

Future of ASEAN

5 Success Stories of Digitalisation of ASEAN MSMEs





Future of ASEAN 50 Success Stories of Digitalisation of ASEAN MSMEs

The ASEAN Secretariat
Jakarta

The Association of Southeast Asian Nations (ASEAN) was established on 8 August 1967. The Member States are Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand and Viet Nam. The ASEAN Secretariat is based in Jakarta, Indonesia.

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Catalogue-in-Publication Data

Future of ASEAN – 50 Success Stories of Digitalisation of ASEAN MSMEs

Jakarta: ASEAN Secretariat, September 2018

338.6459

1. ASEAN - Micro Small Medium Enterprises
2. ASEAN Brands - Entrepreneurs

ISBN 978-602-5798-19-1

ISBN 978-602-5798-19-1



ASEAN: A Community of Opportunities

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General information on ASEAN appears online at the ASEAN Website: www.asean.org

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This publication is supported by the ASEAN Economic Ministers and Minister of Economy, Trade and Industry of Japan Consultations – Economic and Industrial Cooperation Committee (AMEICC) through the ASEAN Strategic Action Plan for SME Development (2016-2025) project.

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Foreword



Message from the Chair of the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME)

Rapid advancement of digital technology has changed the way the world does business. It has paved the way for innovative solutions that transformed businesses through mobile applications, cloud computing, data analytics and Internet-of-Things, to name a few. The use of digital technology has also helped businesses grow both locally and internationally. This is particularly significant for micro, small, and medium enterprises (MSME), which are integral to ASEAN's economies, contributing a significant share of the total number of business establishments and total employment in ASEAN. Adopting and leveraging digital technology can assist MSMEs to increase productivity and efficiency, raising competitiveness, enabling easier access to overseas markets and participation in global value chains. In spite of this, not all MSMEs are aware of what digital technology adoption could do for their businesses.

With a view to raising awareness and sharing information on how adoption of digital technology could enable MSMEs, the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) is pleased to launch this publication "Future of ASEAN: 50 Success Stories of Digitalisation of ASEAN MSMEs". It profiles fifty inspiring stories of MSMEs in the ASEAN region that have leveraged digital technology in starting, sustaining and growing their businesses from sectors such as agriculture and fisheries to beauty and fashion, information technology, manufacturing and services. Knowledge and experience are shared through the identification of key success factors in the stories featured. These include factors such as having a strategic vision for digitalisation, initiating business partnerships and collaborations, facilitating access to knowledge and innovation, personalisation of services and products, and putting in place enabling policy and regulatory frameworks including government support programmes.

These success stories represent just the tip of the iceberg – it is hoped that with this publication, awareness is raised that will trigger more virtuous circles of collaborations to realise the strong potential of ASEAN in the digital economy. The publication also provides good references to the various government support programmes available in ASEAN to promote digital technology adoption among MSMEs. I take this opportunity to call on the more developed ASEAN Member States and our partners to forge closer cooperation and to render support and assistance to the newer members of ASEAN so as to enable everyone to leverage electronic commerce and inclusive business models to achieve sustainable growth and poverty alleviation.

This will be the second year that ACCMSME has cooperated with the AEM-METI Economic and Industrial Cooperation Committee (AMEICC), given the positive response to last year's publication on success stories of "internationalisation" of MSMEs. On behalf of ACCMSME, I would like to thank AMEICC for its continued support and all colleagues and featured MSMEs who have been involved in the development of this publication. I would also like to record our appreciation to the ASEAN Business Advisory Council for supporting this project and for championing the interest of MSMEs in the region. We look forward to more fruitful collaborations and more successful MSMEs in ASEAN.



Mr. Lor Sathya

Deputy Director-General of the General Department of Small and Medium Enterprises and Handicraft, Ministry of Industry and Handicraft of Cambodia

Message from the Secretary-General of ASEAN

The ASEAN economy constitutes a combined market size of more than 640 million people with a large and literate young population, and a growing middle class with a combined GDP of US\$2.8 trillion in 2017. Expected economic growth remains stable at 5.2% for 2018 and 2019. Maintaining the growth momentum and strengthening the regional integration agenda will propel ASEAN towards becoming the 4th largest global economy by 2050. To ensure ASEAN continues to prosper, the growth of our economy should leverage upon the opportunities of the digital economy.

The 'resilient and innovative' theme of Singapore's 2018 Chairmanship of ASEAN is consistent with the overall goal of positioning ASEAN as a region of seamless business activities and opportunities in the digital economy. ASEAN has introduced several initiatives this year to promote digitalisation in the region, including the ASEAN Agreement on E-Commerce and the ASEAN Digital Integration Framework. In 2016, Member States adopted the ASEAN Framework on Personal Data Protection to underpin the basic principles of and strengthen the protection of personal data in ASEAN. These regional commitments when implemented will enable ASEAN to facilitate cross-border e-commerce and seamless trade, protect data while supporting digital trade and innovation, enable seamless digital payments domestically and regionally, broaden the digital talent base, foster entrepreneurship and coordinate actions through a single designated ASEAN body.

ASEAN's e-commerce sector grew around 25% annually for the past five years, reaching an estimated US\$10 billion in 2017. While e-commerce represents only 2% of total ASEAN retail sales compared to around 12% in the U.S. and 20% in China, the region's steady economic growth with a young, urban, tech-savvy population and the continuous surge of internet users provides much potential for further growth.

Micro, small and medium enterprises (MSMEs) are critical to the well-being of the region and to the success of the ASEAN economic integration agenda. Embracing digital technologies will help MSMEs to have better market access, become resilient and thrive in this digital age.

I congratulate the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises for their hard work in developing this book and tireless efforts in promoting regional collaborations and championing MSME development in ASEAN through the ASEAN Strategic Action Plan for SME Development 2016-2025.

I very much welcome this publication, as it reflects the achievements and vast potential of e-commerce for MSMEs of our region, which are key drivers of our economies. I hope their stories will inspire other MSMEs to follow in their footsteps.



Dato Lim Jock Hoi
Secretary-General of ASEAN





Message from the Chair of ASEAN Business Advisory Council

The Digital economy is envisioned to be the great equaliser in business which offers considerable opportunities for MSMEs to grow and expand their businesses. We are fully aware of the host of barriers that hinder MSMEs to adopt in terms of mind set, limited capacities in human resources and finance, among many other formidable barriers that inhibit connectivity, affordability and security. But with strong support from the ASEAN governments in creating a conducive policy environment, building the needed network infrastructure and empowering MSMEs, the reality of embracing digital technology will just be a matter of time. In addition, we in the private sector must build synergies with our governments in finding smart solutions to overcome challenges encountered by MSMEs. In this regard, our ASEAN Mentorship for Entrepreneurs Network (AMEN) programme and platform is one of our priority initiatives to capacitate MSMEs in the digital era across the region.

On behalf of my Council, I therefore congratulate the ASEAN Secretariat for initiating this wonderful publication entitled “Future of ASEAN: 50 Success Stories of Digitalisation of ASEAN MSMEs” which ASEAN BAC is pleased to support. The stories showcase the unitive power of entrepreneurial spirit and digital solutions towards success and sustainability. We look forward to more success stories from MSMEs who venture and thrive in the digital era being replicated many times over in the following publications. It is a real source of inspiration for all.

DR. Robert Yap
ASEAN-BAC Chair

Message from the Chief Representative of AMEICC Secretariat

It is my pleasure to contribute a foreword to this publication. AEM-METI Economic and Industrial Cooperation Committee (AMEICC) partnered with ACCMSME and supported this publication, marking our 20th anniversary this year.

It is not too much to say that digitalisation of MSMEs is at the center of economic and industrial policy, not only because it enhances their linkages into regional and global value chains, but also because it enables ASEAN countries to solve the social problems, such as through e-commerce and payment platforms.

At present, we are at a critical moment in history. ASEAN, Japan, and all other nations are now facing disruptive changes of the Fourth Industrial Revolution led by digital technologies. At the same time, the rhetoric and actions against trade and economic integration have sharpened of late.

Now more than ever, I firmly believe that ASEAN and Japan must stand shoulder to shoulder, to counter the anti-globalisation sentiments affecting the global economy and its growth prospects, and instead show our collective strengths to transform unprecedented risks into opportunities, by forging new pathways for closer economic partnership in the digital era.

In this context, these fifty success stories from diverse backgrounds and industrial fields provide us with insightful lessons. AMEICC secretariat continues to make our utmost effort to further deepen inclusive and sustainable partnership between ASEAN and Japan.

Mr. Yoshitaka Yamamuro
Chief Representative of AMEICC Secretariat



50 Success Stories

AgromeIQ International Sdn. Bhd.

A new generation of ‘agri-preneur’ that implements a technology platform to Bruneian farmers and schools



Dr. Vanessa Teo,
Founder and Chief Executive
Officer

Profile

Vanessa holds a PhD in agriculture system modelling from University of Brunei Darussalam. She realised that farmers in the region were not able to produce efficiently due to lack of direct access to applicable data.

So, she built an app and implemented a platform to connect local communities with knowledgeable technology transfers to develop a more productive agriculture ecosystem in her native country.

Data-driven decision-making to convert traditional farming into a higher productivity business

Vanessa obtained her bachelor’s degree in biology and micro-biology, and her master’s degree in environmental technology from Imperial College London. After completing her PhD with IBM Research Lab and University of Brunei Darussalam, she realised that the farmers in Southeast Asia region were producing in a traditional way and not doing well due to lack of direct access to applicable data on weather, soil, etc. “Lack of data had led to inaccurate decision-making on the timing of fertiliser distribution and other farming activities”, says Vanessa.

After submitting her PhD, she decided to join a programming bootcamp in Vancouver for 4 months where she built the 1st prototype, an app for farming solutions based on specific farm data analysis. At Lighthouse Labs Vancouver, she won the best app coming out of the bootcamp. She has combined her knowledge of agro-science and her digital technology with a sense of entrepreneurship with the aim to transform the primary industry landscape into a modern business.

A 100-day startup bootcamp by the Brunei government

AgromeIQ was enrolled into a 100-day startup bootcamp organised by the Darussalam Enterprise (DARe), an MSME focal government agency in Brunei, where she has been provided with business planning training and advice with other young yet-to-be entrepreneurs. AgromeIQ received various support and seed funding, soon after officially starting as a corporate entity in January 2017.

