past 150 years, Hong Kong has attracted people from around the world to set up businesses and explore opportunities. Today the city is still home to a diverse and vibrant business community.

As Asia's most cosmopolitan city, Hong Kong boasts all the services and support structures it takes to feel like a home from home for international residents, while still maintaining its own distinct culture and identity. That's why we call it Asia's world city. Its compact size, buzzing nightlife, beautiful scenery and friendly international community all combine to offer the best expat living in Asia. It's also considered one of the safest large cities in the world.

- English is an official language; many other languages are widely spoken
 - National chambers of commerce help companies feel at home
 - Friendly national associations welcome new families
 - International schools for more than 20 national groups
- It's easy to find a home in Hong Kong

Hong Kong offers a wide range of homes and locations, from apartments in high-rise developments in the city to traditional houses in the country areas. Expatriates can choose a location that suits their lifestyle, from the buzz of Hong Kong Island, to beachfront apartments, family-friendly new town developments and the slower-paced villages of the New Territories and Outlying Islands.

Hong Kong has an abundance of quality rented accommodation and there are many real estate agents who specialise in meeting the needs of expatriates. Serviced apartments are also widely available for shorter stays.

One of the world's best healthcare systems

Hong Kong has one of the world's highest quality public and private healthcare systems. There are many government clinics and hospitals, offering low cost healthcare to citizens of Hong Kong. Private healthcare is also excellent and ranges from Western medicine to Traditional Chinese Medicine and holistic approaches. Appointments can be easily made online at e-Health portals. Finding an English-speaking doctor or specialist is straightforward.

An exciting social life

It's easy to meet new people in Hong Kong and build business and social networks. There are many private clubs, chambers of commerce, business and other associations, consulates, special interest groups and networking clubs where you can meet other expatriates. There are also online communities and discussion forums specifically for foreign nationals living in Hong Kong.

BRANDS MADE IN HONG KONG



Shanghai Tang

Founded in 1994 by David Tang, Shanghai Tang has brought traditional Chinese fashion into the 21st century with Tang originally setting out to modernise the legendary craftsmanship of traditional Shanghainese tailoring and rich fabrics to craft impeccably cut clothing. It now boasts over 24 outlets worldwide with a presence in cities ranging from Macau to Miami.



Goods of Desire

Co-founder Douglas Young's mission for the lifestyle and concept store is rooted in preserving aspects of Hong Kong's Cantonese heritage, having been praised for their tongue-in-cheek approach to interpreting Hong Kong design and culture. With over eight locations in Hong Kong, G.O.D is also available in select department stores across the globe.



Ronald Abram

An art deco aficionado, Ronald Abram is the mind behind the eponymous jewellery house located in the Mandarin Oriental Hotel. A trader of rare and exceptional gemstones for over four decades, Abram has built a reputation not only for his ability to use an artist's and expert's eye but also for their extensive selection of jewellery.



Kotur

With box bags and clutches proving to be all the rage recently, some credit is due to Fiona Kotur-Marin who was one of the first to bring strutured clutches and miniauderies back in style with the launch of Kotur in 2005.



PYE

PYE is a renowned shirtmaker, dressing and impressing fine gentlemen from around the world. Their shirts are synonymous with timeless, appropriate, of the highest quality, and, most important, made with integrity.



The Peninsula Hotel Group

Established in 1928, the Peninsula continues to be a frontrunner as one of Hong Kong's most luxurious hotels, the group has grown under Michael Kadoorie's guidance with over ten locations in key cities across the world.

2018 GLOBAL ECONOMIC OUTLOOK

IN THIS DAY AND AGE, WHERE CHANGE IS IN EVERY CREVICE OF OUR LIVES, THE RELEVANCE OF ADDRESSING BUSINESS TRENDS IS IMPORTANT. CHANGING TRENDS WILL SHAPE AND IMPACT THE FUTURE AND UNDERSTANDING THESE SHIFTS CAN HELP POLICY MAKERS, BUSINESS LEADERS AND WORKERS MOVE FORWARD.

COME UNFOLD THE FUTURE OF 2018 WITH US ►

EMBRACING THE NEXT WAVE OF TECHNOLOGY



We have seen great leaps in digital technology in the past five years. Smartphones, cloud computing, multi-touch tablets, these are all innovations that revolutionized the way we live and work. However, believe it or not, we are just getting started.

The development of automation enabled by technologies including robotics and artificial intelligence brings the promise of higher productivity and with productivity, comes economic growth – increased efficiency, safety, and convenience.

Many activities that workers carry out today have the potential to be automated. At the same time, job-matching sites such as LinkedIn and Monster are changing and expanding the way individuals look for work and companies identify and recruit talent. Independent workers are increasingly choosing to offer their services on digital platforms including Upwork, Uber, and Etsy and, in the process, challenging conventional ideas about how and where work is undertaken.

How Automation and Technology Affect Work

New technologies have the potential to upend much of what we know about the way people work. But disruption is an opportunity as well as a challenge—given the promise of digital talent platforms and new options for independent work, for example.

Technological change has reshaped the workplace continually over the past two centuries since the Industrial Revolution, but the speed with which automation technologies are developing today, and the scale at which they could disrupt the world of work, are largely without precedent.

MGI research on the automation potential of the global economy, focusing on 46 countries representing about 80 per cent of the global workforce, has examined more than 2,000 work activities and quantified the technical feasibility of automating each of them. The proportion of occupations that can be fully automated using currently demonstrated technology is actually small—less than 5 per cent. The impact will be felt not just by factory workers and clerks but also by landscape gardeners and dental lab technicians, fashion designers, insurance sales representatives, and even CEOs.

On a global scale, it is calculated that the adaptation of currently demonstrated automation technologies could affect 50 per cent of the world economy, or 1.2 billion employees and \$14.6 trillion in wages.

Just four countries—China, India, Japan, and the United States—account for just over half of these totals. There are sizable differences in automation potential between countries, based mainly on the structure of their economies, the relative level of wages, and the size and dynamics of the workforce.

Technology Creates New Possibilities

Even while technologies replace some jobs, they are creating new work in industries that most of us cannot even imagine, and new ways to generate income. One-third of new jobs created in the United States in the past 25 years were types that did not exist, or barely existed, in areas including IT development, hardware manufacturing, app creation, and IT systems management. The net impact of new technologies on employment can be strongly positive. The growing role of big data in the economy and business will create a significant need for statisticians and data analysts.

Digital technology enables new forms of entrepreneurial activity. Workers in small businesses and self-employed occupations can benefit from higher income earning opportunities. A new category of knowledge-enabled jobs will become possible as machines embed intelligence and knowledge that less-skilled workers can access with a little training.

Government Backing

With the rapid advancement of technology usage for current and future businesses, governments must accept that technology is the future. World governments should increase their investments in digital growth, said Apple co-founder Steve Wozniak. To him, digital technologies represent the “the future of the whole world” and the means to achieve better income levels.

“The government should be behind the digital growth. It is really the future for the whole world. The countries that do their best in it are going to go through this and have the best level of income,” he said.

Stressing that it is now inevitable that technology



Steve Wozniak of Apple

will take over all aspects of life, the inventor said that countries should build up their reputation within field of technology and robotics.

He advised that in order for states to achieve desired developments in the future, they must begin attracting their best youth talents and provide the necessary “parts and tools,” including funding and market access, so as to “develop their own ways and find out what they like to do.”

The process of preparing the future generation for the world of electronics and machines must begin as early as primary school, said “The Woz.”

“Incubator is a good term to use and the government should modify some school programs to include software, hardware and robotics in the curriculum of primary education.”

The public speaker followed his governmental advising to address start-ups. “They must be willing to work on a lot of projects that make no money but are fun and meaningful to them.”

Wozniak added that governments should start modifying some school programmes to include software, hardware, robotics, mixtures and so on into the curriculum of primary education. He emphasised that with primary and university level education, orient yourself towards the parts of technology that are going to be important in the future.”

GROWING INTEREST IN ISLAMIC FINANCE

The popularity of Islamic finance globally is undoubtedly growing and is now primarily focused on doing business rather than on religious lines. In the last 20 years or so, there have been some to-ings and fro-ings based on religious interpretations. The situation now has become more stable as it is generally recognised that money and finance have no religion but do share ethical and responsible values.

The reasons for the popularity of Islamic finance varied, but they revolve around two main factors:

Firstly, it is a recognition that Islamic finance is good for business. An example of that is Brazil, which is the number one global supplier of halal food to the Muslim world. Brazil has recognised that it is not just about halal food but financing of supply chain operations in accordance with shariah law.

Secondly, it's a growing recognition of the values of Islam and Islamic finance. Here, it will be good to draw your attention to the close resemblance between the objectives of the Maqasid al Shariah (objectives of Islamic law) and the 17 UN Global Sustainable Development Goals (SDG). Indeed, out of the USD169 trillion of invested assets in the world today, more than 40 per cent is invested in compliance with UN Principles of Sustainability.

Altering Perceptions

However, there are one or two factors hampering the growth of Islamic finance in the world. The key issues here are awareness and understanding. Education plays a vital role in changing perceptions.

For example, many people still perceive that Islamic finance is for Muslims only. In fact, Islamic finance can be enjoyed by everyone and the social impact and risk sharing values may be enjoyed by all, too.

Generally, the answer to how long it took to establish Islamic finance in economically stable East Asian countries such as Korea, Japan and Taiwan is a good example. Japan's probably at the forefront in both its understanding and application of Islamic finance. Many Japanese financial institutions have Islamic subsidiaries operating in Malaysia, Indonesia and the GCC (Saudi Arabia, Kuwait, UAE, Qatar, Bahrain and Oman). Korea and Taiwan are giving thought to this. However, the prime driver is likely to be the establishment of halal trade and tourism which are both being recognised as significant growth markets in these Asian countries.

In fact, there are a few sectors where Islamic

finance can comfortably play a role within these countries. Close links between the halal industry, halal tourism, development of infrastructure, SME financing and the growth of an asset management industry focused on the SDG will be the key growth areas as shared values become more widely understood.

Generally, government institutions play a passive role while ensuring that there's a level playing field. Indeed, Islamic finance is not looking for special treatment and would prefer to compete in a well-regulated and fair environment, the better we can create awareness and educate everyone its values, the steadier its future growth will be. The key here will be the impact of sustainability on the real economy which Islamic finance underpins.

Contribution to the Economy

Globally, Islamic finance in a shariah compliant form represents a little over one per cent of the global economy. In Malaysia, current estimates are close to 30 per cent as Malaysia has led the world in every aspect of Islamic finance for two decades or more. So long as the younger generation or millennials as they are better known, continue to supports the values of SDG, then Islamic finance will continue to be a growth area.

Alignment of values to sustainability, good stewardship and adherence to 'do no harm values' and coupled with risk sharing, transparency of business transactions as well as a viable alternative to a debt based financial economy will allow Islamic finance to flourish. This is as long as education, research and the associated awareness created is permitted to develop further. Only then will Islamic finance be thought of as a catalyst for inclusive growth.

The Future of Islamic Finance

The global Islamic finance, in US dollar terms, has lost its growth momentum – it was negatively impacted by currency devaluations and depressed commodity prices. Nevertheless, some countries experienced an increase of domestic market shares of Islamic banks. The high

growth of the past had covered up quality issues such as weak credit analyses, poor customer service or mis-selling of products.

Even in countries supportive of Islamic finance, regulators have tightened supervision. In some western countries, the excitement about Islamic finance has cooled off. Outside the United Kingdom, only one full-fledged Islamic bank (in Germany) and one Islamic window (in France) are operational in the EU. Except for some 'experimental' sovereign issuances, sukuk have not gained ground in western corporate finance.

Overall, Islamic finance will face a harsher commercial and regulatory environment. Islamic finance institutions should consolidate their business, deliver higher quality at competitive prices, focus on core markets and strengthen links with the growing halal economy.



SMES: SMALL IS THE NEW BIG



example, the Market Development Grants disbursed by the Malaysian Investment Development Authority and RM200 million for the Domestic Strategic Investment Fund.

"There is also an allocation of RM245 million to be channelled for automation, whereby companies adopting smart manufacturing concept will be given matching grants. This is important to ensure that Malaysia becomes a more competitive nation and is able to increase trade not only globally but also locally," he said.

The additional allocation for SMEs will help motivate government agencies, especially SME Corp, in line with the nation's aim to achieve 21% total exports and contribute 41% to the economy by 2020 under the SME Masterplan, he added.

Mustapa said Industry 4.0 was a new industry that needed to be given more focus, especially to place Malaysia among the world's 20 largest economies.

"We are confident that Malaysia's economy will continue to strengthen with the forecast of between 5.2 % and 5.7 % this year and between 5.0 % and 5.5 % in 2018.

"This is among the highest allocation rate in the world and it is clear that Malaysia's economy is on strong footing, inclusive, comprehensive and futuristic," he said, adding the ministry has targeted a 16-17 % increase in total trade this year.

Persevering Ahead

SMEs should not let fear of the big companies or the vast market that they are in hinder them from persevering ahead. It should always be remembered; even big companies today were once small. SMEs have and always will be the future driver of the world's economy.

Despite such truth, it is important for these companies to shape up for the New Year or they should expect to be shipped out instead. It is important for SMEs to get together and support one another in order to thrive in the ever-changing economy. To allow SMEs to be the enablers in the economic development, SMEs' brand owners should be able to keep up with the advancements in the market and also to ensure that SMEs will remain to be the keyline to growth for economies everywhere.

The 2018 financial year has a range of challenges in store for small and medium sized enterprises. Businesses of any size are currently in a state of flux, with factors such as international trade disruptions, disruptive technologies, sustainability and the 'on demand' and 'gig economy' changing many corporates' strategic plans.

Despite the issues and fears arising, SMEs is still on the rise in contributing to world's economic growth for its particular nation. Small and medium sized enterprises make up the vast majority of world's economy businesses and contribute significantly to overall employment and business turnover.

Uncertainty in the international front, the rise of e-commerce giants that challenge brick-and-mortar stores, and a possible dip in demand from China, are all reasons for concern. With the rate of change happening faster than ever before, SMEs can ill-afford to remain where they are.

To stay ahead of the pack, businesses need a sound strategy to build capability, go digital and expand overseas. SMEs should be able to plan ahead for their future in order to make sure that they are able to capitalise on opportunities that come their way in 2018. Being small is no obstacle to them if they navigate their way forward with agility and boldness.

A Significant Emphasis in Malaysia

Small and medium enterprises (SME) have received considerable attention from the government which has set aside RM20 billion under the 2018 Budget for the development purposes of the industry, said the International Trade and Industry Minister Datuk Seri Mustapa Mohamed.

He said statistics are being gathered but the industry has never received such a massive allocation in history. Citing an example, the minister said SME Corp has been given a RM200 million allocation for training, promotional and financing programmes.

Speaking to reporters after the 2018 Budget was tabled by Prime Minister Datuk Seri Najib Abdul Razak, he said SME Corporation Malaysia, which experienced financial constraints in running their programmes, could now sigh relief, as the budget allocated would boost the agency's training programmes and also assist local SMEs.

The Budget 2018 was themed, "Prospering an Inclusive Economy, Balancing Between Worldly And Hereafter, For The Wellbeing of the Rakyat, Towards The TN50 Aspiration.

Mustapa said the government would also provide allocations for other promotional purposes, for

FOSTERING

WOMEN ENTREPRENEURSHIP

Women's economic empowerment is one of the world's most promising areas of investment, biggest emerging markets, talent pools and demographic dividends to be tapped.

And when we speak of women's economic empowerment we refer to women's economic rights including equal access to, ownership of and control over land, property, productive assets and resources including finance and capacity building and access on an equal basis as men to decent work and full and productive employment; their economic independence or full ability to freely assert their autonomy and exercise their choices; and their full access to decision making in all economic decisions that affect their lives and the lives of their families, communities and societies.

These three aspects of empowerment must be recognized and promoted as an integrated whole. If one aspect fails, the full empowerment cannot be realized and the whole sustainable development future is jeopardized.

There is growing global consensus on women's economic empowerment as a force multiplier for good governance, economic growth, poverty eradication, ending hunger and achieving food security and nutrition, achieving sustainable consumption and production patterns and environmental sustainability, and SDG achievement overall.

However, we can never lose sight of the fact that efforts to promote women's economic empowerment require that market-based approaches and economic gains and incentives must go hand in hand with creating a deliberate ecosystem that enables women to realize their rights and level the capacity and opportunity playing field. This means governments and the private sector taking special measures. This is because historically systematic discrimination against women constrains their full and equal participation in the economy.

Entrepreneurship and decent work are the bedrocks of economic empowerment. They support the economic empowerment of women and men, families, communities, and countries. It is recognized that just entrepreneurship alone fuels the creation of decent jobs and builds wealth when businesses thrive and grow. In China, if women started successful growth-oriented businesses as men do, it is estimated that 74 million more jobs could be created.

Procurement as a Key Driver of Women's Entrepreneurship

For example, one of the key drivers was leveraging procurement to create economic opportunities for women-owned businesses as suppliers to governments, international organizations and corporations which procure goods and services from companies to carry out their functions.

Whether these entities are delivering health services, building a road, or manufacturing a product, smaller private sector companies are involved as suppliers. Public procurement alone accounts for 15 to 30 per cent of GDP in countries. This creates market opportunities that have long been recognized as an engine for growth in SMEs, yet women-owned enterprises are severely underrepresented as suppliers, securing only an estimated 1 per cent of contracts.

It recommends that governments establish and track government-wide targets for women's participation in procurement and encourage suppliers to do the same. Women-owned enterprises and women's collectives should furthermore be trained on how to do business with government.

Corporations are also well positioned to promote gender equality and empower women in their workplaces, in their communities, and through purchasing policies and practices. The sheer size and volume of corporate purchasing worldwide means that corporations have the power to dramatically influence the way suppliers and supply chains operate.

By overlooking women-owned businesses, many corporations are missing an opportunity to expand their global markets, diversify and upgrade their supply chains, grow the economy, and increase the purchasing power of women consumers while simultaneously improving the lives of women and girls around the globe. Alibaba group is seizing these opportunities and kudos to them for making e-commerce a powerful vehicle of women's entrepreneurship and empowerment.

Call to Action

This new year, let's call upon all stakeholders from government, business and civil society to engage in collective actions to:

- Foster an enabling business and financial climate for women entrepreneurs
- Eliminate structural barriers
- Take concrete actions through strategic policies and partnerships
- Create new and innovative opportunities for women-owned businesses to thrive and grow
- Leverage procurement as a powerful tool to drive transformative results

The ambition of achieving the sustainable development goals cannot be achieved without putting women in the center of our efforts. Their talent, vision, leadership and entrepreneurial spirit unleashed are quintessential to reaching the present and future women and girls want and need that deserve a sustainable, peaceful and prosperous future for all of humanity.



