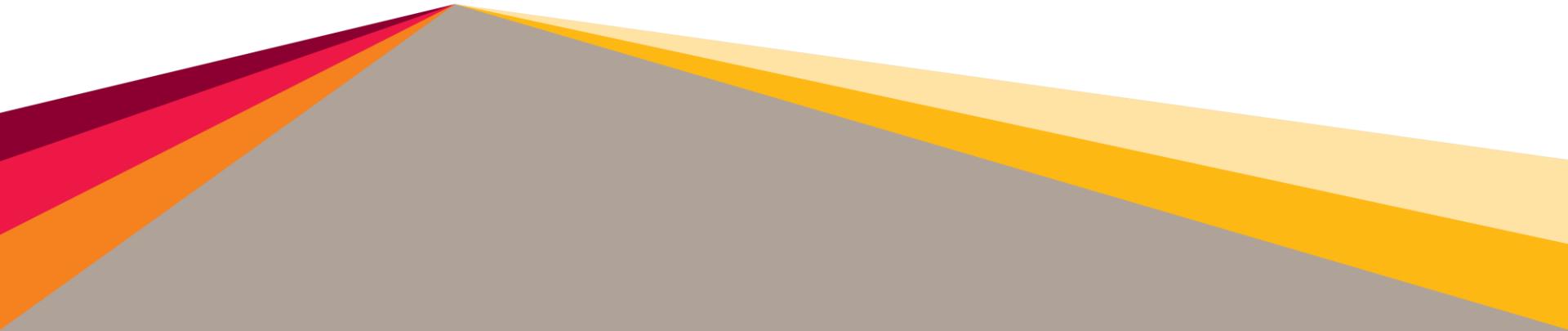




PERANAN PERNAS DALAM PEMBANGUNAN FRANCAIS

PENCERAMAH: TENGKU MOHAMED FADHLI



Malaysia's franchise champion.

LATAR BELAKANG PERNAS

PROGRAM PEMBANGUNAN FRANCAIS

PEMBIAYAAN FRANCAIS

AKTIVITI PERNAS

PERBADANAN NASIONAL BERHAD (PERNAS)



Perbadanan Nasional Berhad (PERNAS) adalah agensi yang dimiliki oleh Kementerian Kewangan. PERNAS diberi mandat untuk menerajui industri Francois di Malaysia.



Dari segi fungsi, PERNAS merupakan agensi di bawah Kementerian Pembangunan Keusahawanan dan Koperasi (MEDAC).



Visi

Menjadi organisasi peneraju utama bagi pembangunan francais dan keusahawanan yang unggul.

Misi

Membangunkan keusahawanan francais melaui kepelbagaian perniagaan dan peluang perniagaan kepada usahawan.

FRANCHISE KEY PLAYERS IN MALAYSIA



CAWANGAN PERNAS

PERNAS
CORRIDOR
OFFICES



PERANAN PERNAS



TERAS STRATEGI





PROJEK BYOB

BE YOUR OWN BOSS

SWEET

SUCCESSFUL WOMEN ENTREPRENEURSHIP
ENGAGEMENT TALENT (SWEET)

&

YOUNITY

YOUNG ENTREPRENEURSHIP ENGAGEMENT
TALENT (YOUNITY)



PROJEK “BE YOUR OWN BOSS”

- Inisiatif PERNAS menyediakan program keusahawanan yang holistik dan berdaya saing.
- Mensasarkan golongan belia dan wanita bumiputera yang ingin menceburi bidang keusahawanan terutamanya dalam perniagaan francais dan pra-francais di dalam Program:
 - Successful Women Entrepreneurship Engagement Talent (SWEET)
 - Young Entrepreneurship Engagement Talent (YOUNITY)
- Melalui projek BYOB ini, peserta akan disaring (semakan kredit & ujian psikometrik) sebelum berpeluang mengikuti latihan yang berstruktur, padanan perniagaan, bantuan pembiayaan dan diberi pemantauan selama enam (6) bulan apabila bermulanya perniagaan.