AgromeIQ is an incubator startup company located in ‘iCentre’, supported by DARe. Vanessa herself acts as the leader of the ‘Women Tech Makers,’ an organisation of female tech entrepreneurs under the Google Developers Group, and is actively connected with local and international young entrepreneurs.

Since she is an eager learner of new technology, she has been passionately spreading an agriculture educational technology platform for a new generation. AgromeIQ has integrated curriculum training and built farm kits for international schools, vocational centres and community initiatives, not only in Brunei but also in neighbouring countries. Vanessa frequently travels to Singapore and is in the process of setting up a branch office there.

Branding high quality farm products and distributing them in the retail and e-commerce marketplace

The farm products produced by AgromeIQ’s digital application are diverse ranging from pineapples, bananas, eggplants, cucumbers, and various herbs with a growing database of 55 specific crops. Through the training curriculum, farmers are provided with skills to develop their own branding strategy to place their products on e-commerce marketplace in addition to traditional retail shops. “I strongly believe that digitalisation helps to create more impactful branding stories, and to quickly reach out to broader target customers”, says Vanessa. AgromeIQ uses web analytics tools and actively updates Facebook and Instagram.

Key Success Elements



Strategic vision for digitalisation



Government support



SproutIQ app



Fruits and vegetables farming



Farm Training Kit with students producing chilli, eggplant and cucumbers



ASEAN Ricebowl Awards – Special Recognition

Company Profile

Corporate Name:

AgromeIQ International Sdn. Bhd.

Street Address:

iCentre, Level 2 Office 14, Block B28,
Kg. Anggerek Desa, Jalan Berakas,
Bandar Seri Begawan, 3713 Brunei Darussalam

Established:

2017

Products & Services:

- Education curriculum focusing on agri-science, entrepreneurship and technology
- Customised curriculum content to provide agri-business fundamentals
- Digital platform and daily guidance to efficient farming
- Farm building and set up support service

Awards & Certificates:

- Finalist Pitch, Palace Commonwealth, 2018
- Special Recognition Award- 3rd ASEAN Rice Bowl Start-up Awards, 2018

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Cropital Enterprises Corporation

Award-winning social entrepreneur who aims to support Filipino farmers with equitable access to finance and technological know-how



Mr. Ruel Amparo,
Co-founder and Chief Executive
Officer

Profile

Ruel holds a Diploma in Industrial Engineering from the University of Philippines Diliman. During his years at university, Ruel received several forms of recognition for his student leadership in community development as well as academic achievement in data analytics. He was also named on the Forbes 30 under 30 list.

After gaining several years of working experience in the oil and gas industry and in the management consulting industry, he decided to pursue a career with his own passion to support Filipino smallholder farmers by fundraising.

With support from governmental agencies, Ruel established Cropital in 2015 at the age of 22.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Business partnership and collaboration

Facing the reality of Filipino farmers and his passion to enhance the equity of access to finance

With the second largest population in ASEAN, reaching 100 million people, the Philippines has a large demand for food products including rice. However the local farmers in the rice production process are facing a serious challenge in terms of access to financing. Farm supplies are expensive, and they are vulnerable to various uncontrollable factors such as climate change and crop damage by pests, etc., which makes their return on investment very low.

“In fact, two out of three Filipino farmers are living below the poverty line. This reality of Philippine agriculture is unacceptable from an equitable economic and social perspective. I need to do what I can to help alleviate these problems. That’s the reason why Cropital exists”, says Ruel.

Providing a crowdfunding platform for smallholder farmers as alternative financing

Cropital is the first and the only one crowdfunding platform in the Philippines that connects all stakeholders to provide alternative financing as opposed to traditional financing from financial institutions to Filipino farmers. Its mission is to improve the Filipinos’ quality of life by enabling them to have a sustainable source of capital as well as the technological knowledge to increase farm productivity.

Cropital utilises a cloud-computing technology, which helps to build an inclusive community among lenders (investors) and borrowers (farmers). Cropital secures the funds for farmers by assessing their credit lines via a special authentication technology that can gather farmers’ spending behaviour and reputation, while ensuring the returns on investment to investors and providing them with regular reports on the farms’ progress through automatic emails.

Personalised services to meet the funding needs of smallholder farmers

With its centralised data analytics function, Cropital is able to offer a variety of amounts ranging from very small amounts according to the personalised needs of each farmer. The credit assessment is enabled by assessing each farmer’s data points via automated assessment tools. Cropital’s innovative crowdfunding platform enables Filipino farmers to raise funds no matter how small they are with affordable cost, while investors are able to receive sustainable returns in the way that any traditional channel cannot achieve.

“Thanks to our team’s efforts and their great utilisation of digital technologies, we’re able to pursue our mission effectively”, says Ruel. “According to our statistical data, we’re able to sustainably provide average rates of returns ranging from 3% to 30% in only a less than six month period, which is pretty high compared to the market”.

Educational events in collaboration with government agencies and international organisations

Cropital works closely with local government to enhance the finance and technological literacy of Filipino farmers and organises frequent training sessions on-site.

Ruel wishes that the regulations and laws would be updated to make the agri-financing industry more adaptable to innovations today.

In the future, Cropital is aiming to expand its online crowdfunding model offshore in other rice producing countries by enabling its partnership models beyond the border of the Philippines.

CROPITAL



Crop production field (above)



Training programme for local farmers (right)

We are the first and the only crowdfunding platform enabling you to help finance our farmers.



Cropital's online crowdfunding platform

Company Profile

Corporate Name:

Cropital Enterprises Corporation

Street Address:

3F National Engineering Center,
Osmena Avenue, UP Campus,
Diliman, Quezon City,
1101 Philippines

Established:

2015

Products & Services:

- Crowdfunding platform for smallholder farmers

Awards & Certificates:

- Philippines Social Enterprise of the Year at the Philippines Rice Bowl Startup Awards, 2016
- Forbes 30 under 30, Listmakers, 2016

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Tel: +63 90 830 651 85

<https://www.cropital.com>

<https://www.facebook.com/cropital>

<https://www.instagram.com/cropital>

eFishery Pte. Ltd.

Smart agricultural technology solutions that solve the biggest challenges of aquafarming and boost the productivity and profit of the farmers



Mr. Gibran Huzaifah,
Co-founder and Chief Executive
Officer

Profile

Gibran is a fish farmer turned agricultural tech entrepreneur. During his second year in college, Gibran started his own catfish farm from scratch, which then successfully grew to 74 farms within three years. With his experience as a fish farmer and knowledge of the challenges of aquafarming, Gibran invented a cloud-based smart feeding technology for fish and shrimp farms across the Indonesian archipelago. Through his dedication to the local industry and his entrepreneurship, Gibran was recognised with the Best of the Best Young Entrepreneur Award by the Ministry of Cooperatives and SMEs Indonesia in 2013, and was listed as one of the Forbes 30 under 30 Asia in 2017.

Key Success Elements



Strategic vision for digitalisation



Business partnership and
collaboration

Facing the challenge of aquafarming in the world's second largest production country

With more than 3.5 million aquaculture farmers and 30 million ponds and farms, Indonesia is the second largest aquaculture producer in the world after China. Presently, the rapid growth of the food sector, particularly in terms of fish and shrimp, has highlighted a huge opportunity for the industry and farmers. Nevertheless, being a dominant player in the global market does not guarantee farmers' living standards due to high feeding costs, which account for 70-80% of the total costs. "Farmers throw their biggest cost into the water unnecessarily, because of the lack of right information about feeding", says Gibran. Overfeeding leads to high input costs for farmers, and leads to polluted aquarium tanks as well as fish or shrimp loss. "Aquafarming is not considered to be an attractive profession among the young generation in our country", says Gibran.

Enhancing the productivity and profit of farmers with the smart fish feeder

The opportunity is huge, yet it was untapped before Gibran implemented the digital technology in this traditional industry. eFishery takes the initiative to solve the biggest challenge in aquaculture by integrating smart sensors, the Internet of Things (IoT) and a mobile app. The company provides a cloud-based smart feeding machine that can feed the fish automatically, connects to sensors that senses the appetite of the fish through patterns of movement, and sends the data to the cloud.

The device can be programmed to automatically feed the fish or shrimps remotely using the eFishery app at the scheduled time and specified amount. To accurately respond to the fish appetite at the appropriate time, smart sensors will detect the movement of the fish such as an aggressive movement showing hunger. The

decision will be made by the farmer as to whether to turn the feeding command on or off. The eFishery app uses dashboard analytics to keep track and interpret the feeding records of each farm or pond.

eFishery has faced difficulties in encouraging local farmers to adopt the technology as most farmers are not familiar with digital technology. "Technology is the ultimate solution, and we use other technologies to explain how our technology works", says the founder. Gibran exploits available technology for rapid prototyping such as Arduino and 3D printer to help the farmers with eFishery devices.

To further increase the adoption rate of the App, eFishery applies a rental model to provide partial financial support for farmers to prove the benefits of eFishery's smart fish feeder. The rental model allows the farmers to pay with instalments instead of a lump sum.

By using the eFishery IoT for fish and shrimp farming, it saves up to 21% of the feeding cost, boosts productivity, and provides convenience when controlling the business remotely from smartphones. By the end of 2015, two years after its establishment, the company has deployed over 3,000 ponds across Indonesia.

Going global through partnership and exploring future growth

"By recording all data in the cloud, eFishery will be one of the largest data providers in the aquaculture industry in the world. Its app allows farmers to make precise predictions. In the digital world, we are borderless", says Gibran.

eFishery will soon commercialise its product in other markets such as Thailand, Viet Nam and Bangladesh through an online platform and local partnerships.



Smart fish feeders in fish farming



The eFishery team



Gibran at the winning ceremony of the International final round of Get in The Ring (GTR), 2014

Company Profile

Corporate Name:

eFishery Pte. Ltd.