Today's educational systems no longer adequately meet the demands of radically changed societies. These systems evolved and were developed for societies that have long been transformed, and yet no parallel transformation has taken place since then. In the past few decades, other sectors of society – transportation, communication, banking, health services, media – have radically changed the way they operate, but education has continued essentially the same. There is no doubt: education must change. And if the societies they served have changed substantially, education change must be no less substantial.

Education is set for massive transformation as technology is ushering in a new era in the field of learning. With wide implementation of network information technologies in education, there is a transition to a new paradigm. The traditional forms, methods, means and content of education do not fit into the new paradigm and so need theoretical reconsideration. The methodological basis for the new paradigm has to be the post-nonclassical methodology relying on synergetic vision of the world and soft modeling ideas. The education environment gains other opportunities and limitations as compared to the previous ones. The capacities of network space further the transition from teaching to self-teaching and self-education.

The network technologies open up totally new opportunities for creativity and self-fulfillment of both students and teachers. Computer networks in teaching can be applied for joint use of software resources, for interactive communication, prompt receipt of information, continuous monitoring of quality of the knowledge obtained. Using computer networks promotes the use of new teaching techniques in school and higher education institution, implementation of collaborative technologies that allow organizing education while jointly solving study problems.

Youtube: The New Educator

Frontrunning the new paradigm shift in education is Youtube. With over 1 billion unique visitors a month, it is notorious as a prime site for procrastination and a haven for cat videos. But the most surprising viral

sensations are located in an unexpected channel: Education. In fact, education videos are viewed twice as often as those found in the Pets & Animals category.

Ever since Sal Khan shot his video in 2004 to help tutor his young cousin in math, his method morphed into a nonprofit that's now landed millions in grants from the Gates Foundation and Google. Khan Academy is currently one of the leading digital education platforms, delivering some 440 million free micro-lectures to 2.2 million YouTube subscribers. The videos have been viewed over 500 million times.

Khan's success has prompted a rash of new online video education superstars. John Green, the cult young-adult novelist, and his younger brother Hank, host and co-write the popular CrashCourse channel with 3.1 million subscribers – almost 1 million more than Khan Academy's channel.

Their most watched videos are in world history, the most popular of which is on the agricultural revolution (3.8 million views). But, they also cover the sciences, humanities, and current events, such as their colloquial explanation of the complex Israeli-Palestinian conflict. Other popular YouTube education channels include Derek Muller's Veritasium (2.4 million subscribers) which specializes in explaining science and engineering topics. Michael Stevens' VSauce – with 8.9 million subscribers, or four times the number Khan Academy has – offers scientific material in intriguing, practical examples instead of theoretical classroom explanations.

What makes these YouTube educational channels so successful may be the very element of entertainment students may not receive in the classroom. Entertainment is the top priority to keep (viewers') minds from wandering – if you're not getting people engaged, you're not going to reach a big audience.

Unlike Khan Academy videos, narrated off-screen by Sal himself, YouTube educational content often features a person in front of the camera. These videos are brimming with personality to convey the information in a humorous, concise manner – better suited to millennial

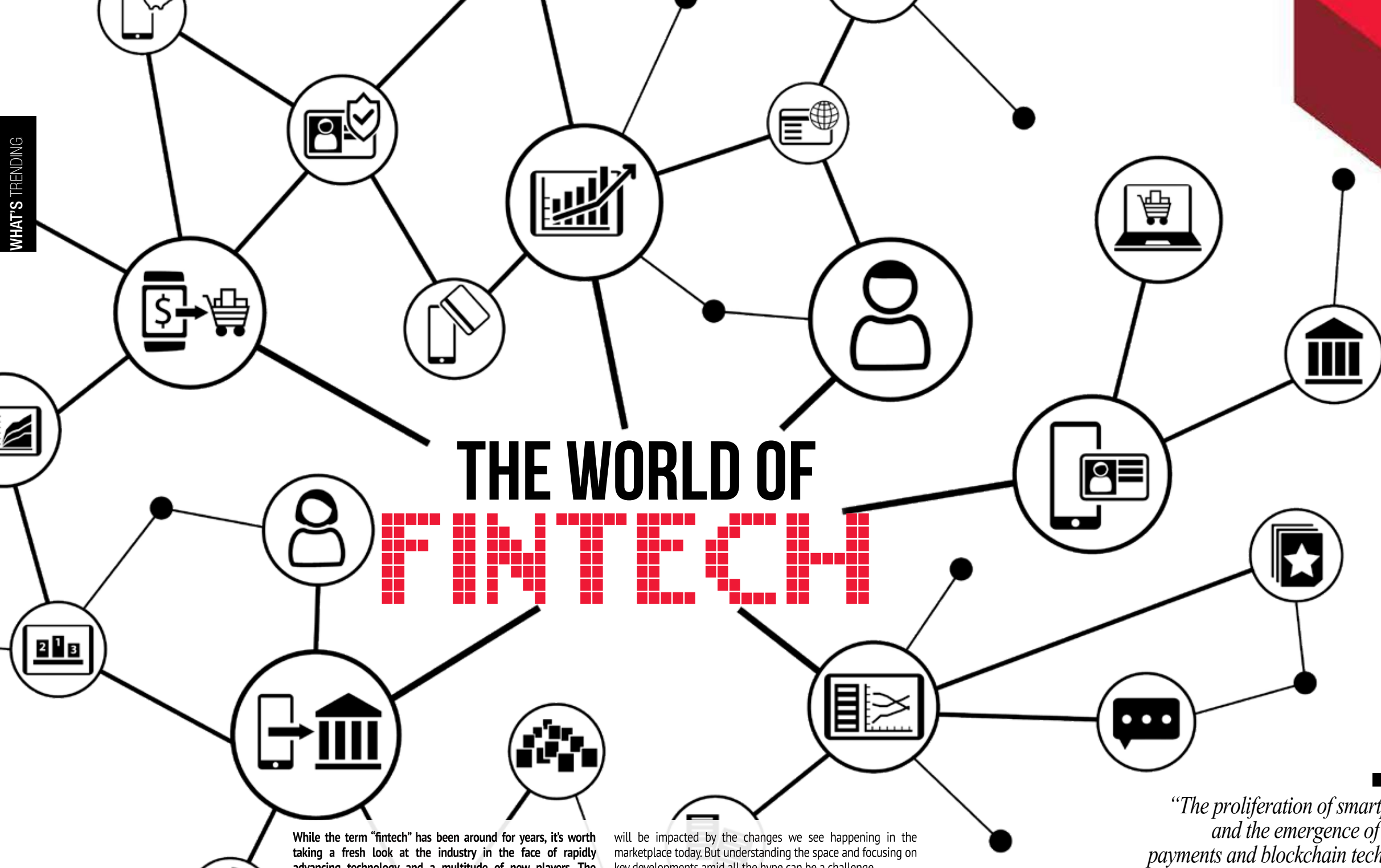
attention spans. In one instance, the Green brothers not only break down Shakespeare's Hamlet in just 25 minutes, but they explain to viewers the importance of the enigmatic tragedy beyond its convoluted language.

This new generation of online educators succeeds in ways college teachers do not. It was pointed out that university professors are typically selected for their research output – not their ability to be engaging or even effective conveyors of information. Professors may be more concerned with cramming test material into students' heads instead of giving them tools to succeed in a self-sufficient way.

Despite the education reconceptualization, physical person-to-person is still the ideal way to teach, but YouTube has a scale you can't get in a face to face environment. The entertainment-engagement appeal may explain the consistent increase in viewership.

YouTube has since compiled educational channels into YouTube EDU, which amalgamates the site's most popular informational videos. Online students can choose their teachers in a virtually intimate environment. They can learn on their own time, flexible to their own schedules, with a much vaster network of fellow viewers and teachers to assist their learning.

With social media and the Internet, students are not as afraid to be curious and ask questions. They can search something on Google and get responses immediately; they are not as powerless. They may not have friends who are expert linguists, but there surely are people on Google who are. What is the value of new media – the Internet? There's a new toolbox and it's very exciting and vital that we use that for education.



While the term “fintech” has been around for years, it’s worth taking a fresh look at the industry in the face of rapidly advancing technology and a multitude of new players. The financial technology industry encompasses technology enabled firms offering financial services, as well as entities providing technology services directly to financial institutions. Fintech companies employ technology to support financial transactions among businesses and consumers. Technological advances, changing demand for financial products and competition in financial services are all driving a new wave of fintech startups and investments that have drawn attention to the industry in recent years.

Startup companies are creating products and services to penetrate new areas of the financial system and to change the competitive landscape. These new forces are motivating traditional financial firms to invest in technology and to pay attention to changing trends among their customers. All new and incumbent players

will be impacted by the changes we see happening in the marketplace today. But understanding the space and focusing on key developments amid all the hype can be a challenge.

This primer outlines key segments of the fintech industry and institutions operating in the space, highlighting sub-sectors that are experiencing the most rapid change. Market Intelligence has included the following sectors within the financial technology industry.

In this primer, there are three fintech areas to be highlighted – payments, digital lending and blockchain – that are of particular interest due to their rapid pace of growth, technological disruption, and regulatory and other risks. While some of these areas represent fintech sectors themselves, blockchain is a technology that carries the potential for innovation across multiple segments of the financial landscape.

Payments

The global payments industry is a nebulous system of banks, financial technology firms, social media companies and retailers. Between evolving technologies and social norms, this system is seeing a significant shift in how payments are initiated and processed.

The proliferation of smartphones and the emergence of mobile payments and blockchain technology have unlocked innovation across the system, and in three areas in particular: Person-to-person pay-ments, in-store retail payments, and credit and debit card transaction processing and settlement.

In-store payments are enabled by smartphone apps that use near-field communication (NFC), quick reference (QR) codes or barcodes to initiate payment, in place of a physical credit/debit card or gift card. The most popular apps in this space include Apple Pay and apps from retailers such as Starbucks.

Here in Malaysia, Touch N Go Sdn Bhd, a subsidiary of CIMB Group Holding has embarked on a joint venture with China’s leading online payment platform Alipay to enable mobile wallet solutions in Malaysia, which analysts say will undoubtedly benefit TNG. The new e-wallet will give current and new TNG users access to more services conveniently on their mobile phones, including e-commerce.

The capital injected by both parties, will go towards the creation of a world-class online and offline payments provider, mobile wallet solutions and other related financial services, leveraging on the respective partners’ local market insights, technology capabilities, market experience, and brands. Today, some of the e-wallet providers in Malaysia, subjected to the Financial Services Act 2013 and Islamic Financial Services Act 2013, are Alipay, Visa Checkout, Masterpass, CIMB Pay and Samsung Pay.

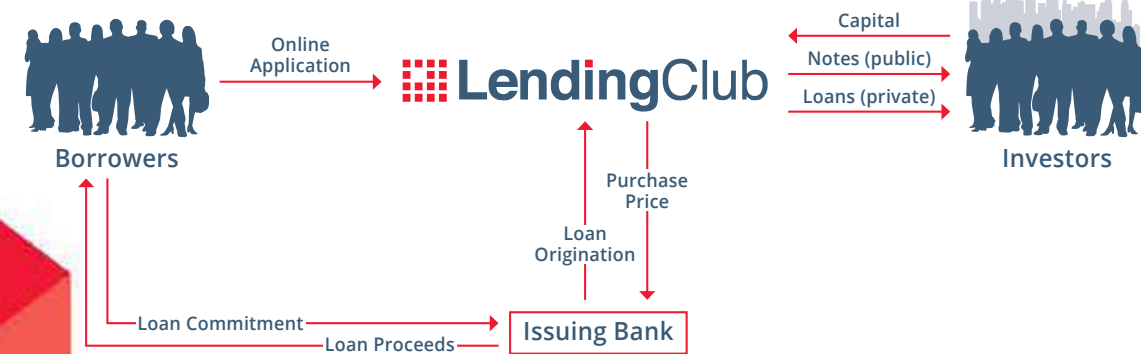
“The proliferation of smartphones and the emergence of mobile payments and blockchain technology have unlocked innovation across the system, and in three areas in particular: Person-to-person payments, in-store retail payments, and credit and debit card transaction processing and settlement.”

Innovators in the payments ecosystem					
Mobile payments					
In-store mobile payment apps			P2P payment services		
Apple Pay	Samsung Pay		PayPal and Venmo	Facebook Messenger	
Android Pay	Merchant-branded apps (Starbucks, CVS Pay, etc.)		Square Cash	ClearXchange	
			Popmoney		
B2B					
Electronic invoicing			Global B2B payments		
Bottomline Technologies	Tradeshift	Tipalti	Payoneer	Western Union	
Viewpost	Taulia	AribaPay	PayPal		
Payment processing					
Acquirers & processors			Gateways		
Bank of America Merchant Services	First Data	Square	PayPal	Visa	American Express
Fiserv	Vantiv	Dwolla	WePay	Mastercard	Discover
Chase Paymentech			Stripe		
Global remittance platforms					
PayPal	MoneyGram		XE		
Western Union	Transferwise		TransferGo		





LendingClub's loan issuance mechanism



Digital Lending

Digital lending refers to technology-driven nonbank lending. Access to expansive data, sophisticated algorithms and considerable computing power enabled new companies to compete with traditional banks by providing appealing new offerings to would-be borrowers.

Company participants typically have digital platforms to facilitate funding. Borrowers include consumers and small businesses, with individuals and institutional investors providing capital. Offerings range from consumer and student loans to small-business loans, equipment-financing loans and lines of credit. Mortgages and auto loans are other emerging areas. Digital lending companies match borrowers and lenders, thereby benefiting from loan relationships and processing transactions.

Companies leverage on technology to attract platform participants and facilitate and consummate loans, with an emphasis on communications and processes that are easier to understand and ultimately more efficient.

Borrowers submit credit applications online for loans from digital lenders, which leverage considerable data and information sources to determine credit risks. Funding decisions usually take days, not weeks or months. Loans can vary greatly in terms of size and maturity.

Digital lenders have two primary business models. Direct lenders that originate loans to hold in their portfolios are referred to as balance sheet lenders. Platform or marketplace lenders partner with depository institutions to originate loans, which are purchased by the platform lender

“Companies leverage on technology to attract platform participants and facilitate and consummate loans, with an emphasis on communications and processes that are easier to understand and ultimately more efficient.”

or by a platform investor. Marketplace lenders generally retain less credit risk than balance sheet lenders.

There are three major publicly traded companies in the digital lending segment. LendingClub is a marketplace lender focused on consumer loans, and On Deck Capital is a balance sheet lender focused on small businesses. Payments company Square Inc. lends to its merchant clients through Square Capital, which recently expanded to non-customers. Privately held Prosper Marketplace and Kabbage are peers of LendingClub and On Deck, respectively.

Back on our Malaysian shores, Funding Societies seem to be spearheading the digital lending scene for better economic growth. Having a broader focus, targeting SMEs of various sizes across key industries, SMEs can be confident that their needs will be met in terms of speed, service and financing.

Being the first platform in South East Asia to engage a third-party escrow agency to handle investor monies, minimizing fraud and operation risks to investors, even before it was mandated by regulators. Funding Societies also plans to invest significantly into both traditional and innovative credit assessment, enabling the platform to have the lowest, if not among the lowest defaults compared to other bigger platforms in South East Asia.





Blockchain

Despite a complex infrastructure, the goal of blockchain technology can be summed up simply as de-centralization through a shared ledger of transactions.

The three main components are a peer-to-peer network with randomized groups, or nodes; a database, or digital ledger; and third parties. When a third party submits an entry or payment, to the ledger, the nodes work together seamlessly to either approve or reject transactions. With no central authority, this eliminates the need to trust one party such as a payment processor. Everything is time-stamped and protected by cryptographic signatures, or complex algorithms that provide data integrity. As such, if any party attempted to retroactively adjust transactions, it would be visible to every node in the network, essentially making transactions fully immutable once submitted.

For a real world example, since the late 1930s, if you ever needed transportation for hire, you would either call or flag down a centralized taxi cab service. Today, it's as simple as opening your Uber or Grab app on your mobile device and dropping your pin to notify taxis of your location from a decentralized pool of drivers for hire. This eliminates the need for an intermediary taxi cab company, while details of the transaction are easily authenticated (price, time, distance), efficient (cutting down wait time for a taxi) and transparent (fully visible to other drivers in the area).

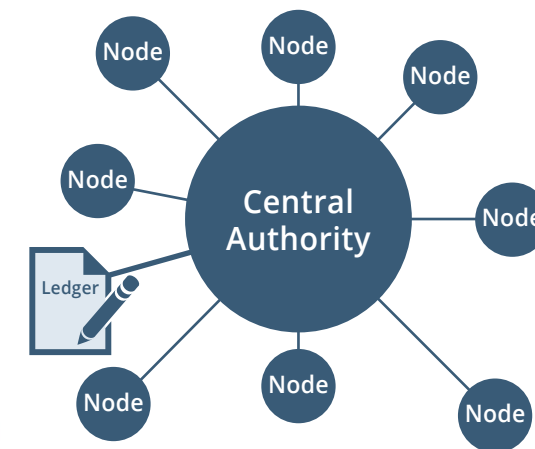
“Despite a complex infrastructure, the goal of blockchain technology can be summed up simply as de-centralization through a shared ledger of transactions.”

Blockchain technology has the potential to alter many procedures conducted today in financial services beyond fintech. We think this helps solve major dilemmas that firms have had, including higher costs related to greater reporting transparency and data dissemination, by allowing for long overdue refreshes of legacy back-office systems.

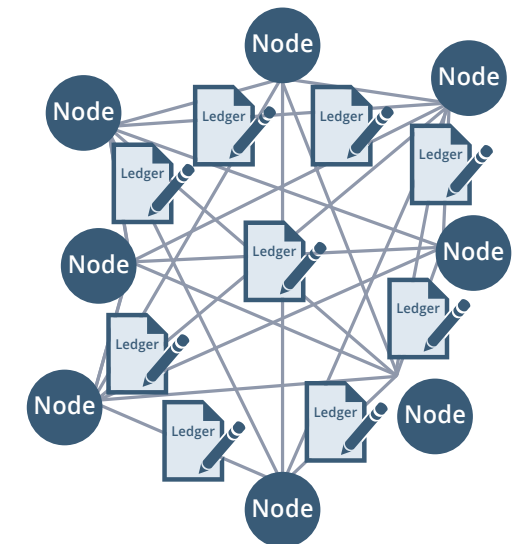
Blockchain could also materially shift nonfinancial digital industries. For example, this could reduce cybersecurity risk by eliminating human intermediaries, change the way we authenticate votes and share sensitive healthcare data across multiple organizations, and even enhance how we operate connected devices on an Internet of Things ecosystem.