SASARAN PESERTA - 1000



PROGRAM SWEET

#cari pernas

pernas

BENARTEK PEMERINTAHAN
JALUR RUMAH DAN KOPERATIF
BERHAKKAN PEMERINTAHAN

PERBADANAN NASIONAL BERHAD

www.pernas.my

DKN 2030

PROGRAM SWEET

SUCCESSFUL WOMEN ENTREPRENEURSHIP
ENGAGEMENT TALENT

PROGRAM SWEET

Program khas untuk golongan wanita bumiputera berumur antara 21-60 tahun yang ingin mencebur bidang keusahawanan dan berminat dalam pembiagaan francais dan pra-francais. Peserta program SWEET akan berpeluang mengikuti latihan yang berstruktur, padanan pembiagaan, bantuan pembiayaan dan diberi pemantauan selama enam (6) bulan apabila bermulanya pembiagaan.

SASARAN PESERTA

Wanita

21-60 tahun

SAIZ PEMBIAYAAN

Sehingga

RM500,000

LATIHAN BERSTRUKTUR

Setiap

20 hari

MARGIN PEMBIAYAAN

Sehingga

90% dan jaminan
oleh projek

PEMANTAUAN & BIMBINGAN

Setiap

6 bulan

KADAR PEMBIAYAAN

Kadar rata-ratanya

3.75%

*Terbatuk kepada termas dan syarat yang ditetapkan oleh Pernas



PROGRAM YOUNITY



#caripernas

KERENCIKAN PEMBANGUNAN
USAHAWAN DAN KOPERASI
WILAYAH PERENCANAAN DAN PENGETAHUAN

pernas

Latih & Wantai

21-40 tahun

Selama

20 Hari

Selama

6 Bulan

Margin pembayaran

90% dan jumlah kos projek

Kadar rata setahun

3.75%

DKN 2030

pernasofficial

Perbadanan Nasional Berhad

www.pernas.my

PROGRAM YOUNITY
YOUNG ENTREPRENEURSHIP ENGAGEMENT
TALENT

PROGRAM YOUNITY

Program khas untuk golongan belia bumiputera berumur di antara 21-40 tahun yang ingin meleburkan diri dalam keusahawanan dan berminat dalam perniagaan francis dan pra-francis. Peserta program YOUNITY akan berpeluang mengikuti latihan yang berstruktur, padanan perniagaan, bantuan pembiayaan dan diberi pemantauan selama enam (6) bulan apabila bermula perniagaan.

SASARAN PESERTA

SAIZ PEMBIAYAAN

MARGIN PEMBIAYAAN

KADAR PEMBIAYAAN

*Tertakluk kepada terma dan syarat yang ditetapkan oleh Pernas

PROJECT XCELERATOR

A program to turn SMEs into franchise businesses.