Street Address:

Jl. Cikutra Baru V No.18, Bandung,
Jawa Barat, 40124 Indonesia

Established:

2013

Products & Services:

- Smart fish, shrimp and hatchery feeder

Awards & Certificates:

- Listed as Forbes 30 under 30, 2017
- Selected for Endeavor's Impactful Company, 2016
- Winner of Spark Fire Pitch on Global Entrepreneurship Summit, 2015
- Winner of the International Final of Get in The Ring, 2014
- Winner of Seedstars World Jakarta, 2014
- Best of the Best Young Entrepreneur Award from Ministry of Cooperatives and SMEs Indonesia, 2013
- The Indonesia Information and Communication Technology (ICT) Award, 2013
- Winner of Mandiri Young Technopreneur, 2012

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- <https://www.facebook.com/efishery.id>
- <https://www.instagram.com/efishery>
- <https://twitter.com/efisherycom>

Farmtech Viet Nam JSC

IoT devices that change the agricultural and aquacultural landscape and the life of farmers in Viet Nam



Mr. Anh Do Tran,
Founder and Chief Executive
Officer

Profile

Anh holds a Master's Degree in Information Technology (IT) from the Hanoi University of Science and Technology, Viet Nam. Through his seven years of working experience as an IT specialist for the government of Viet Nam, Anh gained a holistic view of the digitalisation of business.

From 2012 to 2015, Anh worked for the Steinsvik Group of Norway, which is a supplier of high quality automation equipment for the salmon fish farming industry.

This experience led Anh to establish Farmtech Viet Nam to upscale the farming process of his home country. His digital vision combined with industry knowledge brought Farmtech Viet Nam several recognition awards from leading local organisations.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation



Government support

Looking at the Vietnamese agricultural industry from Norway

"Viet Nam agricultural management can be better. Farmers' lives can be better", says Anh. His work experience in a Norwegian aquacultural company gave him a chance to observe the world's leading practice in farming systems where technology plays a vital role in producing high quality products at a lower cost.

Agriculture is one of Viet Nam's main industries in terms of GDP contribution, which is divided into agriculture and aquaculture sectors. The industry is still undeveloped with room for improvement from a business operation perspective. The integration of the Internet of Things (IoT) and software would definitely push the industry towards the digital era. Anh recognised the opportunity to raise the industry's standard of business operations and enhance the sustainability of farmers' profits. This was the beginning of Farmtech's corporate journey.

Using digital technology to upscale the farming process and improving the lifestyle of Vietnamese farmers

Farmtech is a pioneer in the sense that it incorporates the latest technologies to automate the agricultural process in a particular manner. The company spent two years on R&D and invested heavily in building its own laboratory for software development. IoT, software and automation systems with a high durability are implemented to design a new farming management system. This management system drastically reduces the operating costs of farmers and improves the precision of the farming process. The company provides software and hardware that can be installed at physical sites. This software and hardware is compatible with all devices.

The main function of the hardware devices is to monitor farm conditions such as humidity, oxygen level, and temperature. The function includes an automated watering and feeding system.

In terms of software, Farmtech launched the 'FMan' application. It is a form of farm management software that enables interaction between farmers and certified experts in various fields. 'FMan' provides farmers with agricultural knowledge and sends latest news and technical tips. This is notable because all advice and news articles are verified by the Farmtech team before publishing online for farmers.

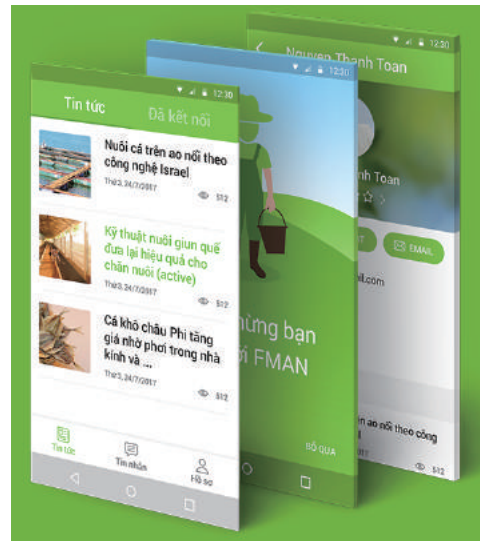
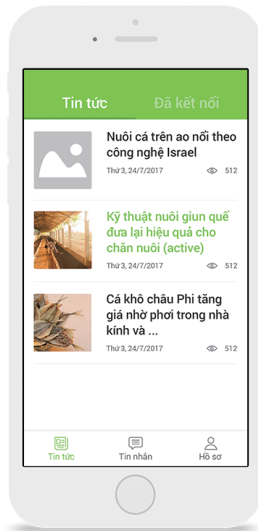
'FMan' is also used for remote monitoring and real-time data tracking of hardware devices. By utilising all the devices and software, farmers yield a higher quality of agricultural or aquacultural products using less people, time and financial effort. "A tomato growing in a controlled condition gives a bright shiny red color with the perfect balance of sweet and sour taste at your first bite", says Anh.

Government support for technological integration towards the 'Agriculture 4.0' era

'Agricultural 4.0' is the new strategic focus of the government of Viet Nam. The municipal government of Ho Chi Minh City is the main supporter in connecting Farmtech to farmers, experts and local investors through the Saigon Hi-Tech Park Incubation Centre (SHTP.IC). It is a great opportunity for Farmtech to be connected with broad stakeholders in the domestic market.

Up to today, over 2,200 farmers and 200 experts have joined the Farmtech platform.

"One day, we'll become a one-stop service for farmers in the entire ASEAN region beyond the border of Viet Nam", says Anh.



Dashboard panel of 'FMAN', showing the latest news and advice from experts, and the results of data analytics



Environment Wireless Sensor Network System: Gateway (Left), Cable and Sensor (Centre), Node Wireless and Computer (Right)



Anh receiving First Prize in the IoT startup contest, 2017

Company Profile

Corporate Name:

Farmtech Viet Nam JSC

Street Address:

2nd floor, 34 Le Thanh Phuong,
Nha Trang City, Khanh Hoa,
651560 Viet Nam

Established:

2015

Products & Services:

- Software and hardware devices incorporating IoT, software and automation for agriculture and aquaculture

Awards & Certificates:

- First Prize in an IoT Startup Contest from SHTP-IC Ho Chi Minh incubation, 2017
- Sao Khue Prize in the Field of Information Technology from Viet Nam Software and IT Service Association, 2016
- Third Prize in Human Resources of Viet Nam from VNPT Corporation and Dantri News, 2016

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Kek Molek Enterprise

Delivering premium quality homemade bakery items to thousands of customers, powered by digital marketing and social media



Ms. Nurul Shalkina Binti
Ahmad Kamal, Founder and
Chief Executive Officer

Profile

Shalkina holds a degree in digital graphic design. She has worked for publications in New Zealand and Singapore. In 2004, she decided to move back to Kuala Lumpur and settle there to help her family with their construction business.

Shalkina has been passionate about baking for a long time. Through the years, she developed her passion for baking by attending numerous classes and developing her skills. She started baking for her family and friends. Later she decided to extend her hobby and passion for bakery into something that could generate a healthy supplementary income for the family. Through word-of-mouth, her cakes became popular, which led her to found Kek Molek in 2014.

Key Success Elements



Personalisation of services & products



Business partnership and collaboration

A business opportunity inspired by her passion for baking

Shalkina realised that baking is one of her outstanding talents, so she had the idea of turning her hobby and passion into a career. After working abroad, she returned to Malaysia to support her family business and later she got married and had children. She then became a stay at home mother. At that point, she still could not let go of her passion for baking, so she started baking again and distributing cakes among her family and friends. Because of the excellent taste and high quality ingredients, her cakes became popular as people started to recommend her cakes to others.

“In my area, there was a lack of active Muslim bakers. My business vision is to provide customers with high quality cakes, where the ingredients and processes involved were up to Islamic best practices”, says Shalkina. In 2014, she started the venture Kek Molek, which means ‘lovely cake’ in the local language. It offers both custom-made cakes for special occasions and standard cakes.

For Kek Molek, quality is the most important aspect of its products. The key challenge that it has faced over the years is the ever-increasing price of raw materials. Due to premium ingredients being used, it is very challenging to maintain the retail price. Instead of cutting corners by using inferior ingredients, Kek Molek decided to offer the products in various sizes so that it could market its products at an affordable and competitive price.

Effective social media marketing strategy fuels the company’s growth

After experiencing offline success, Shalkina started exploring more opportunities online to reach new customers and expand her business. “We started to grow our online presence on Instagram by posting pictures of our beautiful cakes, which could attract the interests of working women”, says Shalkina. The demographics of Kek

Molek’s main customers are working women aged between 20-40 years. Since this age group is more technology-savvy, Shalkina shifted her focus to moving the offerings digitally. Kek Molek has received many orders online through Instagram, Whatsapp and Facebook. Kek Molek has also hired actors and actresses (Instagram celebrities) to promote cakes, which helped increase the amount of followers and later resulted in higher sales. To date, Kek Molek’s Instagram has about ten thousand followers.

Another key factor that led to its online success is their customer service. “Kek Molek takes every customer seriously and always wants to satisfy them. A few bad reviews could undo years of good work”, says Shalkina. Kek Molek successfully builds trust, which keeps its customers coming back and recommending the company to their friends. About 50% of its customers are repeat customers. Digitalisation has also helped Kek Molek to understand audience demographics better and create corresponding content that is more relevant to the targeted groups.

In terms of delivery, Kek Molek works closely with GoGet Malaysia, which is a platform that matches local businesses to part timer who offer services like courier, food delivery by motorbike, and more.

Future plans to expand beyond the border and increase production

“Over the past four years, I can see that there’s a sizeable demand for traditional Malay cakes which could be marketed aggressively as part of Malaysia’s heritage”, says Shalkina. Kek Molek is hoping to move towards certifications (e.g. Halal, GMP: Good Manufacturing Practice) to cement trust with customers and export to neighbouring countries like Singapore and Indonesia.



Kek Molek's premium custom-made wedding cakes



High quality brownies



Delivering cakes and happiness to their customers

Company Profile

Corporate Name:

Kek Molek Enterprise

Street Address:

87 Jalan Jasa 4, Taman Jasa, Batu Caves, Selangor, 68100 Malaysia

Established:

2014 (formally registered in 2017)

Products & Services:

- Customised cakes made with premium ingredients (e.g. for weddings, birthdays)
- Mass marketing of standard cakes made with premium ingredients

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PT. Kampung Kearifan Indonesia (JAVARA)

Upscaling Indonesia's food biodiversity heritage from across the archipelago to a broader market by adopting technology throughout the supply chain



Ms. Helianti Hilman,
Founder and Chief Executive
Officer

Profile

Helianti is a lawyer turned social entrepreneur and a forefront promoter of Indonesia's food biodiversity heritage. Inspired by Indonesia's wealth on indigenous wisdom, Helianti founded PT. Kampung Kearifan Indonesia, known as JAVARA (it means 'champion' in the local language) in 2008.