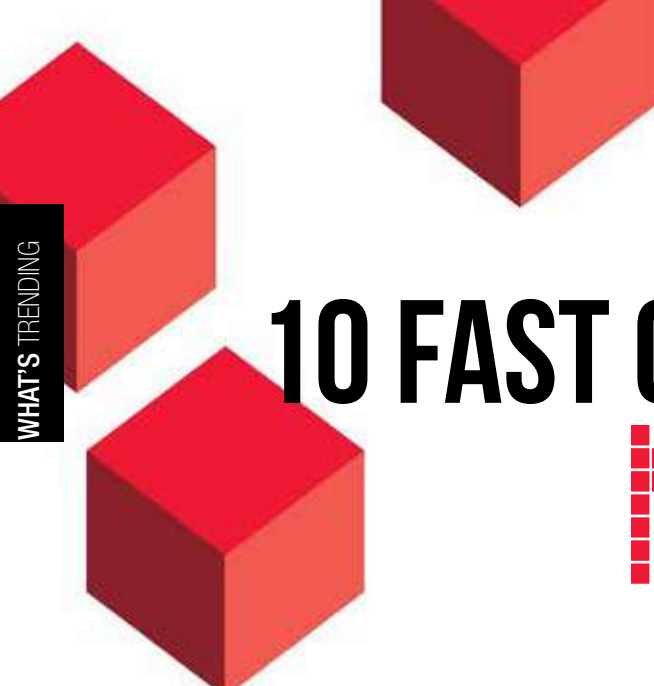
Looking at the health care industry as a case study, technologists and health-care professionals across the globe see blockchain technology as a way to streamline the sharing of medical records in a secure way, protect sensitive data from hackers, and give patients more control over their information. Instead of payments, blockchain would record critical medical information in a virtually incorruptible cryptographic database, maintained by a network of computers, that is accessible to anyone running the software. When doctors log important information on the blockchain it becomes part of a patient's record, no matter which electronic system the doctors are using—so any caregiver could use it without worrying about incompatibility issues.

Traditional Ledger



Decentralized Ledger





WHAT'S TRENDING

10 FAST C

Jirnexu enables banks, insurance companies, and service providers to think mobile-first and innovate the way they generate leads online, turn those leads into customers, handle their fulfilment, and keep them loyal. The company enjoys the unique position of being Asia's only full stack FinTech solutions provider.



Financial



MyCash Online is an e-Marketplace specially designed for massive pools of Migrants in Malaysia & Singapore. MyCash Online is offering easy, secure and convenient online services to the foreign workers, who do not have access to online banking or credit cards. With years of experience of working for migrants, we take pride in providing quality & convenient online services 24X7.



produce a



mOLPay®
Buy Everywhere, Pay Anywhere

THE LEADING SOUTHEAST ASIA'S PAYMENT GATEWAY

“MOLPay Cash has proven that cash payment method is preferred as it becomes one of the Top 3 non-card payment options. With regards to 11.11, MOLPay hit sevenfold growth in its transactions volume for the biggest online sale event this year.”

The payments industry has been evolving rapidly, especially in the last few years with the growing shift to digital. More than 10 years ago, online consumers in Malaysia were introduced to a payment gateway called MOLPay, a brand that is now becoming the leading payment gateway in Southeast Asia.

MOLPay offers a wide range of e-commerce payment solutions – from online payment acceptance and processing, fraud management and also payment security. MOLPay achieved one of the lowest dispute transaction ratio in the online payment industry. In light of the rise of Fintech in today's economy, we talked to Eng Sheng Guan, the CEO behind the brand, to share with us the history of MOLPay and its contribution in bringing Malaysia to the global stage of economic digitalization.

The Brand History

Providing a complete coverage of payment methods, including credit/debit card, domestic internet banking with more than 100 banks in Southeast Asia, and Online to Offline (O2O) payment or known as MOLPay CASH, MOLPay was first founded as NBePay in 2005. In 2011, MOLPay became part of the MOL Global Group, one of the largest internet companies in Southeast Asia with offices in Malaysia, Singapore, Thailand, Indonesia, Philippines, India, and Australia/New Zealand. MOL processes more than MYR1 billion transactions a year. In May 2012, Malaysian Electronic Clearing Corporation Sdn. Bhd. (MyClear), a wholly-owned subsidiary of Bank Negara Malaysia (Central bank of Malaysia) has appointed MOLPay as its non-bank acquirer for its FPX service for online merchants.

Since its inception, MOLPay was certified as the Best Application in MSC Malaysia Asia Pacific ICT Award in 2008 and awarded for MEPS-FPX Most Outstanding Merchant (Payment Model) Award in 2009. In 2011, NBePay joined MOL and rebranded as MOLPay. In 2014, MOLPay launched over-the-counter payment at 7-Eleven named MOLPay Cash. MOLPay launched parcel locker service named BOXit as well as Mobile XDK in 2016. In 2017, MOLPay is appointed as the acquirer by Alipay in Malaysia and continues more product launches such as MOLPay VT (virtual terminal) and MOLPay ATM. MOLPay services always comply with the highest global data security standard – Payment Card Industry: Data Security Standard (PCI DSS) Service Provider Level 1, and also, the Malaysian Payment System Act 2003.

“MOLPay Cash has proven that cash payment method is preferred as it becomes one of the Top 3 non-card payment options. With regards to 11.11, MOLPay hit sevenfold growth in its transactions volume for the biggest online sale event this year,” shares Eng.

mOLPay®
THE LEADING PAYMENT GATEWAY IN SOUTHEAST ASIA

CEO of MOLPay Mr Eng Sheng Guan

“E-commerce nowadays has evolved and the payment options are expanding together with high security enforcement. Previously, Malaysians have been worrying about the payment security, but since they have started to be aware of the payment gateway, they have become more accepting towards online payment and online business in general, which has also made it into the list of e-commerce hot bed in Southeast Asia.”

Championing the e-Commerce Industry

Southeast Asia comprises of diverse nations. With different level of technology penetration, there are a lot of payment options provided. Some would prefer online and some prefer offline payment methods. In a country like Thailand, the use of online payment is still low due to the lack of trust perceived by its people. Thus, it hinders the growth of e-commerce in the country which will further affect the whole region.

However, Thailand is not only the country that feels insecure with its system. In a Nielsen's report, cash still holds an unchanging significance to Southeast Asians. Therefore, providing cash payment method should be key to win their purchasing decision. The survey has recorded a very strong preference in cash, with the Philippines leading (74%), Thailand (68%), Vietnam (61%) and Malaysia (60%).

In order to cater to consumers who prefer to pay in cash and those still worry about switching to online payment, it is important that the payment gateway is secured and suitable. MOLPay's payment gateway addresses these concerns and it has also succeeded in offering cash, card and other payment options for consumers.

“E-commerce nowadays has evolved and the payment

options are expanding together with high security enforcement. Previously, Malaysians have been worrying about the payment security, but since they have started to be aware of the payment gateway, they have become more accepting towards online payment and online business in general, which has also made it into the list of e-commerce hot bed in Southeast Asia,” explains Eng in regard to the rise of the e-commerce industry in Malaysia.

With the rapid development of the industry and the vast usage of payment channels for retailers and shoppers alike, MOLPay has significantly played a role in contributing to Malaysia's economic growth by designing a complete platform of payment channels.

Aside from online payment channels that connect to the local and global financial services corporations, MOLPay Cash was designed as an alternative payment platform for e-commerce to accept payment in cash for any online purchases.

“This has helped businesses to target the consumers who are more reliant towards cash. The availability of our payment range has made e-commerce in Malaysia able to accept payment from wide customer base, online and offline,” adds Eng.



“As we expand, we are partnering with other service providers aside from payment services, such as telecommunication service providers, convenience stores as well as e-commerce merchants to improve the business practices and let payment acceptance unbounded across countries. In other words, we always focus and seize the opportunities arise in our payment industry as a part of achieving the security and convenience of a payment system”

Bridging the Borders to Diverse Countries

The strong force within the brand has enabled it to become the leading payment gateway in Southeast Asia and in turn has improved the business practices in the countries especially in its ability to provide this payment platform that connects with the financial institutions in Malaysia and across Southeast Asia.

“As we expand, we are partnering with other service providers aside from payment services, such as telecommunication service providers, convenience stores as well as e-commerce merchants to improve the business practices and let payment acceptance unbounded across countries. In other words, we always focus and seize the opportunities that arise in our payment industry as a part of achieving the security and convenience of a payment system,” he explains.

MOLPay's advancement in e-commerce rests on its strength in enhancing its services to present the best experience for their merchants and customers.

With that, MOLPay is continuously committed to being in the forefront in innovating new range of payment services such as MOLPay Cash that helps online businesses to capture offline consumers, Mobile XDK that has able to eliminate the challenges of in-app payment integration, MOLPay VT that enables payment to take place anywhere with just a smartphone and more.

Looking Ahead

The global payments ecosystem is constantly changing as new startups try to change the way we move money around the world. Mobile wallets and the increased importance of card security to reduce fraud are some of the major trends that are shaping the future of payments processing. But the development in the industry doesn't deter MOLPay in one bit.

The future promises to deliver a rapidly changing payments landscape as



increasing convergence, integration and e-commerce and mobile technology radically change the shape of the payments market place. Over the next five to seven years, retail and wholesale payments are expected to mature into highly automated and interactive eco-systems. MOLPay looks at it as a driving force for them to improve the brand positioning in the industry.

“The rise of fintech today is very encouraging and we are nearing the cashless society where digital payments take place in many occasions especially in the case where time and security are sensitive to consumers. As they have already gotten used to having online businesses around in Malaysia, we believe that the presence of cashless practice and the rest of FinTech innovations will follow along in the near future and we are excited to be part of it,” says Eng.

MOLPay is now maintaining their strength in thriving to offer omni-channels in the Southeast Asia. Be it credit card, internet banking, kiosk, over counter, ATM, e-wallet, etc, MOLPay offers merchants to accept payment in omni-channel with a single integration. Therefore, an in-depth knowledge of payment method is key

for merchants who wish to collect payments for their products or services in the region.

“e-Wallet will boom in year 2018 where e-wallet operators will launch their services to the market. We are looking forward to empower the payment processing for the e-wallet players. But most importantly, we are currently strengthening our network and partnership in Southeast Asian countries; we are targeting to become the largest and preferred payment gateway in Southeast Asia,” he concludes.



CHINESE New Year

— 2018 —

BY JUSTIN CHEW

GEARING UP FOR THE CHINESE NEW YEAR HAS AGAIN OPENED THE GATES TO MANY NEW OPPORTUNITIES AND ALSO MANY SECOND CHANCES. LET BYGONES BE BYGONES AND LET US RIGHT THE WRONGS OF THE PAST YEAR. JUST AS PRADIP CHATTOPADHYAY ONCE SAID, 'A YEAR OLDER, A YEAR WISER AND WITH WISDOM WHICH HAS BEEN NOURISHED BY EXPERIENCE COMES THE AUDACITY OF HOPE'.

16TH FEBRUARY 2018 MARKS THE AUSPICIOUS YEAR OF THE DOG AS BEING DEFINED BY THE CHINESE ZODIAC CYCLE. DOGS ARE WELL KNOWN FOR THEIR GOOD TRAITS, PUTTING LOYALTY AND THEIR LOVING NATURE ASIDE, THEY ARE ALSO SLOW TO ANGER AND RICH IN COMPASSION. THE YEAR OF THE DOG IS THE YEAR OF HOPE AND NEW BEGINNINGS, GETTING ON AND BEING TAKEN IN WITH THE LATEST TRENDS OF THE DIGITAL AGE, LET'S NOT FORGET OUR TRADITIONAL CUSTOMS AND VALUES WHICH CONNECT US WITH FAMILY AND FRIENDS. LET'S NOT GO ASTRAY FROM THE NORM AND LET'S MAKE THE NEW YEAR WORTH CELEBRATING AGAIN.

HERE IS EVERYTHING YOU NEED TO KNOW OF WHAT THE YEAR OF THE DOG WILL BRING YOU. ON TOP OF THAT, WE HAVE ALSO EQUIPPED YOU WITH ALL YOU NEED TO KNOW AND DO DURING CHINESE NEW YEAR.

YEAR OF THE DOG

2018

According to the Chinese Zodiac, 2018 is the Year of the Dog and its characteristic word is ACTION! The year 2018 meets the element of Earth, so 2018 is an Earth Dog Year. The Dog occupies the eleventh position in the Chinese zodiac. You are a "Dog Chinese zodiac animal" if you are born in any one of these years: 1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018.

The Chinese Horoscope 2018 predicts that this Year of the Earth Dog is going to be a good year in many areas. The Year of the Dog is to be taken seriously as many happenings will be coming your way. Whether you end the year on a high note or not, it all boils down to the choices you make. This Year of the Dog would be a better year for most of us. There would be a better focus in life. Most people born in the Year of the Dog would be more ambitious as this year will be their best. Let's then look at the areas of success:

Fortune

According to Master Thean Y Nang, a Feng Shui expert with 30 years of experience, in 2018, many of us should be more hands on and practical, take initiatives to increase personal wealth. It is going to be hard, but some positive areas to look at are the real estate sector and investment for retirement. If you are born in the Year of the Dog, the big earner will be from digital investments. These are not your ordinary investments but they are worth looking at when making sound investments.

By benefiting from your investments, the right strategies must be in place. Sometimes it is perfectly normal to be radical but push harder to get it through and most importantly be persistent. Getting rejected is common but stay focused on the goal.

Career

Where career is concerned, David Tong of Chinese Metaphysics Global Consultancy expressed this is the year to be ambitious with nothing held back, live big as though you have nothing to lose in 2018. A promotion is in the books for most of us but there will be a couple of hurdles to leap over before one gets it. So don't lose sight of it and don't give up easily, because if you do, then you will never know if the last hurdle is a breeze.

If you are venturing into a new business, be prudent with your capital and spend wisely. Don't just think about making a quick buck and don't be taken by other people's success. For all you know, it is all show and no go. Plan

diligently and stick to your principles. You can never go wrong if you stick to this and take calculated risks in between to achieve great success.

For those born in the Year of the Dog, you are advised to take it easy, relax and take strolls in the park to ward off any bad luck that may come your way.

Love

Many of us will actively seek true love in 2018. The truth of the matter is to actually experience this, one would have to believe that true love exists and not doubt it. The trick is, the more you think about it and put yourself in that position, the more likely it will happen. The end result may not be a fairytale story, but take advantage of your position and invest in it. Go slow if you must! After all, slow and steady wins the race. Joey Yap has proposed a solution for both men and women to go through with their love life in 2018. He has good insights to a blissful relationship and expertise in rekindling romance.

For men, although your love life is forecasted to flourish this year, don't rush into doing anything that will complicate your relationship. Be open and share your thoughts and feelings with your partner. Don't beat around the bush, be sensitive to her emotional needs and don't be selfish.

For women, you should love unconditionally regardless of conditions. Try to understand that your partner is trying so hard to make you happy. Most of the time we do not

see the good that is done but instead are very focused on a particular mistake our partner has committed. Try outweighing the good over the small tiny mistakes this year and you shall experience a more loving relationship.

It is recommended that you and your partner take a walk around a lakeside or in a park to bring more luck to your romantic endeavors. However, be willing to put all your worries behind when doing this.

Health

To Lillian Too, health is everything. "Your health is in your hands". In other words, make the right choices where your health is concerned. She explained that we have to be very careful with our health as it could be costly when you need healing. The greatest form of investment you can do for yourself is to get yourself insured. Get it before it is too late. After all you can never put a price on your health. This is also a part of investing for your future and it will safeguard your loved ones. Be wise and start making the right choice.

This also a year to make lifestyle changes. If not now, then when? Sign up for a gym membership and just do it. Because the longer you think about it, the more you will develop excuses for not doing so. The trick here is not to think hard about it, do it and get it done!

Having all that you need for the New Year, here are some of the finest offerings to start your year in style:



Panerai's "Year of the Dog" Extremely Rare Timepiece

Lunar Year of the Dog 2018
UK Five-Ounce Gold Proof
Coin



Nike Gears up to Drop a Reworked Air Force 1 Low "Year of the Dog"

8 AUSPICIOUS CHINESE NEW YEAR DISHES

— BY TONY THOMPSON —

Celebrating Chinese New Year without feasting is like having the body sans the soul. To the Chinese especially, all celebrations must come with feasting. If not, it's not a celebration at all!

The Chinese New Year celebration actually begins on the eve of the 16th of February 2018 when the sumptuous reunion home-cooked dinner is prepared. According to tradition, generations of Chinese families will gather at round tables to enjoy family bonding as well as indulge in mouth-watering dishes. This meal is considered to be

the most important meal of the year. After that for 15 consecutive days, the Chinese celebrations will commence with great gaiety with abundant and tasty dishes served all around for two weeks of feasting and receiving of red packets. Food is truly the cornerstone of this celebration. Do you know that some of these dishes are steeped in tradition and are homonyms for 'long life' and 'prosperity'?

In the spirit of the festivities, we've rounded up 8 essential Chinese, or Lunar New Year dishes, and included the significance behind them all.

Meal of fortune. Black moss or 'Fatt Choy'

The symbolic connotations of 'fatt choy' in Cantonese means continued wealth and rising good fortune. Indulge in this sea treasure infused vegetable dish. Slathered in abalone gravy with finely braised oysters, sea anemone, mushrooms and tender lettuce wraps, this scrumptious dish is guaranteed to tantalize your taste buds. The round shaped mushroom further connotes family reunion. Every successful business entrepreneurs should aspire to order 'fatt choy' for evergreen business opportunities.



Big bowl feast aka 'Poon Choi'

This trademark casserole consisting of many intricate layers of mainly meat and seafood used to be very common throughout China. 'Poon Choi' preparation used to require elaborate and skillful teamwork over a few days—testing each village chef's culinary skill and collaboration in their quest for braising perfection. This decadent dish has many meticulous layers of ingredients. Bottom layers may consist of white radishes, pig skin and bean curd to soak the richness of the meat juices and gravy, followed by meats like pork-belly and chicken. Finally, prized delicacies like prawns, sea cucumbers and abalone crown this fascinating potpourri. Only minute amount of vegetables are included. Modern day 'poon choi' is priced ending with eight 'Fatt' RM 388 to RM 888 for prosperity.



Longevity noodles 'shou mian'

Longevity noodles or long-life noodles is popular for birthdays and Chinese New Year celebrations. This auspicious springy wok-fried noodles is able to fire your imagination. The chef's mettle is tested when the 'wok hei' or 'wok fragrance' is visibly encapsulated in the noodle. Custom dictates the long noodles are never cut. It's considered bad luck to cut the strands unless you wish to risk a shortened lifespan. Longevity is about hoping for a long life in relative good health and wealth.



Dumplings of gold 'Jiao zi'

Dumplings represent wealth and good fortune. The shape of the dumpling resembles gold and silver ingots. These ingots were used as ancient Chinese currency, hence consuming more dumplings is believed to usher in abundant wealth in the coming year. This tradition is popular in Northern China. Dumpling fillings may be made from a variety of meats and minced vegetables eaten at midnight on the eve of the festival. A vinegar ginger dipping sauce helps accentuates the dumpling flavors reminiscent of home. When serving dumplings, do arrange in a straight line instead of circles for smooth accumulation of wealth.