Program Objectives :-

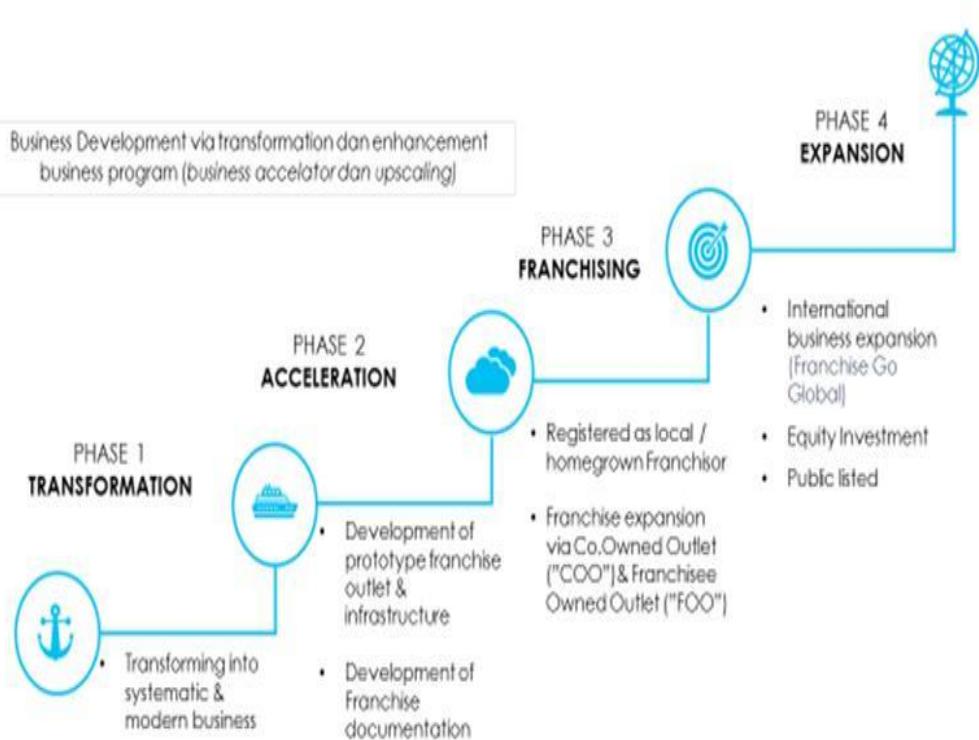
- To develop potential entrepreneurs to expand towards the franchise system**
- To drive the development of viable local Franchise Entrepreneurship through business development programs and financing support.**
- To increase the number of B40 and M40 involvement in entrepreneurship.**
- To make the field of franchise entrepreneurship as a career of choice, especially for Bumiputera in generating sustainable sources of income and involvement in economic activities through the supply of affordable franchise packages.**
- This project would instill and develop entrepreneurial mind-set to all employees by providing experiential learning, knowledge and expertise in franchise.**



On 25th January 2021,
Project XCELERATOR was
launched.

XCELERATOR

DEVELOPMENT PHASES



PHASE 1: TRANSFORMATION

Companies under this stage are seeking any shifting, realignment, or fundamental changes in their business operations in terms of processes, people, or systems (technology) for better alignment on their business strategy and vision.

PHASE 2: ACCELERATION

The companies are looking forward to innovative growth strategies. They may consider the possibility of franchising in their business.

PHASE 3: FRANCHISING

The companies fit with franchise requirements and ready to be registered as local or homegrown franchisor. The business expansion or grow is via franchising. At this point, the company should be registered via franchise registration at Malaysia Franchise Express (MYFEX).

PHASE 4: EXPANSION

This phase gives the company a greater ability to grow and expand. It prepares and consolidate the business towards international franchise penetration, equity investment or public listed company.

BUSINESS IN TRANSFORMATION (BIT) PROGRAM

- Program B.I.T adalah satu program transformasi perniagaan untuk para usahawan kecil menjadi lebih kompetitif dan sistematik dalam menjalankan perniagaan agar dapat menjana lebih keuntungan dan mengembangkan perniagaan dengan lebih efektif.
- Melatih para usahawan agar mampu berdaya saing di pasaran dan seterusnya perniagaan tersebut dibangunkan ke arah francais.
- Mengenalpasti, mewujudkan dan membangunkan perusahaan kecil yang mempunyai produk dan perkhidmatan dengan menggunakan pendekatan pemasaran moden, kos pembangunan yang rendah serta teknologi baru/ terkini.
- BIT Mall (<http://bit.pns.com.my/>)

JUMLAH PESERTA PROGRAM BIT

143

Sehingga Jun 2021

BIT MALL

<https://bit.pns.com.my/>

Business In Transformation

Traditional



Franchising



**Modernizing
concept**

KRITERIA PENYERTAAN PROGRAM BIT



MANFAAT PROGRAM BIT

PRA-FRANCAISOR	PRA-FRANCAISI
<ul style="list-style-type: none">✓ Khidmat rundingan oleh Perunding Dalaman PERNAS berkaitan perniagaan francais✓ Program latihan serta bimbingan yang sewajarnya.✓ Sokongan pembiayaan	<ul style="list-style-type: none">✓ Program latihan pembangunan modal insan & jatidiri bagi melahirkan usahawan yang mampan.✓ Sokongan pembiayaan sekiranya berkelayakan.