Working across agricultural value chains from production to distribution and branding, JAVARA has worked with over 50,000 farmers across Indonesia to date, and produces over 700 artisanal products of which 300 are certified 'organic', and exports to 23 countries.

Key Success Elements

-  Access to knowledge and innovation
-  Personalisation of services & products
-  Government support

Being self-sustainable is the challenge for farmers in the archipelago country

"Opportunity is often derived from problems in Indonesia's agricultural landscape, where a number of smallholder farmers are facing problems marketing their products in a sustainable manner", says Helianti. In a country composed of more than 10,000 islands, logistics is one of the key challenges. JAVARA strives to streamline the whole process within the supply chain from plantation, post-harvesting, to processing and packaging, and distribution. Some of the methods are to set up manufacturing facilities near the farming site to get agri-products processed before arriving to the markets, or to implement a solar dryer for salt processing to manage climate change. Her tireless endeavor to raise farmers' standards of living gave birth to many iconic items under JAVARA's product range, such as heirloom rice & grains, gluten free flour, gourmet noodles, artisanal gourmet salt, coconut sugar, and jam.

Sharing knowledge and an innovative spirit is the key to working effectively

In 2016, JAVARA implemented a small-scale Enterprise Resource Planning (ERP) system to better manage supply chain challenges. It helps JAVARA to achieve a high standard of stock and inventory management, and improve the sales to delivery and invoicing processes. "There's a lot of untapped potential to upscale local champion farmers/artisans in sustainable ways", says Helianti. JAVARA is also proactive in the use of digital technology to help expand the business such as using a company website, and an e-commerce marketplace. This helps to market their products and communicate with target customers, both in domestic and international markets. JAVARA's sales are now composed of 55% exports to 23 countries covering four continents, particularly with a strong presence in Europe as an exotic brand from Asia.

Branding local culinary heritage to focus on 'conscious' consumers at the international level

Helianti completed her Master of Laws of Intellectual Property Rights at Kings College, University of London. Through her time in and repeated trips to European countries, she realised the value of her native country's culinary heritage. With her deep understanding of the perception of internationally conscious consumers, Helianti and her branding and communication team have established a compelling story to tell about local wisdom and have created visually appealing product packages and shop designs. JAVARA has also developed stylish yet traditional identical brand images through its social media to market high-ability farmers to domestic and international consumers and B-to-B customers including premium retailers, hotels and restaurants. Through her achievement of creating a meaningful impact on the local agriculture ecosystem, Helianti has been recognised with a number of domestic and international prestigious awards.

Government support in fostering MSME growth

The government of Indonesia has been conducting many initiatives through various programmes to foster MSME growth, such as programmes to support financial access, human resource development, and internationalisation. Specifically for JAVARA, the government has been continuously supporting JAVARA's international market expansion, through international exhibitions in many countries, such as Thailand, Singapore, Japan, Germany, France, Italy, Netherlands, Switzerland, and Canada. The Government also supports JAVARA by increasing the capacity of human resources and providing consultation through international cooperation framework programmes.



JAVARA's working partner areas across the Indonesian archipelago



Helianti with farmers in a rural area of Indonesia



Solar dryers for drying agriculture products & salt



Schwab Foundation Social Entrepreneur 2015

Company Profile

Corporate Name:

PT. Kampung Kearifan Indonesia (JAVARA)

Street Address:

Graha BS Ground Floor,
Jl. Kemang Utara A No. 3,
Jakarta Selatan, 12730 Indonesia

Established: 2008

Products & Services:

- Manufacturing and trading of agricultural and food products
- Food Entrepreneurship Education and Incubation Service

Awards & Certificates:

- BRI SRIKANDI Award for Social Enterprise, 2018
- First ranked Indonesia's Top Exotic Brand by SWA magazine, 2017
- Primaniyarta Award from the President of Indonesia in the category of Pioneer on the New Market, 2016
- Top 10 Asia as one of Indonesia's Top Social Entrepreneurs 2016
- Schwab Foundation Social Entrepreneur 2015
- One of 20 Global Rising Stars by Forbes Indonesia magazine, 2014
- National Awards on Intellectual Property Rights by the Government of Indonesia for category of Brand Owner, 2014
- Slow Pack Prize by Salone del Gusto – Turino, Italy, 2014
- Indonesia Social Entrepreneur of the Year by EY, 2013

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PT. Kreasi Nostra Mandiri (Sayurbox)

Tech-supported supply chain platform for ordering, harvesting and delivering fresh farm products through the 'Farm-to-Table' concept



Ms. Amanda Susanti (right),
Chief Executive Officer /
Ms. Metha Trisnawati (left),
Chief Operating Officer

Profile

Amanda holds a Bachelor's Degree in Business Administration from the University of Manchester in the UK. She has working experience at a chemical distribution company. Her strong passion for agriculture led her to spend three years working at Amantani Farm in Sukabumi, West Java, Indonesia.

Metha holds a Bachelor's Degree in Industrial Engineering from the Bandung Institute of Technology, Indonesia and a Master's Degree from the University College London in the UK. She has five years of retail experience at Unilever and IBM.

Amanda and Metha co-founded Sayurbox in 2016 with the mission to help local farmers access the market by providing them with supply chain technology solutions that can connect them to consumers as well as logistics support.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration

Reducing the economic gaps for farmers and solving their common challenges

Indonesia is known for high quality agricultural produce. However, because of the country's geographic conditions, farmers face many challenges related to logistics and the supply chain as it is not easy to transport fresh goods across the archipelago. This is the reason why the farmers relied mainly on middlemen.

When Amanda started high-value vegetable farming back in 2013, she gained a deep understanding of the farmers' pain. "Most farmers don't know how to plan harvesting and they sell their products through middlemen. As the farmers don't know the actual market price, they usually accept the price that the middlemen offer, leaving not so much profit margin in their farming business", says Amanda. For example, a farmer who worked with Amanda planted cassava, which is a low-fat vegetable sold at 8,000-10,000 Indonesian Rupiah per kilogramme in retail stores. The farmer planted cassava just because he did not know what to grow and was unaware of the real market price. He sold his cassava to middlemen at the price of only 600 Indonesian Rupiah per kilogramme.

Another challenge that Amanda and Metha discovered was that local businesses (restaurants, hotels, etc.) and individual consumers want to have high quality agricultural products, but do not know where the sources are. So they came up with the idea of connecting the two sides together by building an online platform and digital tools to support the fair-trading practice of farmers.

Digital technology enabling farmers to sell directly to consumers and plan their production efficiently

Sayurbox gives local farmers access to information and the market. "We help farmers plan their harvest cycles and manage inventory by providing and helping them to interpret data such as projected

consumer demands, logistics lead times, and the current market price point", says Metha. Sayurbox aims to educate farmers to make data-driven decisions. Their solutions have a proven benefit for the farmers as many of them gain higher revenue, lower waste costs and increase production efficiency. In terms of the supply chain, Sayurbox works with logistics partners and connects them to the farmers. This creates a win-win situation for all stakeholders.

On the consumer side, Sayurbox's product prices are generally 10-15% cheaper than the price at modern trade channels like supermarkets. The company is able to offer a competitive product price because it sources products directly from the farmers, cutting out the middlemen in the process, and selling online without physical retail shops. The consumers get pesticide-free fresh vegetables, fruit and meat delivered directly to their door just like the concept of 'farm-to-table'.

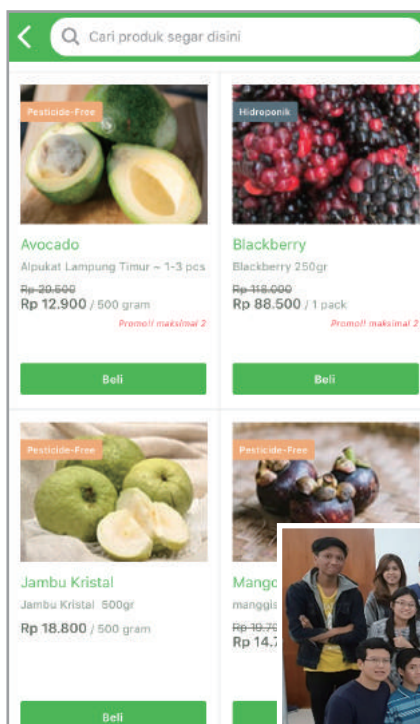
Riding a wave of growing demand for high-quality agricultural products across the country

Sayurbox started the business with only one farmer in 2016. In the past couple of years, the company has successfully expanded to 100 farmers in the network, which allows it to bring in more product categories. It has grown from ten Stock Keeping Units (SKUs) in 2016 to 350 active SKUs as of 2018. Sayurbox firmly believes that it can expand strongly in the future. "We foresee that there are growing trends of tech-savviness, health-conscious consumers and a middle-class population with higher affordable income. As Sayurbox responds to these trends, there is a huge growth potential for Sayurbox in Indonesia", says Metha.

sayurbox



High quality fruits and vegetables delivered directly from the farm to the table



Sayurbox's e-commerce platform for agricultural products (left)

The Sayurbox's team members working to deliver the fresh products (below)



Company Profile

Corporate Name:

PT. Kreasi Nostra Mandiri (Sayurbox)

Street Address:

Green Hub Level 38, Tower A Kota Kasablanca,
Jl. Kasablanca Raya Kav.88, Jakarta,
12870 Indonesia

Established:

2016

Products & Services:

- Online marketplace for agricultural products
- Logistics and supply chain support for farmers

Awards & Certificates:

- Top 15 Startups in Seedstars World Summit in Switzerland, 2018
- Alibaba e-Founders Programme, 2018
- Seedstars World - Indonesia Winner, 2017
- Plug and Play Indonesia Startup Accelerator Programme, Batch 2017
- Kinara Impact Accelerator Programme, Batch 2017

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Suffy Dairy Group Sdn. Bhd.

No.1 goat milk brand in Malaysia that spreads the goodness of nature at the finest quality to strengthen the body and mind of infants and children



Mr. Sofian Bin Tajuddin,
Founder and Vice President

Profile

Sofian holds a diploma in Mechanical Engineering and has 22 years of working experience in the semiconductor and other industries. When he was working for a marketing company, he sensed an untapped market need for goat milk for infants. After conducting his own product and market research, he established Suffy Dairy in 2013 to grasp the opportunity to sell goat milk products in the international market. Due to the increasing sales through local and international e-commerce portals, the company recently expanded its factory to increase the production capacity to 200 tons per month.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Government support

Power of e-commerce to distribute good nutrition to infants in Malaysia and beyond

“When I was working for a marketing company, a group of parents walked up to me and asked why there was no goat milk product for infants. Despite high rates of lactose intolerance among infants in Malaysia, it was difficult to find goat milk powder in Malaysia”, recalls Sofian. That was the beginning of his journey as an entrepreneur.