Yu sheng/Yee Sang

Kick-off to a prosperous year with a platter of raw fish salad: a mélange of refreshing julienne vegetables and hearty fresh-fruits salads, crispy-crackers and zesty plum sauce with marinated salmon fillets. Diners should always remember to raise your long chopsticks high when tossing this multi-colored dish chanting 'to hei' in the process. The higher you toss, the better prospect for prosperity.

Sea Treasure Soup

Double-boiled soup with fish maws, clams, scallops, fish ball delicacy is a happiness and togetherness meal. By double-boiling the soup, the rich essence of ingredients is captured. When the lid is removed, diners are able to discern the whiff of this aromatic soup. Clams with their bivalve shape symbolizes prosperity because of their resemblance to Chinese coins.

King Prawns 'Har'

In Cantonese 'har' means laughter. Succulent large prawns are served whole with the shells, head and tails to signify completeness in life. Stir-fried in salted eggs, this eye-catching entrée turns a wonderful orange buttery hue. Prawns drenched in aromatic rice wine is extra tender and juicy, ensuring the sweetness of this crustacean is fully extracted for your dining pleasure.

Fish or 'Yu' for abundance

The character for abundance in Mandarin is 'yu' which is a homophone for the word fish. The Chinese phrase 'nian nian you yu' means to bring promise to an abundant year ahead. Start with a good beginning and a significant good ending to the year by consuming fish.

ALL YOU NEED TO KNOW AND DO DURING CHINESE NEW YEAR

BY JUSTIN CHEW



Be Kind And Mind Your Words

Remind the children not to quarrel during Chinese New Year (don't we wish this could apply all year round?) and to avoid mentioning topics like ghosts and death in their conversations. Other words that are a strict no-no are the number four (which sounds like the word for "death") and any kind of vulgar language.

No Cutting

During the Chinese New Year period, tell your children not to use sharp objects like knives or scissors. These objects are associated with bad luck, as their sharp points are believed to cut away your good luck and fortune!

Be Extra Careful

Remind children to be extra careful not to break anything, since breaking dishes invites more misfortune in the New Year. Even when you're eating fish, be careful not to break any of the bones!

What The Fish?

This might sound contradictory – eat lots of fish, but don't eat it all up. Eating fish is a must during Chinese New Year, because the Chinese word for 'fish' is similar to the word for 'plenty'. However, you don't want to 'eat up' all your good fortune – hence you should leave some fish on the plate to symbolize abundance for the future.

Flipping the fish is also considered bad luck. After the top half is eaten, the fish's spine should be removed instead of flipping the fish, to prevent turning your gain into a loss.

The Fruit Of Luck

It is a tradition to bring along mandarin oranges for visiting during the Chinese New Year as the fruit in mandarin means 'auspicious'.

At every visit and upon entering the house, each member of the family, including children should present two mandarin oranges to the heads of the household, and offer the customary New Year greetings as well.

Following right on the heels of Christmas comes Chinese New Year. For parents, this involves the hustle and bustle of spring-cleaning at home, the purchase of new clothes for everyone in the family, and the preparation of red packets to be given out to family members and friends.

Some families today don't follow the Chinese New Year traditions and practices of their elders; however it's still good for us to be mindful of our manners during this celebration, so that we won't accidentally offend a friend or those who are elder. Some traditions are built around moral etiquette, while others have a more superstitious basis. Which do you follow?

It's The Best Time To Stay Up Late

Children should stay up as late as possible on New Year's Eve, to send off the old year and welcome the new. According to tradition, it is also believed that the later they stay up, the longer their parents will live. Of course, they would be more than happy to enjoy more play time with their cousins after the family's reunion dinner.

To Greet Is To Offer Peace

You and the family are reminded to greet everyone they meet by saying 'Gong Xi Fa Cai', which means "Wishing you a Happy and Prosperous New Year". It's customary to wish each other as a way of putting all grudges aside and

offering sincere peace and well wishes to all around. Kids sometimes have to be reminded to say their 'Thank You's, and not to open their red packets in front of the giver.

The Early Bird Gets The 'Ang Bao'

On the first day of Chinese New Year, children should wake up early in the morning to greet their parents and wish them a happy and healthy New Year. In return, they will receive a red packet blessing from their parents.

Nothing But Red

Everyone, including children and babies, should be dressed in new bright coloured clothes to celebrate the New Year. Tell your son to save his favourite Batman tee shirt for another occasion, and don a red Flash suit instead. Red is a favourite colour of choice, because it symbolizes luck and prosperity. Above all, don't wear white or black clothing, since these are the traditional colours of mourning.

Get Together And Do Chores

Before the New Year arrives, every home should be spring-cleaned from top to bottom – and your children can help out too! After that, house cleaning or any sort of housework is frowned upon during the New Year holidays, because the Chinese believe that this is tantamount to sweeping away any good luck.

Branding Index

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Dato' Dr Abd Latif Mohmod

DIRECTOR GENERAL
FOREST RESEARCH INSTITUTE MALAYSIA (FRIM)

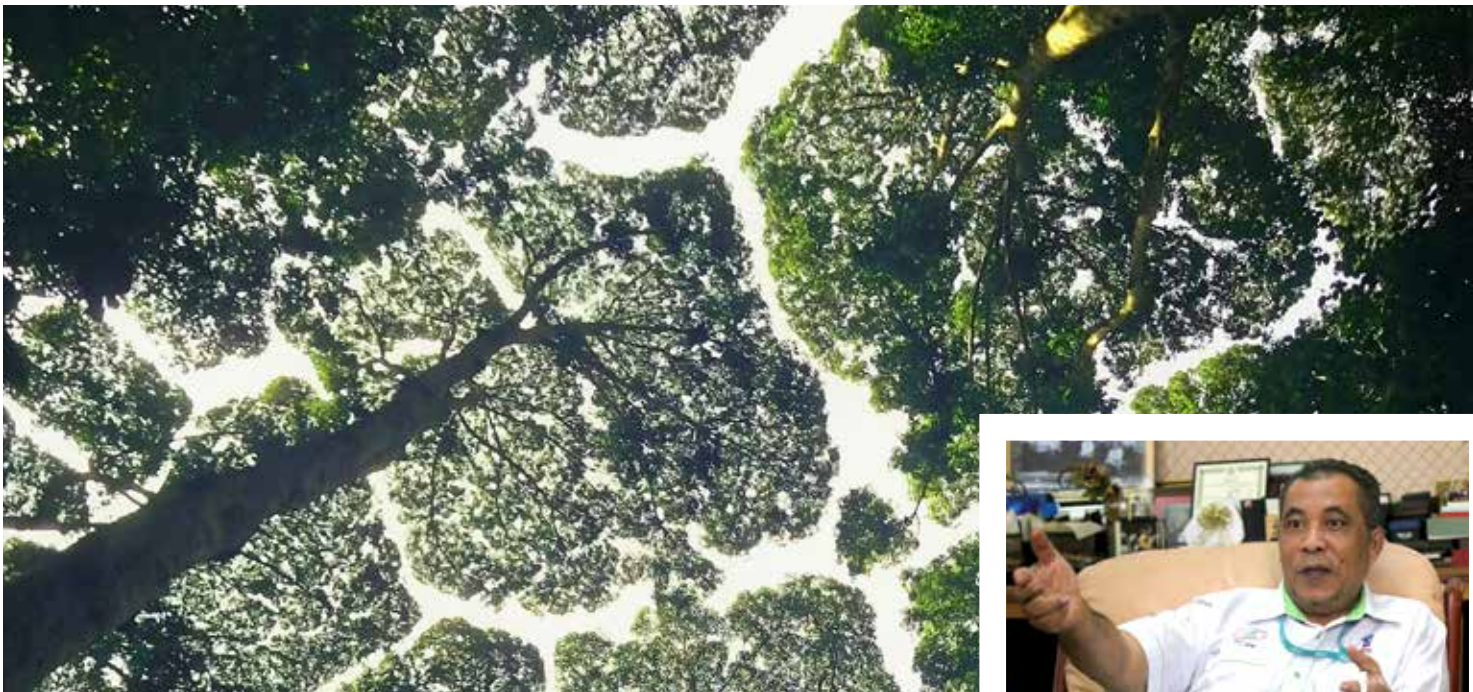
IN THIS ISSUE OF BRAND VOICE, WE CAUGHT UP WITH DIRECTOR GENERAL OF FOREST RESEARCH INSTITUTE MALAYSIA (FRIM), DATO' DR ABD LATIF MOHMOD WHERE HE SHARED WITH US FRIM'S ROLE AS ONE OF THE LEADING INSTITUTIONS IN TROPICAL FORESTRY RESEARCH IN THE WORLD.

Dr Latif began his career at FRIM as a Research Officer in 1985 upon graduating from the National University of Malaysia in 1984. He then obtained a Master of Science (MSc) in Forestry in 1992 and completed his part-time PhD study in five semesters, specializing in Non-Wood Forest Products from the Agriculture University of Malaysia in 1996.

Before being appointed as the Director General of FRIM, Dr Latif held FRIM's Deputy Director General of Operations post from 2005 to 2008. The period saw him led the establishment of Conservation Management Plan for FRIM Campus and Land. Due to such an impressive plan, on 2 August 2007, FRIM had successfully secured its Land Title with a total area of 544.3 hectares and FRIM's campus was gazetted as A Natural Heritage Site in 2009. In May 2012, FRIM was gazetted as National Heritage by the Ministry of Information, Communication and Culture. Upon taking up the helm as FRIM's Director-General in May 2008, Dr Latif led FRIM to emerge as one of the world's recognized referral centre for tropical forestry research, development and innovation.

Dr Latif is, on record, the first and only forestry scientist ever honoured with the Malaysian National Young Scientist Award (1993), National Inventor Award 1997, Eisenhower Fellow of USA (1999), Outstanding Young Malaysian (1999); the youngest recipient of International Union of Forest Research Organizations (IUFRO)'s Scientific Achievement Award (1995) in the history of global forestry practice and the Rotary Research Gold Medal Award (2012) for his research contribution in the field of 'Science-Green Products'. He was selected as FRIM's Most Prolific Author of High Impact Factor Journal in 2010. Dr Latif was also conferred with the Science and Technology (S&T) Achievement Award in November 2012 by the Malaysian Scientific Association (MSA) to award his outstanding contribution to the S&T development in Malaysia; and recognized as the Top Research Scientist Malaysia (TRSM) in 2013 by the Academy of Sciences Malaysia (ASM).

Told in his own voice, Dr Latif talks more on FRIM as a national heritage...



Taking up the role as the Director General of FRIM has enabled me to do more of what I'm most passionate about. I was part of the team that pioneered and managed the research and development (R&D) activities on properties and utilisation of non-timber forest products such as rattan, bamboo and palm. To date, I have published nearly 300 papers in various local and international journals and proceedings and invented 50 machines (12 registered) for processing of rattan, bamboo, *Pandanus* and other palm.

As one of the leading institutions in tropical forestry research in the world, FRIM has the role to develop better ways of managing the forest and its resources to prevent further biodiversity loss while creating a balance between the development of forest-based technologies, products and innovations to help the related industries; and educate the public on the importance of forest sustainability. FRIM's R&D activities are aimed at helping the country in its continuous efforts in conserving the natural resources and environment, ensuring the sustainable management of our forests with the development of efficient downstream processing and utilising technology to ensure the promotion of an ecologically sustainable forestry sector in Malaysia. Its R&D activities are targeted to ensure a balance between the preservation of forest resources while meeting the demands of the fast-growing forest-based industries through alternative methods and technologies or widely denoted as 'Waste to Wealth'.

In maintaining the forest as a national heritage and Malaysia's pride

At FRIM we've made all sorts of efforts to preserve our forest. To name a few, FRIM is one of a good example of a man-made forest, here in Kepong. We are here to show that it is not impossible to recreate a forest like a rainforest. Of course, it is not something that you can achieve overnight; it takes almost one century to be able to nurture a man-made rainforest. Yet it is not impossible and we are proud of it. Other than that, FRIM worked hard to attain the recognition as Natural Heritage Site and National Heritage to ensure the continued existence of FRIM and protection of FRIM campus against encroachment or future development. Our next future aspiration is to attain the UNESCO World Heritage Site.

FRIM is also one of the top eco-tourism destinations in Malaysia, offering visitors various attractions and activities such as nature trails, waterfall, nature education centre, camping and picnic sites, botanic gardens and arboreta.

As a whole, FRIM has contributed as a model for regeneration of forest and conservation activities. Through one of its earlier research, FRIM introduced

and pioneered the 'Waste to Wealth' denotation by introducing rubberwood as alternative timber material for furniture. FRIM's R&D activities have also contributed to the transformation of rubberwood from being treated as domestic firewood to becoming one of the most sought after wood; replacing natural resources for furniture and wood composite industry.

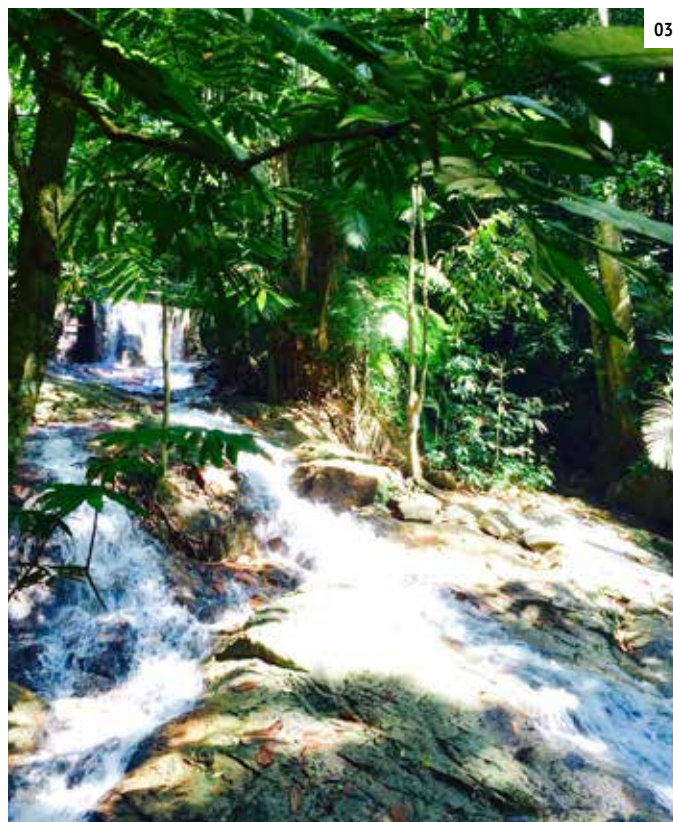
FRIM is also one of the implementing agencies in a national forest plantation programme and assisted Foresty Department Peninsular Malaysia (FDPM) in the replanting of mangroves. We successfully developed and introduced a technique to increase the survival rate of mangrove species, the Comp-Mat Technique to rehabilitate coastal areas exposed to erosion by strong waves. More than 28,000 mangrove trees have been planted in an area of 35ha since 2008.

I'm proud to say, FRIM has also been entrusted by the NRE to carry out traditional knowledge (TK) documentation since 2007 on medical and aromatic plants used by indigenous people in Peninsular Malaysia. The project was initiated to develop a TK database on the use of medicinal and aromatic plants by the Orang Asli community while acknowledging the waste contributions made by them.

We've also successfully collaborated with state forestry departments to conserve the habitats of nine threatened species throughout Peninsular Malaysia (High Conservation Value Forest).

Thus, FRIM's R&D is also aimed at helping the forestry-related industries overcome challenges with supply of raw materials, developing value-addition technology, new products, better processing and planting techniques, turning wastes to wealth and documenting the richness of our biodiversity. For example, our institution has developed and patented the High Temperature Drying (HTD) system, a lumber treatment system without the use of chemicals and enhances timber stability and reduces the processing time.

FRIM is also recognised as a centre for tropical forest research and development with its up-to-date research facilities and accredited referral centre; testing facilities with compliance to international standard and requirements such as fire door testing, CARB compliance formaldehyde emission test and high temperature drying.



images :
1) Dr Latif is seen here holding the plant named after him, *Brownlowia latifiana* or melunak dungun latif.
2) FRIM's Kepong Botanic Gardens.
3) The beautiful waterfall located at FRIM Kepong.



The importance in preserving our natural environment for the future of Malaysians and the world at large

As we all know, forests play a crucial role in fighting desertification and land degradation. In addition, preserving forests is preserving water sources and biodiversity. At the same time, forests are important to food security and nutrition worldwide. More than two thirds of the world's plant species are found in the tropical rainforests; it provides shelter and food for rainforest animals as well as taking part in the gas exchanges which provide much of the world's oxygen supply. Exposure to nature is also essential for personal health and well-being.

Being the one and only forest research institute in Malaysia, FRIM plays a role in maintaining a good relationship with Mother Nature by protecting our forest. The efforts to protect our forest started as early as in 1920s with the establishment of FRI/FRIM as a tropical forest research institute to develop knowledge and technology pertaining to forest and forest products.

Today, FRIM is an outstanding centre of biodiversity, a unique ecosystem of tropical forest flora and fauna, insect and fungi. FRIM has the largest collection of dipterocarp germplasm/gene data bank and among the largest collection of preserved specimen in the Kepong Herbarium (c. 300,000 specimens).

We have a ministry responsible to tackle the issues related to natural resources and environment; which has 12 departments/agencies specialising in the diverse aspect of natural resources and ecosystems, the important NGOs and the concerns they share with us on forest conservation and protection in Malaysia. We are also in a better position to establish collaboration or partnership with neighbouring countries to jointly conserve, preserve and protect our respective precious forests.

As a green lung in the concrete jungle of Klang Valley, FRIM also provides a refuge for rest, recreation and nature

education activities for picnickers, joggers and nature group visitors. It is also a popular place for family day event, bird watching, jungle trekking and nature photography, among others. The natural landscape of FRIM and the recreational facilities provide an escape from the hustle and bustle of city life.

We are aiming to be the world leader in tropical forestry research by providing leadership in advancing the country's tropical forestry R&D, commercialisation and application. Furthermore, we hope the model of reforestation in FRIM will encourage more efforts to regenerate forest in the country and all over the world as one of the measures to mitigate the effects of global warming.

Creating awareness on forests and natural environment

In my opinion, through exposure to nature at an early age, we can inculcate a sense of love, care and concern among the younger generation for the environment conservation. We can also encourage the younger generation to join nature societies or environmental-related activities; such as tree planting and learning more about the uniqueness of our forests; to understand and appreciate the services and natural resources provided by forests and how important the forest is to our wellbeing. Environmental education is crucial and should be taught since primary school. In this aspect, FRIM has been working with important NGOs such as Malaysian Nature Society and WWF-Malaysia; and supported various environment awareness programme through the celebration of International Day of Forest and World Environment Day, amongst others.