SEKTOR SASARAN PROGRAM BIT



Makanan & Minuman



Tesktil & Pakaian



Produk Kecantikan
& Kesihatan



Sayur-sayuran, buahan,
produk tenusu



Perkhidmatan

KEMUDAHAN PEMBIAYAAN BIT

PEMBIAYAAN PRA-FRANCAISOR	PEMBIAYAAN PRA-FRANCAISI
<ul style="list-style-type: none">• Saiz pembiayaan sehingga RM500,000• Pembiayaan sehingga 90%• Kadar Keuntungan 4.75% setahun.• Fi pemprosesan : RM 100 atau 1% (mana yang lebih tinggi)• Pembiayaan Islam : Tawarruq• Jangkamasa Pembiayaan: sehingga 5 tahun	<ul style="list-style-type: none">• Jumlah Pembiayaan sehingga RM25,000• Pembiayaan sehingga 90%• kadar Keuntungan 4.75% setahun.• Fi pemprosesan: RM100 atau 1% (mana yang lebih tinggi)• Pembiayaan Islam : Tawarruq• Jangkamasa Pembiayaan: sehingga 5 tahun

TRANSFORMASI PERNIAGAAN



TRADISIONAL

KIOSK



Disclaimer : The pictures displayed are for the purpose of education and information only.

A close-up photograph showing a person's hands working on a desk. One hand holds a black pen, poised over a document. The other hand uses a black electronic calculator with orange buttons. They are surrounded by several sheets of paper with blue and yellow bar charts and graphs. In the background, there is a white mug and a window with a view of greenery.

PEMBIAYAAN PERNAS

SKIM PEMBIAYAAN FRANCAISI

STRUKTUR PEMBIAYAAN

KONSEP PEMBIAYAAN	PEMBIAYAAN ISLAM (KONSEP TAWARRUQ)
MARGIN PEMBIAYAAN	SEHINGGA 70% DARIPADA KOS PROJEK
SAIZ PEMBIAYAAN	RM50,000 HINGGA RM2 JUTA
KADAR KEUNTUNGAN	5% SETAHUN (TANPA CAGARAN) 4.75% SETAHUN (DENGAN CAGARAN)
JANGKAMASA PEMBIAYAAN	LIMA (5) TAHUN

SKIM PEMBIAYAAN FRANCAISOR & PRA-FRANCAIS/MASTER FRANCAIS

STRUKTUR PEMBIAYAAN		
Margin Pembiayaan	:	<ul style="list-style-type: none">• RM 50,000 hingga RM 2,000,000• Tertakluk kepada nisbah gearan tidak melebihi 4 kali
Kadar Keuntungan	:	<ul style="list-style-type: none">• 5% setahun (dengan cagaran)• 6% setahun (tanpa cagaran)
Tempoh Pembiayaan	:	Sehingga 10 tahun
Kaedah Pembiayaan	:	Sistem Pembiayaan Islam (Konsep Tawarruq)