Nutrition is vital for infants’ physical and mental development. Goat milk is a great source of alternative nutrition. It is less allergenic, naturally homogenised, easier to digest, and rarely causes lactose intolerance. After sensing and convinced by his research about the untapped market need for goat milk in Malaysia, Sofian established Suffy Dairy in 2013. In the six years since its establishment, Suffy has become the number one trusted goat milk brand in Malaysia.

Sofian was confident that the untapped market of goat milk nutrition would expand rapidly. At the beginning, he and his team invested lots of time and money to raise market awareness of the excellent nutritious features of imported goat milk from Netherlands in the traditional ways of marketing such as exhibition.

Later, the booming of e-commerce platforms such as Alibaba, Lazada and Shopee considerably broadened Suffy’s sales channels in both the domestic and international markets.

“Being exposed to a broader market means being close to more customers with different purchasing powers. We understand the variation in customer profiles, and have a plan to introduce new product lines according to age groups, dietary regimes, and income levels, etc. Good nutrition should be accessible to all”, says Sofian.

Establishing networks via partnerships and business matching

On the operational side, Suffy Dairy aims to establish solid relationships with its suppliers to lower raw material costs and operate the manufacturing process more efficiently.

Suffy Dairy actively invests in research and development (R&D) as it is aware that this is needed in order to continuously innovate its products to enhance infants’ healthy growth. The company attends business matching events such as the one arranged by the Malaysia External Trade Development Corporation (MATRADE) to share knowledge with peer companies and extend its network in the domestic market and also beyond the borders. As Suffy Dairy has the Halal certificate, it can also export to neighbouring Islamic countries.

Malaysian government encouraging SME growth

The Malaysian government encourages SMEs to upscale their businesses, and provides training support for digitalisation. They also provide grants for operational improvement and expansion purposes. Suffy Dairy received grants for the purchase of new machines, which are essential for business expansion.

Suffy Dairy is strategically located in the Digital Free Trade Zone (DFTZ) where companies can benefit from various kinds of government support to accelerate their global expansion. For Suffy Dairy, DFTZ has initiatives that help simplify export process.

Aiming for further growth in the global market, Suffy Dairy built a new factory in 2017 to increase its production capacity up to 200 tons per month.



Suffy's main products for infants: goat milk powder (left) and cow milk powder with annis (right)



E-commerce portal, social media and careline links from Suffy's website



Production at the factory in Ipoh, Perak



Certificates for Halal and MeSTI

Company Profile

Corporate Name:

Suffy Dairy Group Sdn. Bhd.

Street Address:

No.29 & 29A, Laluan Meru Perdana 11,
Taman Meru Perdana 2, Chemor Perak,
31200 Malaysia

Established:

2013

Products & Services:

- Goat and cow milk powder for infants and children

Awards & Certificates:

- Outstanding Achievement via the Digital Free Trade Zone (DFTZ) Initiative (Category First Time Exporter) from the Ministry of International Trade and Industry Malaysia, 2018
- Makanan Selamat Tanggungjawab Industri (MeSTI) Certification (Food Safety) from Ministry of Health Malaysia, 2017
- Malaysia Halal Certification from JAKIM, 2016
- Good Manufacturing Practice (GMP) Certification

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<https://www.instagram.com/SuffyMalaysia>



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Tep Bac Co., Ltd.

Innovative environmental monitoring and management system that transforms the aquaculture industry of Viet Nam with the latest technology



Mr. Phong Tran Duy,
Founder and Chief Executive
Officer

Profile

Phong is a graduate in the field of aquaculture-engineering. He specialises at providing technical support to farmers in southern Viet Nam. Over time, he has gained in-depth knowledge of the needs and issues faced by aquafarmers in Viet Nam. Following his passion for technology and aquaculture, he has applied himself to find ways to use new technology to improve aquaculture management.

In 2013, he established Tep Bac, with which he has successfully built a platform for automated farm management with the integration of hardware equipment. Tep Bac's mission is to share aquacultural knowledge and international best practice with Vietnamese farmers by building a community and connecting experts to farmers across the country.

Key Success Elements



Strategic vision for digitalisation



Business partnership and
collaboration

Solving the aquafarming issues faced by several thousands of farmers in Viet Nam

There are about 450,000 fish and shrimp ponds across the country in Viet Nam. Back in 2013, Phong sensed that the aquaculture industry was growing robustly. He also discovered that there was a strong need for automation and modernisation in the industry. "Farmers did most of the tasks manually. They didn't have modern equipment to support their operations. Sometimes they had to guess the right settings of water parameters such as the amount of water, temperature and oxygen level. The water temperature changes every minute. Without proper equipment, farmers risked losing their fish and shrimp as their health depended heavily on the environment and quality of water", says Phong.

Tep Bac was born with the idea of implementing technology in the key industry sector of Viet Nam. Phong understood that it would take time to convince farmers to invest in equipment and make the most out of them. His tactics were to lead by example. Once one farmer demonstrated a successful case, the others would later become interested and follow the first mover.

Latest technology improving the productivity and profitability of farmers

"After the technology is implemented, our farmers receive excellent results. Their farming activities become more productive and they gain more control of water parameters and quality management", says Phong. He used Internet of Things (IoT) hardware devices to collect pond data. After setting up and placing the devices in the pond, farmers can view the data collected from hardware devices on 'Farmext', which is a cloud platform that the user can access anywhere anytime on any device, including mobile applications. Farmers can also plan their production and manage their inventory level on the platform. As of now, they are actively

building new add-on features that can notify farmers immediately when any parameter seems abnormal.

Spreading aquaculture knowledge through online channels

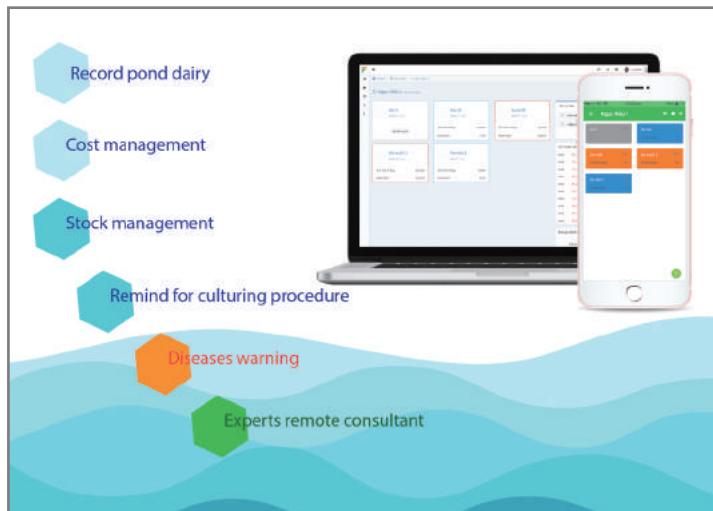
Educating farmers is also the mission of the company. Phong set up a Tep Bac website and social media channels, providing useful aquafarming information, news and the latest industry trends gathered from all over the world.

In order to publish interesting content, they use data analytics to analyse the audience interests and website traffic, then they would develop content based on the audience's preferences. Most of their content has been downloaded several thousands times. This has proven to be an effective way to build brand awareness. According to Phong, more than 80% of farmers in Viet Nam know Tep Bac and see it as one of the experts in the industry. Tep Bac's website is known as the most popular information channel about aquaculture in Viet Nam.

Building a community of farmers with support from leading aquaculture experts from academia and the private sector

Tep Bac has built partnerships with many leading educational institutes such as the Ho Chi Minh University of Agriculture and Forestry and the Research Institute for Aquaculture. These partners work closely with farmers, conduct training and encourage farmers to adapt to new technology. The company recently entered into a partnership with an aquaculture company in France and an international aquaculture news company.

Going forward, Tep Bac plans to develop software that can help farmers manage information and provide all types of features and knowledge that they need in one single platform.



Tepbac's 'Farmext' platform for remote farm management



Shrimp farming activities (above and right)



The Tep bac's team receiving an award from Saigon Hi-Tech Park (SHTP) in 2017

Company Profile

Corporate Name:

Tep Bac Co., Ltd.

Street Address:

261/14 Tran Hung Dao Street, Co Giang ward,
District 1, Ho Chi Minh City,
700000 Viet Nam

Established: 2013

Products & Services:

- Aquaculture software and hardware devices (such as Internet of Things (IoT) hardware integrated with the cloud platform and mobile application)
- Aquaculture consulting and education service
- Technical support for farmers

Awards & Certificates:

- Top 5 applications for agriculture of VNExpress.net (No.1 Media of Viet Nam), 2018
- Top 5 IoT startups of Saigon Hi-Tech Park (SHTP), 2017

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Wangree Health Factory Co., Ltd.

New precision agricultural farming that produces fresh and chemical-free vegetables and fruits while promoting job opportunities for disabled people



Mr. Krisana Tamvimol,
Founder and Chief Executive
Officer

Profile

Krisana holds a Degree in Computer Engineering from Chiang Mai University, Thailand. He has working experience in the IT industry as a solutions provider, network and security engineer as well as having been a wireless infrastructure system consultant.

Having been born and raised in Chiang Mai, Krisana recognised a serious problem: the overuse of pesticides in agricultural practices in his hometown region. With his passion for solving this agricultural practice issue combined with his IT knowledge, Krisana founded the Wangree Health Factory in 2016 with its corporate vision of providing fresh organic vegetables and fruits to the Thai market by using modern digital technology.

Key Success Elements



Strategic vision for digitalisation



Government Support

Field trip to Japan to discover the potential of precision farming

Chiang Mai is one of the main agricultural provinces in Thailand, and agriculture is the largest industry in terms of its local GDP. However, large numbers of agri-products have been subjected to insecticides and other chemical substances, causing severe cancer among consumers in the region.

“Overuse of pesticides is due to irresponsible crop producers who want to accelerate their production process in order to make money more quickly. And the ones who are negatively affected the most are local consumers”, says Krisana.