My advice for the community at large is to be vigilant with nature and environment related matters; play our roles actively in preserving our natural environment. Understanding the importance of conserving environment is one thing, taking action to do something such as planting and caring for trees, avoiding open burning, or even the 3R (Recycle, Reuse, and Reduce) to ease the demand towards our natural resources and contribute significantly to forest conservation.

Fujifilm

X ASTALIFT

FROM FILM TO MAKEUP

The Creative Shift that Helped Save Fujifilm

Almost 10 years ago, Fujifilm did something strange. They started making cosmetics. But looking back now, not only does the decision make total scientific sense for a film company, it may have been one of the major reasons Fujifilm was able to survive the digital revolution.

In 2006, the global manufacturer of cameras and film Fujifilm entered the cosmetics field, in the following year launching its Astalift series of skin-care products. Since then the company has extended its product lineup beyond the skin-care series to also include base makeup. Astalift continues to grow as a global brand, sold in China, Southeast Asia, and European countries as well as in Fujifilm's home market of Japan.

It may seem odd for a film company to sell cosmetics, but as the background to the development of Astalift shows, this was an ideal business match.

The first key linking Fujifilm and cosmetics is antioxidant power. The company has conducted extensive research on technologies to prevent oxidation by ultraviolet rays, a cause of color fading, in order to preserve vivid colors in printed photographs. In this effort, the company focused on the natural antioxidant astaxanthin, which is now a key ingredient of Astalift products.

This antioxidant can be used for both film and skincare because the same oxidation from ultraviolet rays that causes color photographs to fade also leads to the aging of a person's skin. Ultraviolet rays increase melanin in the skin, producing spots, and cleave the fibrous proteins collagen and elastin that serve to maintain skin tautness, thereby causing wrinkles and sagging.



There were challenges in using astaxanthin in skincare products, however. The substance is fat soluble and does not readily dissolve in water, making stable formulation in cosmetics difficult. The key to overcoming this was once again found in film technology. In manufacturing photographic film, more than 100 types of fine functional particles, such as those that sense light and produce color, are emulsified and dispersed on ultrathin collagen membranes about 20 micrometers thick. These membranes are then layered about 20 times. This nano-level emulsification and dispersion technology made it possible to stabilize the astaxanthin in cosmetics products, at the same time greatly enhancing its ability to penetrate the skin. Moreover, collagen, which accounts for about half of the materials in film, is also a main component of skin. Fujifilm used its long experience dealing with collagen to determine the best collagen for skin moisture and tautness.

Drawing on Photographic Technology

Nakamura Yoshisada, the senior research manager in Fujifilm's Pharmaceutical & Healthcare Research Laboratories, has led the development of Astalift. He was involved in film-related development for most of his career at Fujifilm, leaving him at a loss initially when he was assigned to work on cosmetics. In the end, though, he was able to draw on his previous research for the new job.

Photographic film and digital cameras capture light and express it as color. The company found a way to apply its cutting-edge light-analysis and control technology to its cosmetics work, too. Skin looks quite different under artificial lighting than it does in natural outdoor light, presenting cosmetics researchers with a tall challenge when it comes to producing a consistent look on the face. Fujifilm focused on optical analysis of skin condition and control of light absorption and reflection in its creation of a foundation to make the skin look beautiful under any conditions.

From Film Technology to Total Health Care

Fujifilm has long been a household name in the photography industry. However, the rise of digital cameras brought about drastic declines in demand for film. While the company strove to respond nimbly to this shift—indeed, it was the developer of the world's first digital camera in 1988—it was clear that maintaining its focus on photography alone was not a viable way forward. This led Fujifilm to expand into new fields, including Astalift and other cosmetics, functional foods and supplements, and pharmaceuticals. At the same time, the company has continued to develop its X-ray films and medical devices, which have been a part of its product portfolio from the outset.

The company was called Fuji Photo Film until 2006, when it adopted the current name, Fujifilm. This new starting point, a "second founding" for the firm, was the launch pad for expansion into a range of new fields on the basis of its technologies cultivated over the years. In April that year the company established the Fujifilm Advanced Research Laboratories as the center to bring together its technologies and seek synergies among them. This was where Astalift was born.

"Fujifilm has a history of pioneering challenging, uncharted fields, as we have done in our cosmetics development," Nakamura notes. He is confident that the company's store of photographic film expertise will continue to provide hints as it explores new areas. He sums up the Fujifilm approach with a phrase that drives its thinking in the face of sweeping changes to the industry landscape: "Businesses have life-spans, technology does not."





On the heels of the sale of its 100 millionth G-SHOCK watch, Casio celebrated the 35th anniversary of the launch of the iconic timepiece line at Madison Square Garden. The event, followed by a concert, featured Casio president Kazuo Kashio and the G-SHOCK's "founding father," Kikuolbe.

The occasion celebrated G-SHOCK's "absolute toughness" with appearances by athletes. One highlight was an appearance by former New York Ranger hockey star Mark Messier – the captain of the 1994 championship team – who slapshot a few G-SHOCKS into a goal for the audience in an evocation of a classic Casio TV ad – to prove that the brand's signature ruggedness claim endures.

The Indestructible Watch

A favorite of outdoor enthusiasts, military personnel, first responders, extreme athletes, celebrities, gadget freaks, and fashion trendsetters, the G-Shock watch has a long and storied history that goes back over thirty years. After Casio lead designer Kikuolbe dropped a watch given to him by his father and saw it shatter to pieces, he vowed to create an unbreakable watch that could withstand major drops and impacts.

In 1981 the three-member Project Team Tough set out to make Ibe's vision a reality. The team sought to develop a watch based on the "Triple 10" concept: shock resistance to withstand a 10 meter drop, 10-bar water resistance, and 10-year battery life. To achieve this, Ibe came up with the "floating module" concept that suspended the module with a few points of contact and provided



efficient shock protection without the need for excessive shock absorbing material. After going through over 200 prototypes and rigorous testing, the final result was the G-Shock DW-5000, launched in April 1983.

The G-Shock would quickly gain a reputation as the world's toughest watch, featuring a protective case and an extreme level of shock resistance and toughness that had never been seen before. It also featured 200-meter water resistance, a ten year battery, and had the digital functions that remain integral to all G-Shock watches today: stopwatch, countdown timer, 12/24 hour mode, alarm, and light. It didn't become the worldwide sensation it currently is overnight, but the tough G-Shock sport watch filled an untapped niche and continued to grow in popularity and reputation. The DW-5000C would evolve into the DW-5600 in 1987 and live on spiritually as the various 5600 models that are still produced today. The original DW-5000 was also reissued in limited editions for the G-Shock 25th and 30th anniversaries.

Casio did not rest on its laurels and continued to innovate, consistently introducing new G-Shock models and technical features. In 1989 the first analog G-Shock AW-500 was launched. 1992 saw the first sensor equipped watch, the DW-6100 with a thermometer. 1993 saw the introduction of the Frogman DW-6300, an oversized, asymmetrical diving watch. The Frogman was the first G-Shock to be ISO-certified and would later become one of the most significant model lines in G-Shock history.

The G-Shock brand experienced a golden age in the 1990s and found the brand gaining more mainstream acceptance and a newfound image as an innovator of streetwear style and fashion. G-Shock's many limited edition collaboration watches with popular streetwear and lifestyle brands would prove to be extremely popular and continues to be a major part of its operations.

With the clear success of their resin G-Shock watches, Kikuolbe and a team of eight young Casio engineers set out on a new mission to create a metal G-Shock that could be worn for both casual and dress occasions. The result was the MR-G series which launched in 1996. Analog models joined the MR-G series in 1997 and laid the foundation for the high-end G-Shock watches of today.

Later in the 2000s with the release of many limited editions, the GW-200 Frogman models became fashionable timepieces and highly sought after collectibles. Casio launched the Baby-G line for women in 1994 with the DW-520, a smaller, fashionable watch with the same shock resistance technology. In 1995 the first DW-6900 was launched. The 6900 model would become one of the most popular and iconic cases like the 5600 and seems unlikely to ever be discontinued. The first solar powered Raysman DW-9300 was released in 1998 and this was the beginning of the now popular Tough Solar feature. 2000 saw the introduction of radio time calibration with the GW-100, later to evolve and currently be known as Multi-Band 6.

Significant recent releases include the highly popular and fashionable GA-100 Big Case Series including the GA-110, GA-120 and GD all-digital versions, the S Series for women, the current Master of G professional line, the GPS hybrid GPW-1000, the new Mudmaster, and the luxury-end MT-G and MR-G models.

As time passes, the G-Shock brand becomes more and more timeless. G-Shock watches are the soundtrack to many memories. Through technological innovation, functional and fashionable design, and a strong commitment to its original mission, G-Shock has become one of the world's most recognizable and trusted brands.

CHANGING THE WORLD IS NOT A QUESTION OF AGE, BUT MINDSET.

Paul Polman has been a leader in the corporate world for 35 years and has been the driving force in Unilever as CEO for the past eight years. He has used his background to build a new movement in this space; one that involves a commitment to social good. Recently, the French government pinned a knighthood on him, not for his ability to drive profits but for his vociferous global campaigning to rein in climate change.

Polman's embrace of sustainability as a core management principle has helped bolster Unilever's reputation globally. The consumer goods company ranks No. 38 this year on Fortune's list of the World's Most Admired Companies Top 50 All-Stars, up from No. 41 in 2016. It's the sixth straight year Unilever has made the list, which is determined by surveying thousands of executives and analysts.

Why is it your personal mission to be a force for good and not just make a profit? Do you believe that purpose actually drives profit? Explain.

We have long known about the many challenges we are facing - inequality, poverty, youth unemployment and climate change, just to name a few - and I have always believed that everyone - including business - has a role to play in addressing them. Business needs to be part of the solution, not the problem. We cannot be bystanders. We need to be a giver, not a taker in a society that gives us life in the first place. It is - after all - not possible to have a strong, functioning business in a world of increasing inequality, poverty and climate change. The good thing is that, next to our moral obligations to address the global challenges, it is also an enormous business opportunity. That's the equally exciting part.

Sustainability isn't just the right thing to do, it is essential to drive business growth. It is very simple: stronger alignment of business with societal interest and planning for the long-term is the only way to guarantee sustained success and longevity, for our business, and for our planet. This is the core premise of the Better Business, Better World report of the Business & Sustainable Development Commission (BSDC), which clearly showed that it is in companies own "enlightened self-interest" to make markets work for a sustainable and inclusive future.

Unilever
DOING WELL
BY DOING GOOD

"The world we want is an enormous responsibility."

If we help harness markets - and all the financial, human and innovative capital they represent - to deliver the world we want, it comes with a minimum \$12 trillion opportunity and the creation of 380 million more jobs. It's worth going for.

How are you able to serve the needs of both your investors, employees and the world at the same time? Are there any trade-offs in the process?

Our business model is one that serves multiple stakeholders, from our consumers, to our shareholders and the community in which we operate. And people want to be a part of this. Customers and suppliers want to partner with us. Young people want to join us; half of our graduates say they joined us because of the USLP whilst on LinkedIn, we are the #1 most looked-up FMCG globally. Investors are staying with us for longer periods; 70 per cent stay with us 7 years or longer because of our Unilever Sustainable Living Plan. We are building partnerships with governments to scale solutions we know that work.

The Unilever Sustainable Living Plan is directly linked to earnings and returns - it drives growth, reduces costs, mitigates risks and attracts talent. There have not been any trade-offs. This is reflected in the 290 per cent total shareholder return we have achieved over the last nine years alone. Well ahead of the world index or sector which again shows that responsible business models can go hand in hand with building shareholder value over the longer term.

The challenge we face is more about the system in which we operate. Like all businesses, we are impacted by the short-term focus of financial markets and political systems. We need a reform of the financial system, with greater focus on serving long-term needs of society. Challenges are especially critical in the more transformative areas where you need governments to help implement right frameworks or industries as a whole to change. Partnership for the common good is now more important than ever and why it earns its very own Sustainable Development Goal: Number 17.

Before becoming CEO of Unilever, you worked at Procter and Gamble for 27 years followed by three years at Nestle. How has your thinking about CSR and the role of purpose evolved as your career progressed?

Thanks in part to the Millennium Development Goals, over the last few decades one billion people have been lifted out of poverty, three million children's lives have been saved each year due to improved hygiene and sanitation, and there are more people in education than ever before. But unfortunately, the crisis of 2007/8 showed that this progress led to high levels of debt, overconsumption and frankly left too many behind. Most companies understand that they have to be part of the solution, but often the focus is still on occasional CSR, rather than fully embedding sustainability into the business model and working with others to drive transformational change.

I was honoured to be asked by the UN Secretary General Ban Ki Moon, to be part of the high level panel to develop the Sustainable Development Goals (SDGs) adopted in 2015. If it is implemented successfully, the SDGs could irreversibly eradicate poverty in a more sustainable and equitable way.

Over the next year, we will look at how we can make the SDGs an integral part of how every company operates. One of the ways we intend to do this is through the newly formed Business & Sustainable Development Commission, under the leadership of Lord Malloch Brown, which brings together leaders from business, labour, financial institutions and civil society to highlight the enormous rewards to businesses who take a lead in sustainable development. After all, there is no business case in enduring poverty.

So we must embrace the SDG Agenda and recognise it as an important driver of business strategies, innovation and investment decisions. We need more companies on board, and more sustainable business models focused on meeting the evolving needs of societies around the world.

When you started at Unilever in 2009, your approach to CSR set you apart from everyone else. Have you seen a change in your interactions with your peers since then?

We are seeing more companies step up their conversion to a more responsible business model. Some are driven by moral reasons and a firm belief in the role of business as a force for good. Others are driven by the economics as the cost of inaction in many areas starts to exceed cost of action. Finally there is a group that understands that we now live in the age of transparency, where there are few places to hide. Irresponsible behaviour will be detected much more quickly and can significantly affect reputation and market value, as we have seen in the many cases exposed.

We are also seeing stepped up partnerships across the industry as many issues, such as ending deforestation, driving social standards across the whole value chain or moving to sustainable sourcing can simply not be done alone. The move to natural refrigerants by consumer goods companies, The Tropical Forest Alliance, Grow Africa or

Scaling up Nutrition are great examples of that.

What advice, and inspiration, would you pass along to the next generation of leaders about sustainability? How they can take some of what you've experienced and carry it forward?

It is key to keep in mind that everyone can be a leader, and that everyone can make a difference. Being a good leader starts with a firm commitment to your purpose. It is not enough to just say it, you have to act on it, too. Walking the talk, if you like. It is in fact an exciting time to be part of a fast changing world of business, and instilling your own purpose in what you do is becoming more and more important.

Leaders need have an acute sense of awareness of the world's challenges, and embrace the need for transformational change. This requires those who can be total system thinkers. We're living in a complex world, and we cannot operate in silos.

Closely tied to this is that you should never underestimate the power of partnerships, and in fact embrace it. Many of the challenges we face today are just too big and complex for any one organization or sector - or even governments - to resolve alone. It's only by working together in partnership that we can hope to develop the long-term solutions that are needed.

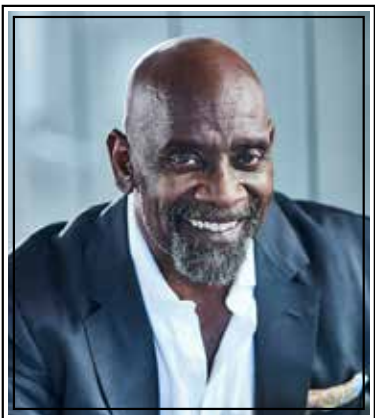
And those partnerships should be grounded by the ambitions of the Sustainable Development Goals, as the biggest business opportunity of our lifetime. We need leaders to become true advocates of the SDGs and be vocal about what you believe in and what you stand for.

Finally, do you think that by doing good, you're more successful?

More importantly, in order to create critical mass, we will need to show that it makes economic sense. There is increasing evidence to show that purpose driven models are indeed also good business models for the long term. Take climate change; if no action is taken, the Food industry will see its profits being wiped out in 30 years or less.

Companies that report on their carbon exposure are more in tune with the realities of today's world, and are most likely have thought about the risk of climate change to their business model and taken action. Providing the market with more information also removes risk from the finance sector and results in lower cost of capital. We now see the financial markets catching on - \$24 trillion of capital under management is calling for a price on carbon and many are rapidly decarbonising their portfolio. Consumers are equally asking for a more sustainable and equitable future for all and increasingly are making their spending choices on that basis.





BRAND EXPERT **CHRIS GARDNER** THE HAPPYNESS FACTOR

BY GERALD CHUAH

IF you have watched the movie “*The Pursuit of Happyness*” in 2006, you would be inspired by the rags-to-riches story about a homeless single parent trying to raise his son in the streets of San Francisco.

Set against the urban city landscape during the 80s, life was a struggle for single father Chris Gardner (Will Smith). Evicted from their apartment, he and his young son (Jaden Smith) found themselves alone with no place to go. Undaunted, he juggled between work to raise his son, even though they had to take shelter in a public toilet at a bus station.

Having been inspired by his real-life story for many years, I was overjoyed to meet the real “Will Smith,” or rather Chris Gardner in person, during Success Summit 2017 at Sunway Convention Centre in November 2017.

Standing tall, Gardner is a large man who spoke with an authoritative voice, explaining how his dark days were behind him. He now use the real life lessons he learnt to motivate others.

Through it all, Gardner said his top priority was to be a good father to his son. Although he never knew his real father, and his step-dad was unkind to him. “I made the decision at 5-years-old that when I had children, my children were going to know who their father was,” Gardner said, “and that no one would ever treat my child as I was being treated.”

In addition to a strong father-son relationship, *The Pursuit of Happyness* also presented the American Dream as an achievable reality.

In a rooftop scene at a basketball court, Gardner was seen giving advice to his young son, who was trying to shoot hoops with his new basketball. After a strong-but-errant shot, Dad critically informs him, “You’ll excel at a lot of things, but not [basketball].”

Suddenly he paused awhile, and made a U-turn in his advice.

“Don’t ever let somebody tell you can’t do something. Not even me. All right? You got a dream? You gotta protect it. People can’t do something themselves, they want to tell you you can’t do it. You want something, go get it. Period.”

Too often, we believe that we’re not good enough, and that we can never achieve dreams we hold close to our heart. That’s not just wrong. It’s also untrue. “Be committed to Plan A, not Plan B. If Plan B was any good it would have been Plan A,” said Gardner.

Throughout his ordeal, the hardest question to answer came from his son: “How did we get here?” “If you drive here, then you can drive out of here,” he reasoned.