SKIM PEMBIAYAAN FRANCAISOR

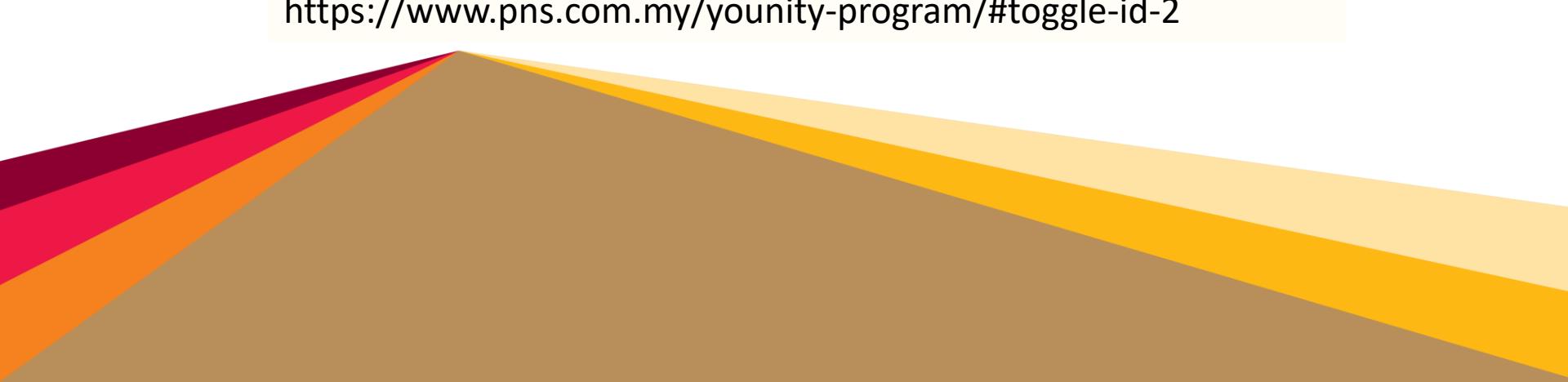
Saiz Pembiayaan	:	<ul style="list-style-type: none">• RM 100,000 hingga RM 2,000,000• Tertakluk kepada nisbah penggearan tidak melebihi 4 kali
Kadar Keuntungan	:	<ul style="list-style-type: none">• 5% - 8% setahun
Tempoh Pembiayaan	:	Sehingga 10 tahun
Kaedah Pembiayaan	:	Pembiayaan Islam (Konsep Tawarruq)

SUCCESS WOMEN ENTREPRENEURSHIP ENGAGEMENT TALENTS (SWEET)

OBJECTIVE	<ul style="list-style-type: none"> To provide financing assistance and structured training program for women whilst introducing them to entrepreneurship and franchising To provide guidance monitoring and mentoring for participants to ensure successful ventures. A business monitoring and mentoring sessions carried out for 6 months after commencing of business 	
PARTICIPANTS CRITERIA	<p style="text-align: center;">21 years old-60 years old (women) The major shareholder(s) must be women and hold a minimum of 60% shares in the company</p>	
COMPANY CRITERIA	<p>Financing eligibility criteria Franchisee are as follows:</p> <ul style="list-style-type: none"> a. Entrepreneur is the owner / operator of business. b. The business must be Shariah Compliant. c. Letter Offer from Franchisor. d. Financing application through Sdn.Bhd company for financing up to RM 500,000. However, financing application by Sole-proprietorship, partnership, Limited Liability Partnership (LLP) are limited up to RM 250,000 only. e. 100% equity owned by Bumiputera. f. Customer must have good credit record and subject to PNS credit criteria. 	<p>Financing eligibility criteria BIT-Pre Franchisee are as follows:</p> <ul style="list-style-type: none"> a. Entrepreneur is the owner / operator of business. b. The business must be Shariah Compliant. c. Letter offer from BIT Pre-Franchisor. d. Financing application is limited up to RM 25,000. e. 100% equity owned by Bumiputera. f. Customer must have good credit record and subject to PNS credit criteria.
FINANCING MODE	<p style="text-align: center;">Islamic Financing (Tawarruq concept)</p>	
FINANCING SIZE	<p style="text-align: center;">Up to RM500,000.00</p>	
MARGIN FINANCING	<p style="text-align: center;">Up to 90% from total project cost</p>	
FINANCING RATE	<p style="text-align: center;">3.75% per annum</p>	
FINANCING TENURE	<p style="text-align: center;">Up to 7 years</p>	

YOUNG ENTREPRENEURSHIP ENGAGEMENT TALENTS (YOUNITY)