Krisana became keen to find an effective way of producing safe and high-quality agri-products to serve consumers.

It was during an educational trip to the Kyoto University of Japan, organised by the Ministry of Science and Technology of Thailand that Krisana became inspired about precision farming where technology has been fully utilised in an indoor farming system operation.

Krisana took these ideas on board and established the Wangree Health Factory in 2016.

Providing chemical-free crops to the Thai market by utilising Internet of Things (IoT) tools

With a location detection technology, Wangree Health Factory is able to produce safe and high-quality vegetables and fruits throughout the year. This technology helps farmers to observe, measure and respond to the inter- and intra-field variability in crop production, so that farmers are able to optimise field-level management effectively.

Wangree Health Factory also uses the Internet of Things (IoT) platform through operational intelligence such as remote control and real-time monitoring. The implementation of these technologies allow farmers to control their production process effectively with lower costs.

Providing job opportunities for the local disabled community with precision agricultural farming

“There’re a large number of disabled people in Thailand, and most of them don’t have much choice in terms of job opportunities. With this digital technology, we can provide more fulfilling job opportunities for them. Precision agricultural farming doesn’t require intensive physical work as opposed to traditional forms of farming. Technology is used not only to cut costs and increase profits for farm owners, but also to help people raise their standard of living”, says Krisana.

In addition to running multiple businesses including Wangree Health Factory, Krisana proactively participates at several local associations such as the Chiang Mai Chamber of Commerce and the MSME Network Club Northern Thailand.

Support from the government on capital investment

Since its establishment in 2016, Wangree Health Factory has been producing increasing amounts of organic vegetables and fruits. The market demand for high-quality agri-products is expanding, as more and more Thai people these days are health-conscious about the food they consume. The company can enjoy profits from the premium that consumers pay while reducing costs through economies of scale.

With the support from capital investment such as high-tech equipment from the public sector (e.g. the Ministry of Science and Technology and National Innovation Agency), Wangree Health Factory continues to enhance its production capacity. In the future, the company plans to expand its plants throughout Thailand in order to fully capture the consumers’ demand for fresh and organic products at affordable prices.



Wangree Health Factory's precision agricultural farming in controlled conditions and by automated machine



The utilisation of the Internet of Things (IoT) in Wangree Health Factory's farming operation



Chemical-free organic vegetables and fruits

Company Profile

Corporate Name:

Wangree Health Factory Co., Ltd.

Street Address:

143 m. 12, Kaopra sub-district,
Mueng district, Nakorn Nayok,
26000 Thailand

Established:

2016

Products & Services:

- Digital plant and farming factory for high-quality organic vegetables and fruits

Awards & Certificates:

- 'Green Solution For Thailand 4.0' Angel Fund for Startup Award from the Department of Industrial Promotion of Thailand and Delta Electronics (Thailand) Public Co., Ltd., 2018
- Northern Thailand Food Valley Innovation Campaign by the National Innovation Agency (Public Organisation) (NIA), the Ministry of Science and Technology of Thailand, 2017
- Science, Technology and Innovation Policy Management Programme 2015 (PMP) Upper Northern Thailand Area by National Science Technology and Innovation Policy Office (STI), the Ministry of Science and Technology of Thailand, 2015

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Siam Cheethawan Co., Ltd.

Natural-based products forming a new way to connect with customers through digitalisation



Mr. Niphitthapaht
Ongthanakulphisit,
Founder and Chief Executive
Officer

Profile

Niphitthapaht holds a Chemical Engineering degree and an MBA in Marketing with more than 15 years in developing and driving business strategy for Industrial businesses. He has observed the development of the wellness service industry and the potential of natural-based Thai herb products. He decided to develop his business to provide a healthy option for consumers as well as an additional source of revenue for farmers.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products

Founding business the traditional way through market study and personal passion

After graduating from university with his Chemical Engineering degree and MBA, Niphitthapaht worked for several years in a corporate environment in industrial business. Through his professional capacity and personal interest, he observed the increasing demand for 'safe and healthy' products especially in the wellness service industry which Thailand is well known for. He also gained experience and an understanding of producing spa products from his parent business, which produces Original Equipment Manufacturer (OEM) spa products for other brands. With this knowledge, he realised there was an opportunity to start a new business based on a new set of products with Thai herbs. Siam Cheethawan was then established in 2016.

Award winning products and a digital channel

Despite strong growth, the spa product market has been very competitive with hundreds of small to large brands within it. Siam Cheethawan's differentiation strategy has been to focus on product quality by Research and Development (R&D) activities, branding and packaging. The company has been working with government agencies and partners to ensure good production and high product quality. The hard work finally paid off and the company has received many awards including the Excellent SME Start Up award and SME Provincial Champions award, which are outstanding achievements in its first two years.

Moving products to consumers, however, is a much more difficult battle. In the early days, Siam Cheethawan distributed products through placement in partners' brick and mortar stores. Firstly, it is very difficult to differentiate between the competing products available in the same store since there is no efficient and effective way to communicate directly with the store visitors. Secondly, Siam

Cheethawan has low visibility on stock movement and needs to maintain a high stock to ensure products can be delivered to stores at short notice. And lastly, Siam Cheethawan has to provide a very large margin to the store owners in order to have shelf space. These factors have led the business to find alternative channels for its product and to adopt digital channels.

E-commerce websites and social media channels have been adopted with great success by the business. These channels provide an effective way to communicate with customers directly, with full visibility on product sales, and reduce logistics and inventory costs.

"The largest impact of digitalisation was a reduction in the cost of our marketing and communication activities. New sales channels such as the e-commerce website and social media brought new customers quicker than traditional retail channels", says Niphitthapaht.

Siam Cheethawan has seen a significant rise in profit margins and better market penetration, not only in Thailand but also in neighbouring countries, especially in ASEAN countries.

The balancing act of product development and market expansion

Through digital channels, Siam Cheethawan has seen the opportunity to further expand its market coverage. However, the business does not forget its core – the products to meet customer's needs. The business is continuing R&D to address different needs such as those in countries with colder climates – countries that the company may not be able to address in such a short timeframe without digital channels.



E-commerce and social media



Multiple accolades



Range of products



Company Profile

Corporate Name:

Siam Cheethawan Co., Ltd.

Street Address:

88/52 Moo 5, Sangkha Santi Suk Rd.,
Krathum Rai, Nong Chok, Bangkok,
10530 Thailand

Established:

2016

Products & Services:

- Natural Thai Herb Spa Products (soap, lotion, shampoo, serum, massage oil & candle, etc.)

Awards & Certificates:

- Bangkok Brand Award – Premium Products, 2017
- SME Provincial Champions, 2017
- Excellent SME Start Up Award, 2017
- Good Shield Award of the Smart Professional Entrepreneur, 2017

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<https://www.twitter.com/cheetawan1>

[LINE](#) cheetawan

Wangsa Jelita

Genuine natural beauty care products that embrace the concept of well-being, fair-trade and sustainability for conscious and modern consumers



Ms. Nadya Saib,
Co-founder and Co-Chief
Executive Officer

Profile

Nadya holds a Bachelor Degree in Pharmacy. Following her dream to own a beauty business since high school age, she started up right after finishing studies with two friends and co-founded Wangsa Jelita (it means 'Beautiful Dynasty' in Sanskrit) in 2008.

The company's concept is to produce genuine natural beauty care products which were hardly seen in the market, and which advocate the idea of well-being.

Nadya is one of the promoters at the forefront of women's empowerment in Indonesia, and believes women have a big capacity and responsibility to shape the future.

She actively participates in global young entrepreneurs' networks such as the Global Shapers Community (under the World Economic Forum).

Key Success Elements



Access to knowledge and innovation



Business partnership and collaboration



Government support

Teenager dreaming of becoming an entrepreneur in the beauty field

"It has always been my dream since I was in senior high school to have my own beauty brand. This was the reason why I took Pharmacy as a major at university", says Nadya. Her entrepreneurial journey began when she and her two friends from the faculty of Pharmacy came across the misinterpretation of the word 'natural' in body care products. "The product label shows it is 'apple' soap, but in fact the soap did not contain any related ingredients", recalls Nadya. The young yet-to-be pharmacists did some research and found the surprising fact that there are no pharmaceutical regulations for using the word 'natural'. Her team conducted an online survey on the perception of 'natural' in 2009 and found that there were two common perspectives on 'natural', neither of which were correct: 1. 'natural' is what the brand proclaims, and 2. 'natural' means no chemicals at all. Nadya spotted how the word 'natural' was being misinterpreted in the market as a business opportunity.

Capturing the true meaning of natural and promoting its benefit through social media

The initial goal of Wangsa Jelita was to introduce genuinely natural products and promote the well-being of women in the country, not only in capital cities but also in rural areas. For this purpose, Wangsa Jelita works closely with local farmers and artisans, and from the beginning, the company has conducted a fair-trade practice with local communities.

Funding is one of the major constraints in executing business ideas. Learning from that fact, the Indonesian government provides financial support such as grant and credit focused on entrepreneurs and startups. Young and creative ones will get more benefit, such as Wangsa Jelita. Wangsa Jelita is one of the alumnis of the Entrepreneurial Student Programme (Program Mahasiswa Wirausaha) in 2009

which is the trigger to start creative ideas and after 9 years it could overcome the production capacity issues, still with the 'young' team.

"Wangsa Jelita has a limited budget to do business, including marketing. So, we need to be careful when spending resources. It is digital technology which has helped us to achieve our goal while reducing the cost", says Nadya.

Data analytics generated by social media has helped Wangsa Jelita to understand the specific needs and behaviour of their target customers and transmit the brand's message. With Google Analytics, Wangsa Jelita is able to analyse a large amount of data and reach out to the right customers by offering the right products and services. In addition, technology brings about effectiveness when communicating both internally and externally with team members and customers. Nadya also listened carefully to customer claims and negative reviews, as she is certain that the voice of such customers can provide insight on how to improve their products and services, and raise customer satisfaction even higher than the current rate of 90%.

Gaining knowledge through the global entrepreneurs' ecosystem, and continuing to grow as a role model for women's empowerment

With her pharmaceutical background, Nadya had almost no knowledge of the digital technology field at the beginning, so she needed to familiarise herself with fundamental digital knowledge and sought advice from experts. One example, Webinar by the World Economic Forum allows her to equip herself with the necessary skills.