Despite his hardship, Gardner took inspiration from a paragraph from the *Declaration of Independence* by the 3rd U.S. President Thomas Jefferson published on July 4, 1776, which said there is part about our right to life, liberty, and the pursuit of happiness.

“I remembered thinking how did he know to put the pursuit part in there? That maybe, happiness is something that we can only pursue, and maybe we can actually never have it. Realizing that the pursuit of happiness is our constitutional right, Gardner eventually transformed his life to become the man he is today.

Earlier during his speech, Gardner made an interesting observation about Spiritual Genetics, a term he used to explain how people are united by hope and a common dream despite their difficult life circumstances.

Gardner remembered the words of his mother “who though she had too many of her own dreams denied, deferred, and destroyed, she still instilled in me her child, that I could have dreams, and that I did have a responsibility and the power.”

“Spirit can’t be beaten into darkness. There is a part in you that cannot be quantified or analyzed,” and that generational transfer of a hope and dream is what led countless people on their Pursuit of Happyness.

For Gardner, he made the decision to be world class at a time when he was living out of a transit-station bathroom with his infant son. One thing led to another, and with positive work ethics, he managed to get a job as a stockbroker and eventually started his own multimillion-dollar firm.

He later published his autobiography “*The Pursuit of Happyness*” in 2006. The book became a New York Times best-seller and was made into a movie starring Will Smith. Gardner became financially successful through his firm, but after Gardner’s wife’s death in 2012, he decided to pursue a career in “Happyness.”

Today, the American businessman, investor, stockbroker, motivational speaker, author and philanthropist, travels the world to tell his inspiring story.

“Whatever you seek to do with your life, be world class at it. “Success begins from within you, and only you can turn the impossible to possible.,

“It’s okay if people don’t believe in your dream as long as you believe in yourself,” he added.

Gardner has written two more books on the subject: “*Start Where You Are: Life Lessons in Getting from Where You Are to Where You Want to Be*,” and “*Happyness 2.0: Love, Spiritual Genetics and the New American Dream*.”

In 2002, Gardner received the Father of the Year Award from the NFL. He also received the 25th Annual Humanitarian Award from the Los Angeles Commission on Assaults Against Women (LACAAW), and the 2006 Friends of Africa Award from the Continental Africa Chamber of Commerce. His life exemplifies what is possible, in the Pursuit of Happyness.

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*1 A function combining operation by CASIO's original solar power-generation system with current positioning determination by GPS (Global Positioning System), global satellite positioning system) and time correction by terrestrial radio wave. *2 Approximate battery operating time: 7 months (no exposure to light after a full charge).



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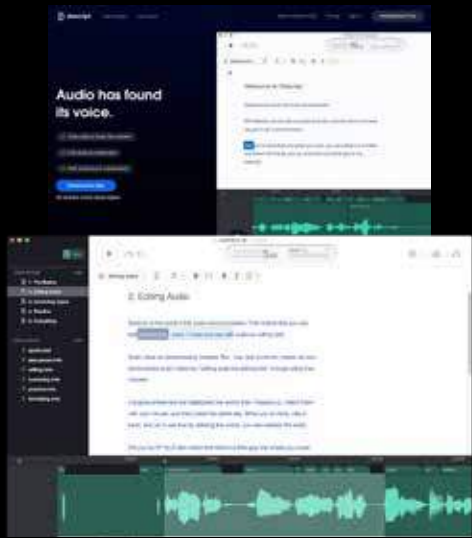
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descript

Founded in: USA

Descript is world's first audio word processing platform that enables editor and producers to edit sound files while a writer would edit its lyrics. The idea is to offer anyone editing audio files, whether podcasters, journalists, or musicians, the ability to edit single-track audio clips as easily as they would edit words in a word processing document. The app relies on text-audio alignment in order to work. A text-based transcription is generated from the audio file, and from there, the app uses machine learning to do a match between the audio sample and the text version of the words.

<https://www.descript.com/>

マチマチ

Founded in: Japan

Social media community platform MachiMachi publishes crowdsourced reviews and information about local businesses and happenings from people living within the same area. Users simply have to input a phone number to register and confirm their address in about a minute. Users increased threefold in half a year, and the platform now has 6,300 registered users. Previously known as Proper Inc., MachiMachi collaborates with local governments in Tokyo like Shibuya, Toshima, and Bunkyo. The company recently announced that it's collaborating with Mito City in the Ibaraki Prefecture.

<https://machimachi.com/>

The Grapevine.

► Showcasing innovation for the betterment of the community and surviving in the business-hungry world, many talents continue to shine and rise as entrepreneurs by making their own stage as business-savvy people. Ranging from developers to jack of all trades testing out and improving areas and aspects of social and professional services, here are some startups to keep an eye out for that are doing good in their world.

Babierge

Founded in: USA

Babierge is a baby gear rental marketplace where, instead of lugging everything around with you from city to city, you can rent from individuals wherever you go – baby cribs, strollers and whatever else you'll need. It's also a way for families, called "trusted partners," to make an extra bit of cash for the baby gear they already have. Those needing baby gear log onto the site and choose the destination city they'll be traveling to. From there, you'll see the family willing to rent and the equipment they have to offer listed below. Choose what you need and then select the dates you'll need the equipment. From there you'll see if the gear is available and the total price. If all looks good you can check out and arrange for delivery wherever you may be in town.

<https://www.babierge.com/>



Founded in: Malaysia

These logistic specialists have been on their way toward regional expansion, catering to Malaysians all over the country who are in need of help in moving and hauling. Ranging from household to commercial moving, this innovative startup also provides the extra option of sourcing manpower help should the client require it through their dynamic app where patrons can browse for price and service ranges within their needs. Their move expanding from business-to-customer to business-to-business has increased their popularity and helped their company's consistency, propelling the business to a bright future.

<https://thelorry.com/>



Personal Branding

HOW MUCH APPEARANCES MATTER FOR YOUR PERSONAL BRAND

First impression is everything, especially in the world of branding – be it for a product, service, a company or even your own self as a personal brand.

Creating your own Personal Brand is important as a powerful, attractive personal brand ensures success in every area of your life faster, with greater ease and comfort. With a powerful personal brand, you'll climb that corporate ladder much faster.

Your personal brand is what people say about you behind your back; it's the words they use to describe you to others and it's how you make others feel about you – just like a corporate brand or a product brand. We don't always think about how others see us, therefore our personal brand is often left to chance.

To stand out from the crowd in your organisation and maximise your career potential, you need to take control of your personal brand and manage the perceptions of others more consciously. To be considered for a new role within your company you need to work hard on your brand image because your skills and abilities are already well-known. Adding a great brand image to your tool kit makes a powerful impact, and this gets talked about.

Personal branding is not just about creating a great image, however. A superficial image that doesn't reflect your true individuality and personality will always be transparent and will be deemed unauthentic by your peers. Creating a powerful personal brand reputation goes much deeper than that.

Think of yourself as an iceberg. The huge portion beneath the surface is you, the individual – your strengths, your drivers, values, attitude: the elements that are fundamentally you as a person. The small piece on the surface is the bit that people see every day: your dress, grooming, body indicators, facial expressions, voice, attitude and behaviour.

Style and grooming are the packaging of your personal brand. Do you present yourself in a way that invites trust and credibility as an immediate perception of your brand? Your dressing should be an extension of your personality and personal brand – what does yours say about you? Think about those smart casual days. What may be acceptable in the role you're currently in may not be appropriate for your next role. Dress for the next role you want, not for the one you're in. This will get you noticed.

Attractiveness is more than good manners and grooming – it's about conducting yourself with confidence and style too!



The First Step to a Great Personal Brand? A Distinct Look.

Appearances are part of your personal brand. Dress the part you want to play, pay attention to your mannerisms, and if you suspect that something in your visual presentation may be off-putting to your audience, ask a trusted friend or colleague for feedback.

Everything you wear conveys information about you. For this reason, you need to understand the foundational details of a well-dressed individual. Be realistic and honest with yourself about what fits your body and what doesn't. Do your research by shopping without buying.

Successful people connect well with others through their writing, speaking, and nonverbal communication. They recognize that their clothing and grooming are nonverbal tools they can control to help them achieve their goals and ambitions.

What you wear and how you wear has a domino effect. This is referred to as the universal effects of image. This phrase is appropriate because the way you look affects the way:

- You think about yourself.
- You feel about yourself.
- You speak.
- You act or conduct yourself.
- Others react or respond to you.

Color is also an important aspect of your personal brand in the clothing that you wear.

Grooming Tips for Professionals

Like the clothes you wear, your grooming is a complex form of visual, nonverbal communication. Grooming not only includes keeping your body clean and odor-free but also caring for and maintaining your teeth, breath, hair, hands, and nails. Body piercings and tattoos are best covered up in the work environment.

Sufficient sleep and rest also factor into the equation so that you can look your best and appear to be ready for the next opportunity.

Managing your grooming routine communicates an attention to detail that helps you create a positive first and lasting impression about you and your abilities.

For men:

- Opt to be clean-shaven or else wear a well-shaped and closely trimmed moustache or beard. Even a 5 o'clock shadow needs to look intentional and groomed.
- To maintain a polished look, see your barber or stylist every three to five weeks. The easiest way to stay on top of your appointments is to schedule several months out at a time.
- Invest in a small hair trimmer. It's the best tool for keeping the back of your neck groomed between appointments.

For women:

- A light and natural application of makeup enhances your appearance and shows that you put thought into your head-to-toe appearance.
- Choose a hairstyle that is current and easy to keep up. Very long hair is best worn up to be distraction-free.
- Keep nails well manicured.

Go with what suits your body type

Be realistic and honest with yourself about what fits your body and what doesn't. Not all designers cut for the same figure type, nor are all styles suited to all body shapes. Do your research! Discover what brands and designers cut for a figure type most similar to your own.

Find a style that highlights your best assets and diminishes those parts of your body that you would rather not emphasize. All you need to do is to take a walk downtown to see what people shouldn't be wearing! You don't want people thinking those same thoughts about you.

Personal branding takes your best self out into the world. The look that you present speaks to that. Let the best parts of your image be seen and let the right clothing cover the rest.



GO ASEAN

UNFORGETTABLE ADVENTURES

BY GERALD CHUAH

South East Asia is a truly unique destination – it is rich in culture, food, and scenic locations, and has just about everything under the sun. With that in mind, Malaysian multi-platform content provider GOASEAN uncovers a kaleidoscope of spectacular destinations and fascinating finds for travelers in this part of the world.

Since its inception two years ago, the multi-award winning company has produced 60 hours of original content, explored 700 destinations, and created 17 original series, featuring community-based tourism, culture, heritage, entertainment, business and more.

Helping the dynamic series are brilliant program creators: Edwin Raj, Senior Vice President; and Melvin Lew, Head of Content, who both have extensive experience in the production line, having worked abroad for a number of years, and cutting their teeth in local TV industry with 8TV, more than a decade ago.

As Malaysians with a global outlook, the ambitious duo has created numerous original series, and multi-faceted programs that cover almost every aspect of travel and living to showcase the beauty of ASEAN to the world, and have won more than a dozen awards to validate their success.



ASEAN TRAVEL INITIATIVE

Recently GOASEAN won its 19th award with ART&TUR – International Tourism Film Festival award in Portugal for the award-winning adventure travel series 'The Eco Traveller' for 'Sustainable & Responsible Tourism' as it maintains its winning streak for the past two years.

"GOASEAN is the world's first ASEAN travel initiative to promote Southeast Asia as a single tourism destination. We are the world's first platform to focus exclusively on travel tourism in Southeast Asia by bringing fresh content across 10 magnificent countries – with the best travel, food, culture, entertainment and business stories the region has to offer, distributed through multiple broadcast and digital platforms," said Lew.

TOURISM BRANDING

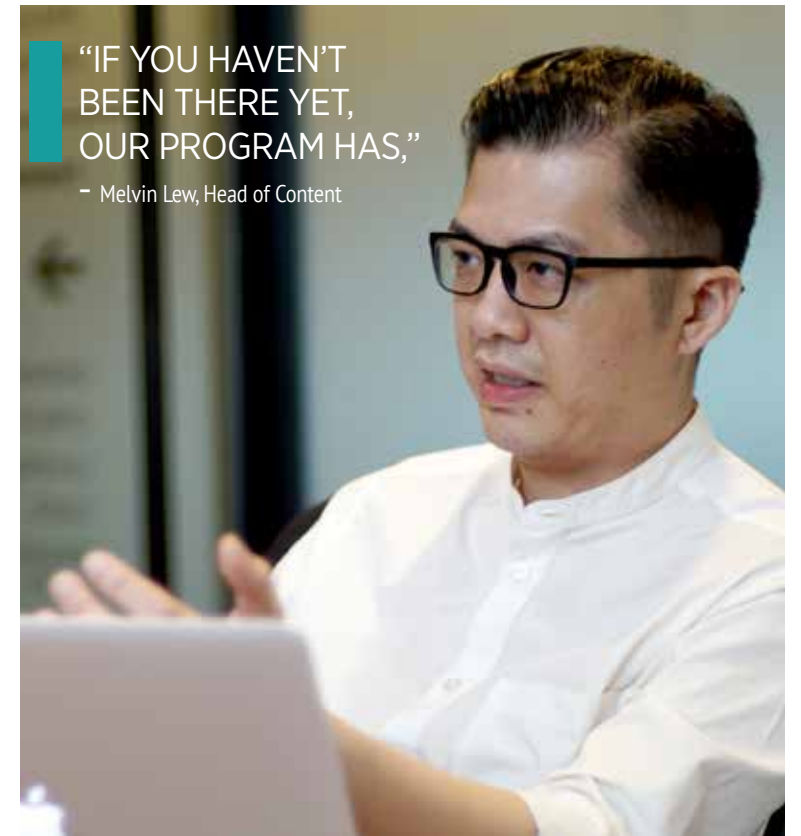
Raj said many people like to travel to New York and Paris because these are branded travel destinations, which has matured over the years. However, Southeast Asia is largely undiscovered – with a population of 650 million people, with many cool places to discover and potential for future growth.

Why go ASEAN? Lew said: "ASEAN countries are rich in culture and diversity, with lots to offer, and audiences will be surprised to find many of these attractions in their own backyard."

"Do you know that you can find oysters in Selangor, the tallest Asian snow-capped peak is in Myanmar, and there are cherry blossoms in Thailand? What about the famous Tusan beach in Miri with glowing blue light water at night, and the Sky Mirror in Kuala Selangor with a mirror-like reflection of the sky?" said Lew, besides many foodie destinations and adventure trails to discover, which the general population are still unaware of – until now, thanks to GOASEAN.

"IF YOU HAVEN'T
BEEN THERE YET,
OUR PROGRAM HAS,"

– Melvin Lew, Head of Content



FUTURE PROOF

‘GO Travel’ is GOASEAN flagship program which has been on for three seasons. The hosts of GO Travel are always up for an adventure, uncovering destinations, immersing with local culture, trying new activities, and meeting travel industry hotshots.

“The unique thing about our travel and lifestyle program is that it is not time sensitive. We create future proof content with evergreen topics that appeals to a wide audience – from foodies, to eco-tourism warriors, and those who love to live on the fast lane,” explained Lew.

For example ‘ECO Traveller’ hosted by World Wildlife Fund Ambassador Rovilson Fernandez, follows his exciting, eco-friendly off-the-beaten-track across the Philippines; while ‘Go Explore’ is another action-packed flagship series hosted by super model Hannah Tan, on her latest travel exploits.

In 2018, GOASEAN will introduce another original series ‘Scuba Love’, where Isabella Glanznig will explore the pristine blue waters of the majestic Johor seas, and ‘We Are Family’ its first Mandarin show featuring fun, family-friendly activities in Malaysia.

Other popular titles in production include: *Lost At Sea*, *Grand Escape*, *Happy Ending*, *Unseen Malaysia*, *Go Fast or Go Home*, *Tee Up*, *Off The Hook*, *Paradise Wedding*, *Road Maps*, *Eco Travelers*,

Strange Encounters and *Supper Heroes* amongst others.

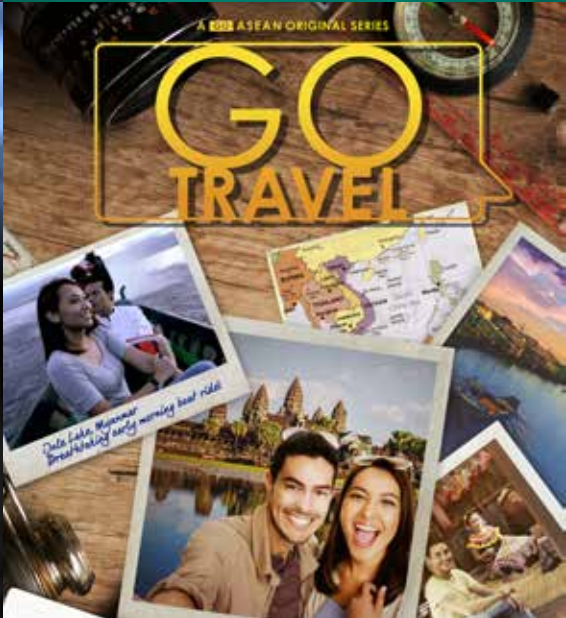
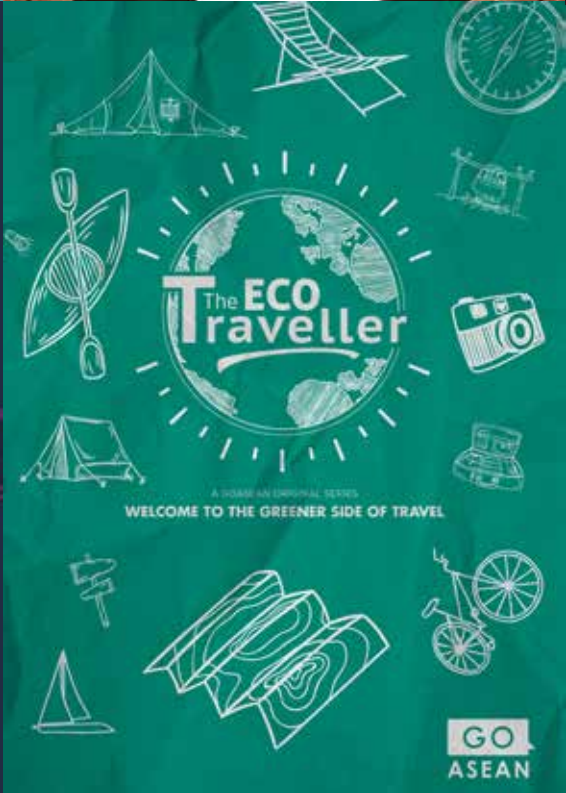
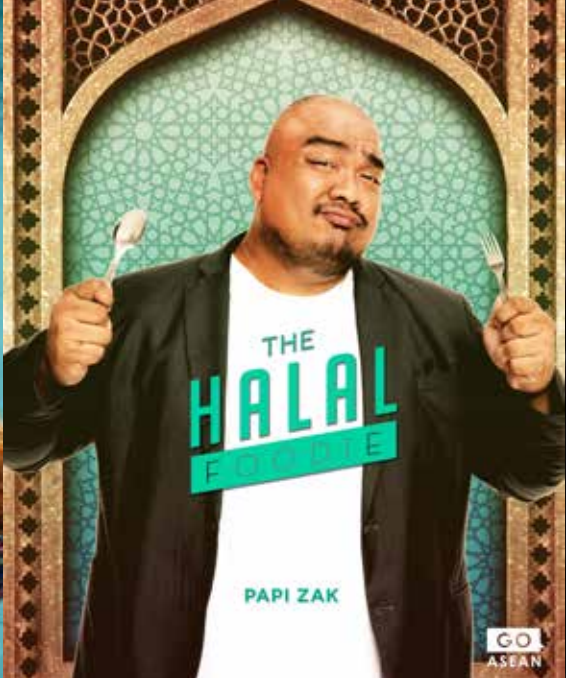
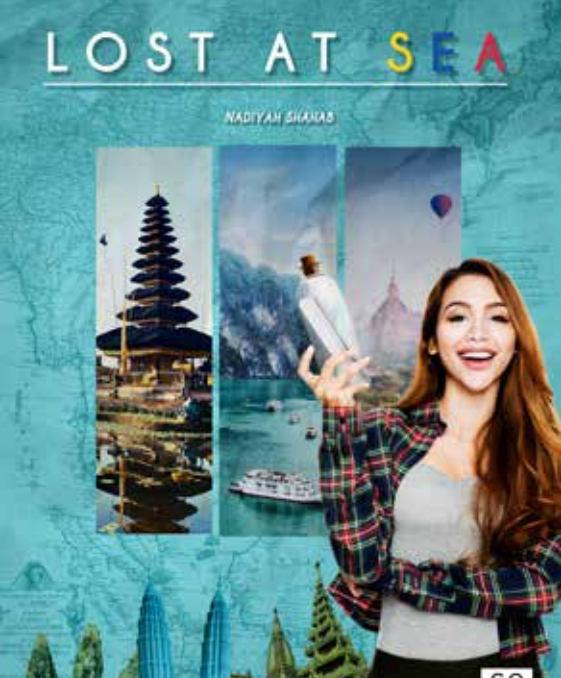
“Our target audience ranges from anybody who can travel and likes to travel, or those who prefer to surf their TV-channels from home,” said Lew.