OBJECTIVE	<ul style="list-style-type: none"> • To provide financing assistance and structured training program for youth whilst introducing them to entrepreneurship and franchising • To provide guidance monitoring and mentoring for participants to ensure successful ventures. A business monitoring and mentoring sessions carried out for 6 months after commencing of business
PARTICIPANTS CRITERIA	<p style="text-align: center;">21 years old- 40 years old (Men and women) The major shareholder (s) must be youth and hold a minimum of 60% shares in the company</p>
COMPANY CRITERIA	<p>Financing eligibility criteria Franchisee are as follows:</p> <ul style="list-style-type: none"> a. Entrepreneur is the owner / operator of business. b. The business must be Shariah Compliant. c. Letter Offer from Franchisor. d. Financing application through Sdn.Bhd company for financing up to RM 500,000. However, financing application by Sole-proprietorship, partnership, Limited Liability Partnership (LLP) up to RM 250,000 only. e. 100% equity owned by Bumiputera. f. Customer must have good credit record and subject to PNS credit criteria. <p>Financing eligibility criteria BIT-Pre Franchisee are as follows:</p> <ul style="list-style-type: none"> a. Entrepreneur is the owner / operator of business. b. The business must be Shariah Compliant. c. Letter offer from BIT Pre-Franchisor. d. Financing application is limited up to RM 25,000. e. 100% equity owned by Bumiputera. f. Customer must have good credit record and subject to PNS credit criteria.
FINANCING MODE	Islamic Financing (Tawarruq concept)
FINANCING SIZE	Up to RM500,000.00
MARGIN FINANCING	Up to 90% from total project cost
FINANCING RATE	3.75% per annum
FINANCING TENURE	Up to 7 years



<https://www.pns.com.my/homepage/franchise/sweet-program/#toggle-id-4>

<https://www.pns.com.my/younity-program/#toggle-id-2>

AKTIVITI PROMOSI PROGRAM BIT

The image displays three newspaper clippings from different issues of Kosmo! magazine, illustrating various promotional events for Putu Bambu World.

- Kosmo! • KHAMIS 10 SEPTEMBER 2015:** A man in a purple shirt holds a tray of green-frosted putu bambu. The headline reads "K2 PUTU BAMBU WORLD" and "MENYELAMI HIDUP ANDA". Below the photo, it says "Berjaya mengembangkan pelniagaan MD Putu Bambu World ke lebih lima negeri".
- Kosmo! • KHAMIS 10 SEPTEMBER 2015:** A woman in a red hijab holds a yellow sign that says "SETIAP SAMPAIAN MC Putu Bambu, World senantiasa memperkenyangkan kaderisan dan kualiti jenah". The headline is "Resipi istimewa rahasia kejayaan". Below the photo, it says "Berjaya mengembangkan pelniagaan MD Putu Bambu World ke lebih lima negeri".
- Kosmo! • KHAMIS 10 SEPTEMBER 2015:** A man in a blue shirt stands behind a stall with a red and white striped awning. The headline is "PNS giat latih usahawan kecil". Below the photo, it says "Putu bambu bukan sahaja lembutan yang menggoda selera, ia juga boleh seorang pelniaga yang sukses".

PROMOSI : MEDIA CETAK



PROMOTION ACTIVITY

FRANCHISE EXHIBITION



BIZFRANCHISE PENANG 6 JULY 2019



BIZFRANCHISE SABAH 19

SEPTEMBER 2019



BIZFRANCHISE LANGKAWI

28 SEPTEMBER 2019



BIZFRANCHISE SARAWAK 10 OCTOBER 2019

IFEC 2019



For information, please visit:

Website: <https://www.pns.com.my/>

For any inquiry, please contact:

En Muhammad Shafiq Abd Halim

No. Tel: **+603-2082 7891 / +6017-3350652**

Email: shafiq.halim@pns.com.my

Puan Julia Md. Zain

No. Tel: **+603-2082 7986 / +6012-4281900**

Email: julia.zain@pns.com.my

En Azri Bin Jusnaidi

No. Tel: **+603-2082 7887 / +6019-4252195**

Email: azri.jusnaidi@pns.com.my)

Cik Siti Nurain Zarfullah

No. Tel: **+603-2082 7884 / +6017-3162711**

Email: nurain.zarfullah@pns.com.my



THANK YOU