In 2017, Wangsa Jelita collaborated with Google for an empowerment event 'Women Will' to promote Indonesian women to thrive with digital entrepreneurship. I believe women have a big capacity to shape the future. We can create business in our own selected area, where digital technology is the key to upscaling it on the global level, as Wangsa Jelita has proven", says Nadya.



Promoting fair-trade practice with women in local communities



Beauty care products with genuinely natural ingredients



Nadya presenting her business at the 'Women Will' event with Google
Photo: Google

Company Profile

Corporate Name:

Wangsa Jelita

Street Address:

Pondok Kelapa Permai,
Jalan Kelapa Hibrida 4 Blok BD2 No. 6,
DKI Jakarta, 13450 Indonesia

Established: 2008

Products & Services:

- Natural beauty care products (for body, hair and face care)

Awards & Certificates:

- ASEAN Youth Award, ASEAN Youth Day Meeting, 2012
- Top 50 Small and Medium Enterprises in Online Business, TheMarketeters.com, 2012.
- Finalist of Ernst & Young Social Entrepreneur of the Year, Ernst & Young, 2012.
- Finalist of Project Inspire: 5 Minutes to Change the World, UN Women & MasterCard, 2011
- Nominee of Social Innovation and Entrepreneurship Awards, Indonesian Professionals' Association Singapore, 2011
- Winner of Most Promising Community Entrepreneur, British Council & Arthur Guinness Fund, 2010

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<https://www.twitter.com/wangsa jelita>

ALO Technology Sole Co., Ltd.

Laos' pioneer ICT education programme provider in partnerships with multinational software and hardware companies for the next generation



Mr. Thanousone Phonamat,
Chairman and Chief Executive
Officer

Profile

Thanousone holds a Master of Business Administration (MBA) Degree from Humboldt University, Germany with a scholarship from the government of Lao PDR. His study experience in Germany made him aware of modern information and communication technology (ICT) in Europe, which was under-developed in Lao PDR in the early 1990's. After he returned to his home country, he decided to venture into the ICT business, and established an IT Company called 'PLANET' in 1997 with a corporate vision to provide people and organisations in Lao PDR with the latest knowledge, technology and tools to digitally transform the way of living and doing business.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation

Scholarship in Germany opening eyes about internet technology

After graduating high school, Thanousone decided to study in Germany as his father did with a scholarship from the government of Germany. IT courses at the MBA programme opened his eyes to the benefits of the internet, which did not exist in the early 1990's in Lao PDR.

Thanousone took this environment as a growing business opportunity for the future, and started his internet business with his own savings upon returning to his home country in partnership with his foreign friends. This was the beginning of the 20-year corporate journey of ALO which has now become a leading ICT service provider in the country.

However, the early stages of the business was not easy. It took the company four years to obtain an Internet Service Provider (ISP) license from the government authority.

Focusing on ICT education for people and organisations across the country

Since obtaining its ISP license in 2000, the company has been spreading ICT services ranging from dialup, wifi, fibre-optics and a 4G network environment, to the development of its own ICT devices such as smartphones and tablet PCs. Its vision has been to have a great positive impact on the people and organisations of Lao PDR through the latest technology.

One of its focuses is on ICT education. "Knowledge of ICT is the key to human capital development in today's global business environment. However, ICT education is not spread throughout the country, as the national budget is limited for the education sector. The development of affordable and easy to use ICT devices was urgently needed", says Thanousone. Under these circumstances, ALO launched its own devices under the 'ALO' brand with technical and financial support from globally recognised brands such as

Microsoft.

In addition to hardware development, ALO has been partnering with international educational and testing organisations to provide online learning and certifications including TOEIC and the TOEFL English proficiency test, Microsoft Office Specialist (MOS) and Adobe Certified Associate (ACA), to name but a few. It also established the 'Lao IT and English Academy' in partnership with Microsoft and Educational Testing Services (ETS), a US-based non-profit organisation.

"Laos' young students are smart and eager to learn. So the adult generation (teachers, parents and businesses) should maximise their potential by providing modern technology to help them explore their intellectual growth", says Thanousone.

Transforming the government and businesses into a digital economy

Apart from running the business of ALO Technology Group, which now has four companies including ALO, Thanousone has been closely working with the government of Lao PDR as an external consultant, specifically with the Ministry of Education for the past ten years. He and the ALO team have visited schools in the rural areas to implement ICT programmes which involve distributing affordable PCs and eco-friendly electric devices such as batteries and Wifi modems.

As for business organisations, ALO has implemented the 'ALO' branded tablet and smartphone to transform its business efficiently to enhance productivity and profitability.

Thanousone is currently in talks with the Ministry of Post and Telecommunications on e-government.

ALO continues to lead the digital transformation of public and private sectors with its broad range of ICT products and services.



An ICT education programme at a school in the northern province of Lao PDR



Thanousone receiving Microsoft Partner of the Year, 2018 (above)



Best SME of the Year trophy, 2017 (right)

Company Profile

Corporate Name:

ALO Technology Sole Co., Ltd.

Street Address:

164 Samsenthai Road, Kaoyord Village,
Vientiane Capital, 7158 Lao PDR

Established:

1997

Products & Services:

- Internet services
- ICT consulting
- ICT education programmes
- ICT device development and OEM manufacturing

Awards & Certificates:

- Winner of Laos Partner of the Year from Microsoft Partner of the Year, 2018
- ICT for Education Award from the Asian-Oceanian Computing Industry Organisation (ASOCIO), 2017
- Best SME of the Year from Lao National Chamber of Commerce and Industry, 2017

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<https://www.topvalueservice.com>

<http://www.laopdr.com>

<https://www.facebook.com/AloTechnologyLaos>

BIZGITAL Co., Ltd.

Transforming digital marketing strategy in Lao PDR with innovation and the wholehearted immersion in customer needs



Mr. Souliyo Vongdala (left), Chief Technology Officer / Mr. Mangkonephet Sayasane (centre), Chief Creative Officer/ Mr. Jettana Viengsay (right), Chief Operating Officer

Profile

Souliyo has academic and working experience in the US and has a strong background in programming, with a track record of creating various innovative products and services.

Mangkonephet is an experienced art director and graphic designer, as well as a developer.

Jettana started his career as a web developer and IT manager in an international company.

These tech-savvy young Laotians jointly established BIZGITAL (combining 'business' and 'digital') in 2016 with a vision of enhancing the digitalisation level of businesses in Lao PDR.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation

US experience leading to awareness of untapped opportunities in the home country

Souliyo has several years of work experience in the IT industry in the US. He chose to return to his home country rather than continuing his career there, because he looked at the IT environment in Lao PDR at that time and believed that there was a huge untapped opportunity. He called upon his friends who were working for a local software company and jointly started BIZGITAL in 2016.

"In our country, more than 95% of private sector companies are micro, small and medium enterprises (MSMEs). These companies don't have appropriate access to digital technology due to its expensive cost", says Souliyo. Until recently and even now, most business processes are still done manually as a common practice in many sectors.

Combining the skill sets of three tech-savvy Laotians to change the way businesses are conducted

The three co-founders believed that digital is key in the fast changing world, otherwise businesses would lose momentum, particularly in a country like Lao PDR which has a small population and depends on foreign investments to boost its economy.

The co-founders, each with their own specific skill, have been striving to launch various innovative products and services and organise tech events. Example of its signature products is 'LOCA', the first ride sharing application in Lao PDR that provides foreign visitors with an access to a private ride service at a fair price.

While developing products and services, BIZGITAL is always mindful about copyright authorisation. The company uses software authorisation licenses to protect both the company and its customers. "People's perception about copyright was that low", recalls Souliyo.

Value creation of data analytics through online platforms

"BIZGITAL uses data analytics and custom builds data mining, to generate personalised messages with a specific tone and linguistic elements based on each target customer's style. Precise data analytics helps us to understand the needs of target consumers", says Mangkonephet.

BIZGITAL provides digital marketing services to help companies promote their brands online, by reaching out to new potential customers and growing their online presence. In Lao PDR, Facebook is the most popular social media platform. Thus, enhancing the page view on product and service information is the right approach for businesses. BIZGITAL supports local companies to develop and design attractive sites for customers.

BIZGITAL also performs content testing to identify user responses and validate their preferences. Through this technology, BIZGITAL has helped a leading beer brand grow its business digitally and increase its sales by 500% within a year in the Lao market.

Leading to a digital economy through knowledge sharing

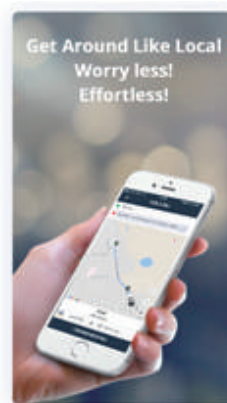
BIZGITAL actively participates in business matching and IT community events, including the TechSauce Global Summit, an investor networking. Acting as a leading digital startup company, BIZGITAL aims to inspire others and foster the growth of tech startups in its home country through knowledge sharing.

The company has created a significant impact to the community, and is looking to expand its business by continuing to innovate new products and services that will raise the businesses to a global level in Lao PDR.



BIZGITAL attending the TechSauce Global Summit in Bangkok, Thailand, 2018

'LOCA', the first ride sharing application in Lao PDR developed by Bizgital



BIZGITAL team of passionate young professionals

Company Profile

Corporate Name:

BIZGITAL Co., Ltd.

Street Address:

021 Francois Ngin Street, Mixay Village,
Vientiane, 01000 Lao PDR

Established:

2016

Products & Services:

- Website Design & Development
- Mobile Application Development
- Digital marketing
- Digital Media
- Photo Shooting & Video Production
- System Management (POS & School Management)
- IT Workshop (Training)
- Tech Event Organiser

Awards & Certificates:

- Third place Lao ICT Award, 2017
- First Country Level Rice Bowl Startup Award Malaysia, 2017

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Codingate Co., Ltd.