WORK CULTURE

It has been a crazy journey. People usually ask “Why so many series?” and “How do you cope?” “Will you run out of ideas?” First of all, variety is the spice of life, and our wide range of programs cater to different groups of people,” said Lew, adding there will be no shortage of ideas moving forward.

Raj added: “This year has been intense. We’ve been working non-stop, creating multiple programs at the same time. In August 2017, GOASEAN entered into an agreement with Discovery Networks Asia-Pacific (DNAP) to broadcast its programmes across Southeast Asia, Taiwan and Hong Kong. Today our programs are available in 53 countries around the world, in multiple channels including Discovery Chanel, TVB Hong Kong, ABS-CBN Philippines and inflight entertainment.

“Some of these programs are created by our in-house team while the rest are created by our overseas partners who share the same passion and eye for details, with high production values,” added Raj.



PROMOTING TOURISM

It is said you will miss 100 per cent of all the shots you don’t take, the same goes with traveling. Thanks to low cost carriers, many of these ASEAN destinations are now a few hours away by flight, and is accessible to more people.

“Our joy in helming this program is to create an inspiration and aspiration for people to want to visit these incredible places, and give them ideas of where to go and what to do -- whether on a day trip, or over the weekend, so it changes people’s perception about Southeast Asia and makes it more common place.

Another interesting idea is to use GOASEAN travel content to promote tourism in various states and countries by collaborating with the tourism authorities there,

“Our creative approach to production, design, branding and marketing solutions can help promote local tourism elevate their campaign,” said Raj.

“We have a back catalog available for purchase. These evergreen content can go to multiple platforms and be redistributed to other markets with useful information for tourists and travelers,” he added.

TRAVEL STORIES

With easy access to various digital platforms, GOASEAN encourages viewers to share their travel stories with a fresh take on Southeast Asia destinations.

“We provide stories that are unique and packed with suggestions, recommendations, and tips to inspire your next unforgettable adventure in Southeast Asia – a place we proudly call home, one story at a time,” said Lew.

For more info about upcoming GOASEAN programs, go to: <http://www.goasean.com>.

“THERE IS A LOT TO BE SAID ABOUT THE SPEED AND EFFICIENCY OUR WORK CULTURE. WE HAVE A VERY SMALL TEAM BUT VERY PASSIONATE, LIKE-MINDED PEOPLE WHO BRINGS QUALITY CONTENT TO THE WORLD, AND WE ARE LEARNING FAST,”

– Edwin Raj, Senior Vice President



ANNOUNCING THE COLOUR OF THE YEAR FOR 2018 *Ultra Violet!*

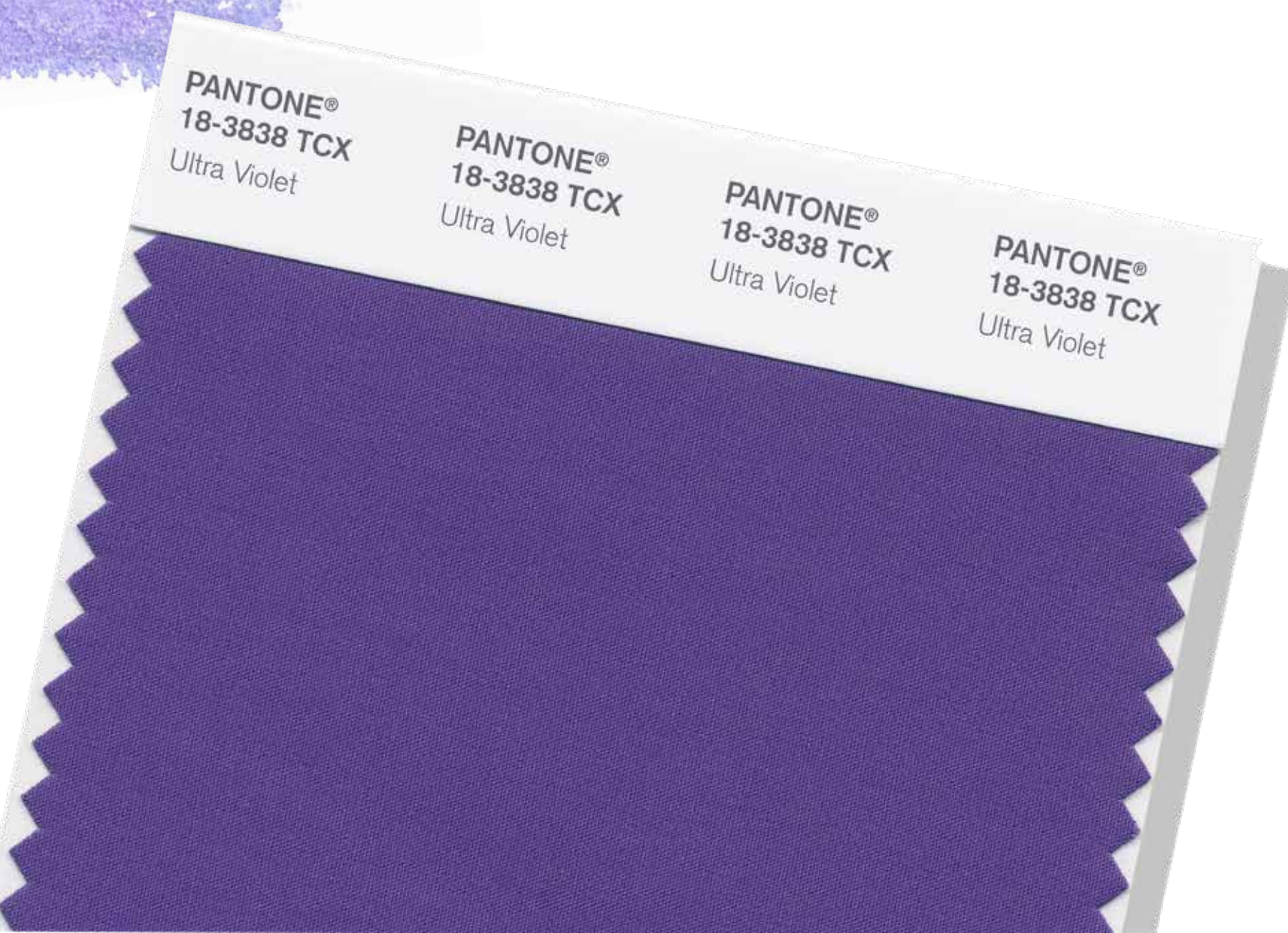
INVENTIVE AND IMAGINATIVE,
ULTRA VIOLET LIGHTS THE
WAY TO WHAT IS YET TO
COME.

THE FUTURE IS PURPLE

Pantone named Ultra Violet the colour of the year. They chose this complex colour to reflect a "complex" time. According to Pantone, Ultra Violet is a "provocative yet thoughtful" colour. Historically, it's been associated with nonconformity and spirituality. Pantone also believes this colour symbolizes new possibilities and a hopeful future.

Pantone has been naming colour of the year for many years and the Pantone Colour Institute chooses the colour based on their analysis on pop culture, food, fashion, design, technology, and more.

A dramatically provocative and thoughtful purple shade, PANTONE 18-3838 Ultra Violet communicates originality, ingenuity, and visionary thinking that points us toward the future. Complex and contemplative, Ultra Violet suggests the mysteries of the cosmos, the intrigue of what lies ahead, and the discoveries beyond where we are now. The vast and limitless night sky is symbolic of what is possible and continues to inspire the desire to pursue a world beyond our own.



SO WHY PURPLE?

IT'S "THE MOST COMPLEX OF ALL COLORS," ACCORDING TO LEATRICE EISEMAN, VICE PRESIDENT OF THE PANTONE COLOUR INSTITUTE. "BECAUSE IT TAKES TWO SHADES THAT ARE SEEMINGLY DIAMETRICALLY OPPOSED — BLUE AND RED — AND BRINGS THEM TOGETHER TO CREATE SOMETHING NEW. IT COMMUNICATES ORIGINALITY, INGENUITY AND VISIONARY THINKING,"

Enigmatic purples have also long been symbolic of counterculture, unconventionality, and artistic brilliance. Musical icons Prince, David Bowie, and Jimi Hendrix brought shades of Ultra Violet to the forefront of western pop culture as personal expressions of individuality. Nuanced and full of emotion, the depth of PANTONE 18-3838 Ultra Violet symbolizes experimentation and non-conformity, spurring individuals to imagine their unique mark on the world, and push boundaries through creative outlets.

Historically, there has been a mystical or spiritual quality attached to Ultra Violet. The color is often associated with mindfulness practices, which offer a higher ground to those seeking refuge from today's over-stimulated world. The use of purple-toned lighting in meditation spaces and other gathering places energizes the communities that gather there and inspire connection.





FITBIT IONIC SMARTWATCH

The watch you've been waiting for. US \$300

There is no better way to show commitment toward a New Year's resolution than a FitBit Ionic. Those familiar with the brand will know that the Ionic is one of the best fitness trackers available today. There's GPS for running, waterproofing for swimmers and, as ever, a 24/7 heart rate tracker. It's got a 4-day battery life and will also give you detailed feedback on your quality of sleep. It's not got all the gizmos we'd expect from a smartwatch, but when it comes to fitness it ticks all the boxes.

KEEPING UP WITH TECHNOLOGY

EVERY YEAR, THE MOST POPULAR BRANDS ARE SADDLED WITH RELEASING THEIR FLAGSHIP DEVICES, WHICH GET PEOPLE TALKING. THEN, THE QUESTION "WHICH SHOULD I BUY" IS CONSTANTLY NAGGING AT THE BACK OF YOUR MIND. BUT WE ARE HERE TO MAKE IT EASY FOR YOU. HERE ARE OUR PICKS OF THE HOTTEST, COOLEST AND MOST SIZZLING GIZMO NOW!

FUNXIM

Affordable Fast Wireless Charging Pad. US \$29

Funxim is the first Qi standard fast wireless charging pad on the market designed for iPhone 8, iPhone 8 Plus, iPhone X and Apple Watch. With a charging conversion rate of over 80 per cent, you can charge your iPhone and Apple watch at the same time with ultra speed. It also supports Apple watch and Android devices.



CAPLY

The World's Most Durable Action Camera. US \$89

Caply is the world's most lasting wearable camera that can continuously record for more than 5 hours of videos. It is intelligently designed to pack a lot of quality enhancements in a small body. A second-generation low energy consuming solution and custom battery design that lasts up to 5 hours straight non-stop record, 24 hours time-lapse record and standby for more than 120 hours.



VINCI 2.0

World's First Standalone Smart Wireless Headphones. US \$89

Workout and stay connected while leaving your phone behind. Vinci 2.0 is a standalone computing device with a Quad-Core ARM Cortex A-7 processor and WiFi, 3G cellular and Bluetooth connectivity. You can ask Vinci to make a call, send a text message, set a reminder, or give you directions. No phone is required so you can carry less and workout more. It integrates with Spotify, SoundCloud, Amazon Music, and KKBOX, with a library of over 42 million songs. It can receive push notifications directly from your phone no matter how far away you are from it.



AKITA

Instant Privacy for Smart Homes. US \$139

Connected to a LAN port on your router, Akita scans your network for any unusual activity and immediately shuts it down. All-the-while letting you know an attempt was made to invade your privacy. Akita uses military-grade security protection that's been retrofitted for the home. It also uses threat intelligence, behavioral analysis, machine learning and doesn't slow your connection at all. Importantly, it doesn't use deep packet inspection.

TARO

Your Next Camera-Mate | Auto-tracking + Stabilizer 2.0. US \$199

Auto-tracking is super-useful when filming outdoor sports like skateboarding, parkour, skiing, basketball, or tennis. However, tracking a fast-moving target against a dynamically-shifting background makes it practically impossible for tracking technologies to work properly. Until now, that is. Taro is proud to introduce a breakthrough product that automatically rotates and tracks your target, making it possible to free up your hands and put yourself squarely in the frame to accurately capture all the action - effortlessly!



THE ALL-NEW PERODUA

MALAYSIAN'S FAVOURITE COMPACT CAR HAS LAUNCHED A NEW MODEL AND IT AIN'T DISAPPOINTING!

The Perodua Myvi is a car hard to miss on Malaysian roads – you can practically see one in every corner of the streets. The all-new 2018 model was recently launched in November 2017 with Minister of International Trade and Industry, Datuk Seri Mustapa Mohamed doing the honours in Putrajaya.

The third-generation Myvi succeeds two very popular generations of the five-door B-segment hatch, the first of which appeared in May 2005. Interestingly, the first Myvi was intended to be a niche model in what was then a sedan-dominated mainstream market, but shot straight to the top of the sales charts. It was Malaysia's bestselling car until the end of 2014, before Perodua's own Axia took over the baton.

This new model features technology that was previously made only available in premium cars. It sets a benchmark for Perodua in terms of quality, design and overall offerings for their future models. According to President and CEO of Perodua, Datuk Aminar Rashid Salleh,

"The all-new Myvi is the first Perodua model to have an upper body designed completely in-house, without foreign input. This is a testament to our technology partner Daihatsu's confidence in our abilities. It allows the car to be tailored to suit the needs and wants that are unique to Malaysians."

New Design, Larger Figure

At 3,895 mm long and 1,735 mm wide, the new Myvi is 205 mm longer and 70 mm wider than the previous one. The much larger

footprint combines with a 30 mm drop in height (to 1,515 mm) for more conventional hatchback proportions. The new car is more aerodynamic than before. Besides the lower body, air spats, a semi-flush rear spoiler and "aeroslim" wipers contribute to the smoother shape.

The new car's 2500 mm wheelbase is 60 mm longer than before – this, together with greater tandem distance (937 mm between the front and rear passengers) and interior width translates to a more spacious cabin. The Myvi's traditional top hat-accommodating head room is no more, but what's left should still be adequate for most.

There's more boot space than before – at 277 litres, the hold is 69 litres larger than before. The rear seats can split fold 60:40 to reveal 832 litres of space, but the surface isn't completely flat. Previously, the seat base can be tipped forward for the backrest to fold flush with the boot floor, but the seat base is fixed here. The seat back has a two-step recline and Perodua touts various seat configurations in the '8+1 flexible seating arrangement'.

Five variants are on offer, and they are the 1.3 Standard G MT (RM44,300), 1.3 Standard G AT (RM46,300), 1.3 Premium X (RM48,300), 1.5 High (RM51,800) and the range-topping 1.5 Advance (RM55,300). Prices are on-the-road excluding insurance. The factory warranty is five years or 150,000 km.

Six colours are available, and they are Lava Red, Mystical Purple, Glittering Silver, Ivory White, Granite Grey (1.5 only) and Peppermint Green (1.3 only). The latter two are new colours.

New Dual VVT-i engines

Two new engines are being offered, both from the current Toyota/Daihatsu NR family with DOHC and Dual VVT-i. The 1NR-VE 1.3 litre unit is as seen in the Bezza and Toyota Avanza, and it puts out 94 hp at 6,000 rpm and 121 Nm of torque at 4,000 rpm.

The base Myvi 1.3 Standard G gives the option of a five-speed manual gearbox, but otherwise it's a four-speed E-AT automatic across the range. Eco Idle auto start-stop, which made its debut with the Bezza 1.3, is available on 1.3 Premium X and above variants.

The 2NR-VE 1.5 litre engine makes 102 hp at 6,000 rpm and 136 Nm of torque at 4,200 rpm in the Myvi. Perodua claims a fuel economy of between 20.1 km/l (1.3 AT without Eco Idle, 1.5 AT with Eco Idle, 20.5 km/l for 1.3 MT) and 21.1 km/l (1.3 AT with Eco Idle) for the new Myvi, which is classified as an Energy





Efficient Vehicle (EEV). On average, the new Myvi is 32 per cent more efficient, P2 says. Weight, ranging from 955 kg to 1,015 kg, is largely unchanged. The outgoing Myvi 1.5L AT was rated at 15.4 km/L.

Premium Features, Made Locally

All variants get LED headlamps with auto off and follow-me-home functions, LED tail lamps, keyless entry with push start, digital air-con controls with two memory settings, 60:40 split folding rear seats and reverse sensors. 1.3L variants get four airbags (front and side) ABS, EBD and Vehicle Stability Control (VSC) as standard. There's also a seat belt reminder for all five seats. The smaller engine is paired with 14-inch wheels (175/65 Bridgestone Ecopia EP150).

As mentioned, Eco Idle is available from the 1.3 Premium X, which also adds on Hill-start Assist, front foglamps, front parking sensors and power-retractable side mirrors. Both the exterior and cabin get additional chrome/metallic trim. Inside, the 2-DIN head unit adds on Bluetooth, there's leather and buttons on the steering wheel, and the rear seats have adjustable headrests.

Moving up to the 1.5L variants net one 15-inch dual-tone rims (185/55 Goodyear Assurance TripleMax), dual-tone front and side skirting, two-tone rear bumper, a rear spoiler and an integrated Touch n Go reader (insert your TnG card into the car and use Smart Tag lanes without the Smart Tag). Both 1.5L variants get six airbags – front, side and curtain.



To all mentioned, the 1.5 Advance adds on leather seats, a touchscreen head unit with navigation and SmartLink, reverse camera and security window tint. The range-topping Myvi's headlining feature is Advanced Safety Assist (ASA). ASA is a suite of safety features that includes Pre-Collision Warning (PCW), Pre-Collision Braking (PCB), Front Departure Alert (FDA) and Pedal Misoperation Control (PMC).

Advanced Safety Assist

These are existing Daihatsu systems and they operate through a forward-facing stereo camera on the top of the windscreen. PCW warns you when a collision is about to happen, PCB is low-speed autonomous emergency braking, while FDA alerts you when the car in front has moved on (in a traffic jam), saving you from being honked by the car behind.

PMC detects an obstruction in front, and will not allow the car to accelerate. The new Myvi has earned a five-star rating from ASEAN NCAP.

On the topic of safety, Perodua has just included child safety seats into its Gear Up range of accessories, giving young parents the option of adding the cost of the essential item into the hire purchase loan.



Matchmaking Wines in Culinary Heaven

BY IAN GREGORY EDWARD MASSELAMANI

Transcending Patent Ingredients

There is a specific flow that accentuates a meal in the way it was meant to be enjoyed – best way possible. A fine meal, as tradition dictates, ought to be accompanied by suitable wine. Not only is the alcoholic beverage a catalyst for merriment and good times but a meal taste booster.

Like the age-old saying, *One man's meat is another man's poison*, what tastes good to some might not fare well with the taste buds of others. A seasoned understanding of the 'subtle nuances' is crucial in the formulation of the ultimate pairings. It takes years of trialling and practice to uncover combinations that work best for the epicurean.

If truth be told, pairing suitable wines with the precise food is an art form that is far from perfect; but when that perfect match is found, the results most certainly speak for themselves!

Pinot Noir

Superlative if paired with dishes exuding earthy/woody flavours – particularly preparations containing mushrooms – and truffles.

Syrah

Best suited to dishes with strapping flavours such as those laden with cumin, *harissa* (a spicy oily paste made from chilli and tomatoes), Chinese five-spice blend or heavy spices.

Bordeaux/Cabernet Sauvignon

The big bold taste of this genus of wine is a perfect match for red meat (preferably not heavily spiced ones – otherwise it will have the opposite effect of 'drowning' the taste).

Sauvignon Blanc

Complements tangy or sharp-tasting foods – goes well with salads with vinaigrettes plus chicken or fish dishes with citrus sauce.

Champagne

Perfect for salty foods such as chips, cheese straws and nuts.

Moscato d'Asti

Goes well with fruit desserts (hot-fruit compotes, cobblers/crusted desserts) as well as pies.

Port, Madeira & Other Dessert Wines

Suits a wide range of desserts, chiefly the chocolaty treats – just when one thought things could not get better!

Pinot Grigio

Aptly paired with light cuisine, particularly seafood – including shrimp, scallop and white-flesh fish (e.g. flounder, halibut) devoid of sauce (or lightly sauced).

Chardonnay

A match made in heaven for fatty or sauced fish – ideal for saucy cream/butter-based seafood, including tuna and salmon.



2018 Travelogue

IF THERE'S ONE RESOLUTION YOU ACTUALLY COMMIT TO IN 2018, LET IT BE TRAVEL. IT MAY NOT BE YOUR TYPICAL FITNESS OR ORGANIZATION-ORIENTED GOAL, BUT IT CAN MAKE YOU RICHER IN TERMS OF SELF-GROWTH, NEW EXPERIENCES, AND EVEN PERSONAL HAPPINESS. AND ALL OF THAT IS FAR MORE VALUABLE THAN ANY ANNUAL GOAL YOU USUALLY MAKE.

WITH ENDLESS SOURCES OF TRAVEL INSPIRATION AVAILABLE, FIGURING OUT WHERE TO GO NEXT IS THE TOUGHEST PART. BUT WE'VE ELIMINATED ALL THE HARD WORK FOR YOU, SO THAT ALL THAT'S LEFT FOR YOU TO DO IS CHOOSE. FROM RISING HOT SPOTS TO DESTINATIONS YOU NEVER KNEW EXISTED, THESE ARE THE TOP 5 PLACES TO TRAVEL TO IN 2018. WHICH WILL YOU CHOOSE?

STREET ART IN VALPARAÍSO Chile

Chile is a sinewy sliver of a nation, isolated from the rest of South America (and indeed the world) by the soaring Andes to the east, the vast Pacific Ocean to the west, the bone-dry Atacama Desert up north and the impenetrable wilds of Patagonia down south. From its disparate extremes to the ever-trendier capital of Santiago at its heart, the country's citizens will unite this year to mark 200 years of independence.

Across the Spanish-speaking world and beyond, Chile is also known as 'país de poetas': land of poets. Taking a pilgrimage to the places that inspired one of the twentieth century's most widely translated poets—Pablo Neruda, is as vivid and visceral an experience as Chilean culture can conjure.

Must-Do Things:

- Watch street art in Valparaíso
- Paragliding in the Atacama Desert
- Kayaking in Patagonia

SEAKARTING IN Mauritius

This brochure-perfect island idyll is justly famous for its dazzling sapphire seas and luxurious beach resorts, where the watery fun includes coral reef dives, kitesurfing, sea kayaking and lagoon cruises. And for these good reasons – they are worth a trip in their own right. During the colonial days, Mauritius was known as the 'Star and Key of the Indian Ocean' for its strategic position. These days there's much afoot in the deep blue sky, with the government establishing the island as a hub for flights to mainland Africa. Past glories are also getting a spotlight this year, when the island celebrates 50 years of independence.

Must-Do Things:

- Climbing Le Morne Brabant: the ultimate high
- Electric cycles: mountain biking with a boost
- Seakarting: effortless aquatic adrenaline



SAINT BASIL'S CATHEDRAL Russia

The 2018 FIFA World Cup is right around the corner, being one of the main reasons why thousands of travelers are extremely excited to visit Russia this year! The athletic atmosphere is expected to be eye-poppingly delightful and with a total of 11 city-hosts to travel to across the country, you will never get enough. Well, just imagine seeing bustling Moscow, artistic St. Petersburg, historic Kazan, and any of a dozen other exotic destinations on a journey to Russia as far afield as the vast Siberia, or the virgin lands of the Russian Far East. With so many natural and manmade wonders to see and profound local expertise, it will definitely be your once-in-a-lifetime journey!

Must-Do Things

- Catch one of the live FIFA World Cup matches!
- Go on a full Russian tour through all the stunning cities
- Visit their unusual 'military Disneyland'



THE SOUKS OF MARRAKECH Morocco

The most stable country in North Africa and just a stone's throw from Europe, Morocco is a fantastic budget getaway. That is, if you manage to steer clear of the pushy salesmen trying to sell you overpriced rugs! If you're a backpacker you will be happy to know Morocco has a small but growing network of backpacker hostels. If you are simply traveling on a budget, then consider staying in some of the iconic riads—traditional hotels with garden courtyards offering wonderful relief from the buzzing city streets. They say the Sahara has more grains of sand than there are stars in the universe, which is a wonderful idea to contemplate while you're camping under a clear Milky Way sky in the middle of the Moroccan desert.

Must-Do Things:

- Explore the Sahara Desert
- Bargain-hunting in Medina
- Try their Moroccan mint tea and pastries

Beaches and mountains, wildlife and wine, and let's not forget vibrant culture and cosmopolitan Cape Town – South Africa has long been one of the world's most alluring countries. This year the country's many attractions will be bolstered by 'Nelson Mandela Centenary 2018: Be the Legacy', an official programme of events – some sporting, some educational, others devoted to the arts – aimed at honouring the legendary leader. The theme is to inspire values-based societies, with exhibitions related to transparency, service, respect, passion and integrity. So with more to see than ever, and favourable exchange rates offering great value, 2018 is a phenomenal year to visit South Africa.

Must-Do Things:

- Explore the Safari for a wildlife experience
- Visit Paternoster for fresh seafood
- Explore the culture of Cape Town

WILDLIFE SAFARI South Africa



FILM REVIEWS

BY: SHAHRIL HASSAN



4-5 An Oscar Worthy/Satisfying movie 3-4 An excellent/good movie 2-3 Don't have to watch at the cinema Below 2 - Avoid the movie

COCO

4.0



OVERALL SCORE



Language: English
Genre: Animation
Cast: Gael García Bernal, Benjamin Bratt, Anthony Gonzalez

Synopsis :
Despite his family's baffling generations-old ban on music, Miguel dreams of becoming an accomplished musician like his idol, Ernesto de la Cruz. Desperate to prove his talent, Miguel finds himself in the stunning and colorful Land of the Dead following a mysterious chain of events. Along the way,

he meets charming trickster Hector and together, they set off on an extraordinary journey to unlock the real story behind Miguel's family history. Directed by Lee Unkrich ("Toy Story 3"), co-directed by Adrian Molina (story artist "Monsters University") and produced by Darla K. Anderson ("Toy Story 3"),

STAR WARS: THE LAST JEDI

4.0



OVERALL SCORE



Language: English
Genre: Action/Adventure
Cast: Daisy Ridley, Oscar Isaac, Mark Hamill

Synopsis :
Luke Skywalker's peaceful and solitary existence gets upended when he encounters Rey, a young woman who shows strong signs of the Force. Her desire to learn the ways of the Jedi forces Luke to make

a decision that changes their lives forever. Meanwhile, Kylo Ren and General Hux lead the First Order in an all-out assault against Leia and the Resistance for supremacy of the galaxy.

WONDER

4.0



OVERALL SCORE



Language: English
Genre: Drama
Cast: Julia Roberts, Owen Wilson, Jacob Tremblay

Synopsis :
Based on the New York Times bestseller, Wonder tells the incredibly inspiring and heartwarming story of August Pullman.

August "Auggie" Pullman is a fifth-grade boy living in North River Heights in upper Manhattan. He has a rare medical

facial deformity, which he refers to as "mandibulofacial dysostosis." Due to numerous surgeries, Auggie had been homeschooled by his mother Isabel, but as Auggie is approaching middle school age, Isabel and Nate decide to enroll him in Beecher Prep, a private school, for the start of middle school. At first, Auggie is ostracized by nearly all the student body, but he is soon befriended by a boy named Jack Will.

JUMANJI: WELCOME TO THE JUNGLE

3.0



OVERALL SCORE



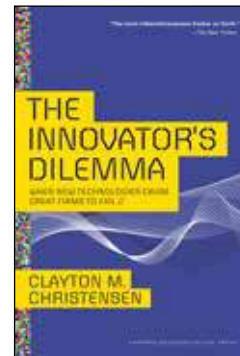
Language: English
Genre: Action / Adventure / Comedy
Cast: Dwayne Johnson, Karen Gillan, Kevin Hart

Synopsis :
In a brand new Jumanji adventure, four high school kids discover an old video game console and are drawn into the game's jungle setting, literally becoming the adult avatars they chose. What they discover is

that you don't just play Jumanji - you must survive it. To beat the game and return to the real world, they'll have to go on the most dangerous adventure of their lives, discover what Alan Parrish left 20 years ago, and change the way they think about themselves - or they'll be stuck in the game forever, to be played by others without break.



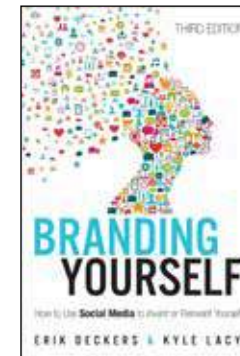
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THE INNOVATOR'S DILEMMA

By Clayton M. Christensen

What is disruptive technology? How can your company successfully recognize and approach disruptive technology? These are the questions this book will answer for you. Based on sound logic and decades of research the author walks the reader through the process of disruption and why it is so difficult for a large company to successfully lead with disruptive technology. This is a must read for anyone looking to evaluate how likely their technology is to disrupt or be disrupted.



BRANDING YOURSELF

By Erik Deckers, Kyle Lacy

Want a new job or career? Need to demonstrate more value to customers or employers? Use today's hottest social media platforms to build the powerful personal brand that gets you what you want! In this completely updated book, Erik Deckers and Kyle Lacy help you use social media to and networking to advance your career, grow your business, and land new job opportunities.



BRAND THINKING AND OTHER NOBLE PURSUITS

By Debbie Millman

The notion of the brand, like any concept that dominates markets and public consciousness, is a challenge to define. Is it a simple differentiator of the cereals in our cupboards, a manipulative brainwashing tool forced on us by corporations, or a creative triumph as capable as any art form of stimulating our emotions and intellect? For those of us who grapple with these questions on a daily basis, Brand Thinking and Other Noble Pursuits elevates the discussion to the level of revelation.



ZERO TO ONE

By Blake Masters, Peter Thiel

What valuable company is nobody building? The next Bill Gates will not build an operating system. The next Larry Page or Sergey Brin won't make a search engine. If you are copying these guys, you aren't learning from them. It's easier to copy a model than to make something new: doing what we already know how to do takes the world from 1 to n, adding more of something familiar. Every new creation goes from 0 to 1. This book is about how to get there.



THE BRAND GAP

By Marty Neumeier

The Brand Gap is the first book to present a unified theory of brand-building. Whereas most books on branding are weighted toward either a strategic or creative approach, this book shows how both ways of thinking can unite to produce a charismatic brand and a brand that customers feel is essential to their lives. Those with a grasp of branding will be inspired by the new perspectives they find here, and those who would like to understand it better will suddenly "get it."



BRAND BRILLIANCE: ELEVATE YOUR BRAND, ENCHANT YOUR AUDIENCE

By Fiona Humberstone

As a modern entrepreneur you need an incisive vision; for both what your brand stands for and where it's headed. You need to communicate in a way that always enchants your audience and you need to retain that focus in an increasingly noisy world. In Brand Brilliance, bestselling author and branding expert Fiona Humberstone will take you on a comprehensive journey. She will help you to define your dream clients, refine your message and up your marketing game.

What's HAPPENING



KL International New Year Run 2018

1st January

Gathering all Malaysians, the run will be held to celebrate the New Year.

Where: *Dataran Merdeka*



16th Royal Langkawi International Regatta

8th – 13th January, 2018

The Regatta will give the participants a new experience with the new Fisherman's Wharf Langkawi being ready on the premises of the Royal Langkawi Yacht Club.

Where: *Langkawi Island*



Malaysia International Jewellery Fair Spring Edition 2018

12th – 15th January

MIJF SE 2018 is designed to give local and international trade buyers a buying opportunity for the Spring celebration.

Where: *KLCC*



Home & Property Investment Fair

19th – 21st January

Property investors and home buyers can look forward to some of the best property deals, free advisory services and tips on the market.

Where: *MidValley Mega Mall*



Café Malaysia 2018

25th – 27th January

The event will present the largest gathering of coffee and tea industry players to showcase for the perfect one-stop platform for industry professionals.

Where: *Matrade Exhibition & Convention Centre*



Penang International Halal Expo & Conference

26th – 28th January

PIHEC is an ideal platform and converging point for exhibitors and trade clients across regions to promote and market wide array of halal consumable and non-consumable products.

Where: *Penang Island*



World Urban Forum 2018

7th – 13th February

The Ninth Session of the World Urban Forum will be the first session to focus on the implementation of the New Urban Agenda adopted in Habitat III.

Where: *KLCC*



Pasir Gudang World Kite Festival

1st – 28th February

World Kite Festival is an annual event held in Pasir Gudang, Johor. It gathers almost 230 international kite flyers from more than 40 countries.

Where: *Pasir Gudang*

BRAND THOUGHTS & TIPS

“WHAT IS A BRAND? A SINGULAR IDEA OR CONCEPT THAT YOU OWN INSIDE THE MIND OF THE PROSPECT.”

Al Ries

“THE TYPE OF PERSON YOU ARE IS USUALLY REFLECTED IN YOUR BUSINESS. TO IMPROVE YOUR BUSINESS, FIRST IMPROVE YOURSELF.”

Idowu Koyonikan

“ACHIEVING SUCCESS IS LIKE HITTING A MOVING TARGET. BOTH REQUIRE ACCURACY, THE ABILITY TO COUNTERACT EXTERNAL FACTORS AND ADJUSTING THE SIGHT WHEN NECESSARY.”

Valerie J. Lewis

“PRODUCTS ARE MADE IN THE FACTORY, BUT BRANDS ARE CREATED IN THE MIND.”

Walter Landor

“BUILDING A PROFITABLE PERSONAL BRAND ONLINE IS NOT A SPRINT, AND SOMETHING THAT HAPPENS OVERNIGHT. DON'T AIM FOR PERFECTION EARLY ON. INSTEAD ALLOW YOUR BRAND TO EVOLVE NATURALLY OVER TIME AND FOCUS ON PROVIDING MASSIVE VALUE AND OVER DELIVER TO YOUR TARGET AUDIENCE. THEN YOU WILL GET MORE CLEAR OVER YOUR MESSAGE AND BRAND AS WELL.”

Navid Moazzez

“ALL OF US NEED TO UNDERSTAND THE IMPORTANCE OF BRANDING. WE ARE CEOs OF OUR OWN COMPANIES: ME INC. TO BE IN BUSINESS TODAY, OUR MOST IMPORTANT JOB IS TO BE HEAD MARKETER FOR THE BRAND CALLED YOU.”

Tom Peters

“A BRAND IS NO LONGER WHAT WE TELL THE CONSUMER IT IS, IT IS WHAT THE CONSUMERS TELL EACH OTHER IT IS.”

Scott Cook

“SUCCESS MEANS DOING THE BEST WE CAN WITH WHAT WE HAVE. SUCCESS IS THE DOING, NOT THE GETTING; IN THE TRYING, NOT THE TRIUMPH. SUCCESS IS A PERSONAL STANDARD, REACHING FOR THE HIGHEST THAT IS IN US, BECOMING ALL THAT WE CAN BE.”

Zig Ziglar

“SUCCESS DOES NOT CONSIST IN NEVER MAKING MISTAKES BUT IN NEVER MAKING THE SAME ONE A SECOND TIME.”

George Bernard Shaw

“IT'S NOT ABOUT IDEAS. IT'S ABOUT MAKING IDEAS HAPPEN.”

Scott Belsky



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