A web and mobile developer that enables its clients to maintain cutting edge technology in the market with reliable, affordable and relevant solutions



Mr. Sopheakmonkol Sok,
Chief Executive Officer

Profile

Sopheakmonkol holds a Bachelor's Degree in Computer Science from the University of Hradec Králové, the Czech Republic. His educational experience in Europe has made him aware of the benefits of technology. After he returned to his home country, Sopheakmonkol established Codingate in 2013 with a corporate goal to spread technological awareness in Cambodian society especially among the younger generation. As of now, the company has conducted more than 200 projects across all business sectors both locally and internationally. Sopheakmonkol is known as a forefront promoter of young talents in the IT field, and has been recognised with a number of awards from local and international organisations.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation

Business idea coming from the 'Skill Exchange Laptop' project

Codingate's corporate journey started with an encounter, where Sopheakmonkol and his friend Rithy met some enthusiastic students who had a lot of technical skills and desire, but no laptops. They decided to start a project with these students to develop technical solutions and in return provide laptops. After the success of this 'Skill Exchange Laptop' project, Sopheakmonkol and Rithy attracted investors and co-founded Codingate. Since then, the company has been playing an important role in contributing to the country by establishing a technology ecosystem.

Developing a nation through a digital technology ecosystem

"In today's world, digital technology is the key for individuals and businesses in order to be competitive. However, Cambodia's supply of skilled human resources is limited", says Sopheakmonkol. "To enhance the capability of young people and small and medium enterprises (SME) that make the backbone of our country, knowledge of technology and digital solutions are essential".

Codingate aims to transfer businesses from traditional to digital in three business areas: sales, marketing and operations. "The business transformation in Cambodia is very fast, and lots of companies struggle to survive. Thus, Codingate is here to help them raise their standards and automate their business processes in order to be globally competitive", says Sopheakmonkol.

With this corporate philosophy, one of the core services of Codingate is the implementation of Enterprise Resource Planning (ERP) solutions, for which the company has been working with more than 100 companies both locally and internationally.

There are many other digital technologies that Codingate has implemented for its clients, such as cloud computing to analyse customers' behaviour, search engine optimisation to enhance clients'

exposure to target markets, multilevel customer interaction via internet channels, the Internet of Things (IoT) in Customer Relationship Management (CRM) to generate the immediate responses through the automated computer processors to name a few.

Examples of its latest application development are 'SokhaKrom' and 'WeddinGate'. 'SokhaKrom' is a participatory healthcare platform which is a centre of information for trusted healthcare and medical services in Cambodia, whereas 'WeddinGate' is a digital platform where couples can plan, manage and share their married journey. Also, his application can be a helpful platform for wedding service providers to promote and advertise their services and products to their target customers quickly and broadly.

Way forward for an award winning entrepreneur

For his achievement in making an impact on society, Sopheakmonkol was recently awarded the Cambodian Smart Technology Entrepreneur Award, and Young Leader of the Year – 2018 in the India-ASEAN Youth Awards organised by the Federation of Indian Chambers of Commerce and Industry in addition to the number of awards he received from local, regional and international organisations. Led by its forefront promoter of young talents, Codingate continues to venture into new types of digital-related services to raise the overall standard of Cambodia's technology ecosystem in order to contribute to the development of the nation to stay competitive in the global market.



Newly launched applications: 'WeddinGate' (left) and 'SokhaKrom' (right)



Sopheakmonkol receiving the Cambodian Smart Technology Entrepreneur Award, 2016



Skill up training for the Codingate team

Company Profile

Corporate Name:

Codingate Co., Ltd.

Street Address:

No. 59, Oknha Pich St. (242),
Phnom Penh, 12207 Cambodia

Established:

2013

Products & Services:

- Web and mobile apps development
- Web and graphic design
- Software development
- Social media marketing
- IT consultancy focusing on sales, marketing and business operation

Awards & Certificates:

- Young Leader of the Year-2018: India-ASEAN Youth Awards co-organised by Federation of Indian Chambers of Commerce and Industry (FICCI), 2018
- Founder of the Year-2017: ASEAN Rice Bowl Startup Awards, 2017
- ASEAN ICT Award-2017: Gold Medal in Private Sector, 2017
- Founder of the Year-2017: Cambodia Rice Bowl Startup Awards, 2017
- Best Life Sciences and Medtech Startup 2017: Cambodia Rice Bowl Startup Awards (SokhaKrom Product), 2017
- Startup of the Year 2017: Cambodia Rice Bowl Startup Awards (SokhaKrom Product), 2017
- 50 ASEAN Successful future business-2017: A high-energy technology start-up (page 43-44), November 12, 2017
- Startup of the Year: Cambodia ICT Award, 2017
- Forbes 30 under 30 Asia 2017: Enterprise Tech, 2017
- Smart Technology Cambodian Young Entrepreneur Award, 2016

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Datacom Sole Co., Ltd.

Celebrating 20 years in a pioneering position in innovation for ICT enterprise solutions, and heading the dawn of digital transformation in Lao PDR



Mr. Thanongsinh Kanlagna,
Founder and Executive President

Profile

Thanongsinh is a university lecturer turned ICT business pioneer in Lao PDR. He holds a Master Degree in Computer Engineering from the National Polytechnic Institute of Azerbaijan from Baku in the USSR, and a Master in Computer Science from the Asian Institute of Technology in Bangkok, Thailand. Datacom Sole Co., Ltd., which he established in 1997, has helped transform the digital landscape of his native country. The company marked its 20th anniversary in 2017. Thanongsinh is also President of the Lao ICT Commerce Association, and Vice President of the Lao National Chamber of Commerce and Industry.

Key Success Elements

-  Strategic vision for digitalisation
-  Business partnership and collaboration
-  Access to knowledge and innovation

A 20 year journey to upscale Laos' ICT landscape in collaboration with globally recognised partners

"ICT has become an important part of life for everyone in Laos. When we wake up in the morning, we don't think too much of breakfast, but we check our personal mobile phone. Back in 1997, ICT infrastructure in Laos was undeveloped and most organisations didn't even have proper servers", looks back Thanongsinh. It was under this environment that Datacom was established. "We were lucky to be able to start up our company and provide state of the art technology in partnership with globally recognised brands such as Dell and Oracle".

Now Datacom has more than 20 partnerships with global and regional companies like Cisco, Toshiba, Schneider Electric, VMware, Diebold and Fortinet, just to name a few.

Datacom cemented its status as one of the pioneers in ICT technology in Laos when it signed a major contract with Lao Electricity Company (EDL) in a project sponsored by the World Bank. Over the course of 20 years, Datacom has been striving to provide newer products and services to meet the business needs of the local customers, which have now grown into a broad range from small and medium enterprises to leading enterprises including banks, telco and energy-related companies, government agencies and international organisations in the country.

A teacher at heart, mentoring the young generation to move the country into a new development phase

Datacom has been attracting young and enthusiastic members and now employs more than 50 professionals working full-time to provide a 'one stop service' 24 hours a day & 7 days a week. "It's because of my teaching background that I take it as my mission to convey the

importance of ICT in our country to progress from the current level to a new level and transfer the knowledge to a younger generation of entrepreneurs", says Thanongsinh. He takes the optimal use of digital technology to provide more user-friendly and timely access to knowledge and innovation, such as messaging platforms, and shared spaces in domains. On-the-job training and group discussions and demos are actively conducted for the employees to be competent in a digital economy. External training programmes are also provided for staff and engineers to acquire the latest knowledge and skillset direct from vendors. As Laos is also entering its own digital transformation, Thanongsinh emphasises the need for fast adaptation of the new trend such as Blockchain, Internet of Things (IoT), Artificial Intelligence (AI), and Big Data Analytics to cover the changing needs and behaviour of customers in a dynamically and exponentially changing marketplace. Datacom has recently established a subsidiary 'ASEAN Call Center (ACC)' to provide business process outsourcing services. This subsidiary has already integrated an AI bot into their customer services, which provides differentiation and a competitive edge in the market. Another joint investment with a Korean company that has been setup and started operating, is the Lao Korean Friendship ICT academy, which teaches networking, web-coding and graphic design for Lao students to be able to become skilled ICT professionals in Laos and overseas. "Innovation and capability is the key for business growth and expansion", stresses the lecturer-turned ICT business pioneer.



Showroom inside the new office building inaugurated in 2015



Thanongsinh in his office with Best SME Award by the National Chamber of Commerce and Industry, 2017



Server shelf (left) and server storage room (right)

Company Profile

Corporate Name:

Datacom Sole Co., Ltd.

Street Address:

340 Nongbone Road, Ban Phonxay,
Saysettha District, Vientiane Capital,
01000 Lao PDR

Established: 1997

Products & Services:

- IT hardware
- Software
- App development
- System integration
- Computer training centre
- Data centre
- IT outsourcing
- Hosting, Co-location, etc.

Awards & Certificates (selected):

- Best SME Award by Lao National Chamber of Commerce and Industry, 2017
- Best Seller Award by IT Green, 2017
- AEC Priority Integration Sector Excellence Award by ASEAN Business Award, 2016
- Lao Business Award (LNCCI 40 Years Award), 2016
- CLMV SME Excellence Award
- Best Key Account Award by Wave Soft, 2016
- Most Valuable Enterprise Partner Award by Dell, 2012
- Solutions Partner of the Year by APC, 2011

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<https://www.facebook.com/datacomlaos>

DotRoot Technologies Sdn. Bhd.

Innovative mobile solutions like the 'QueUp' app that affect the lifestyle of thousands of people and strengthen the IT landscape of Brunei Darussalam



Mr. Saufi Jamahat (center), Founder and Chief Executive Officer / Mr. Uwuis Al Qarni (right), Co-founder and Chief Marketing Officer / Mr. Khairul Anwar (left), Co-founder and Chief Operating Officer

Profile

Saufi has web design expertise and skills in business development and financial management.

Uwuis acts as the acting manager of on-going projects and business development towards growing and diversifying their portfolio.

Khairul is in charge of planning project budgets and timelines. He acts as a representative of the company in pitches and public talks. He also acts as a client relationship officer.

These three newly graduated Bruneians and three of their friends established DotRoot Technologies in 2013 to create innovative mobile solutions.

Key Success Elements



Strategic vision for digitalisation



Personalisation of service



Government support

Young Bruneians full of ambition pitching at the IGNITE Entrepreneurship Challenge

DotRoot Technologies was established in 2013 by six young Bruneians, whose vision is to strengthen the IT landscape of their home country.

The team started with development of the food ordering app 'FoodFuel'. To raise startup funding, they participated in the IGNITE Entrepreneurship Challenge, which is a national incubation programme for newly graduated entrepreneurs. The recognition through this challenge helped them to win projects from local companies and government agencies.

Changing the way technology is used in Brunei Darussalam by delivering projects with impact

"We're proud that our application has created an impact on government and the people of Brunei Darussalam", says Saufi. DotRoot Technologies has developed many innovative applications that affect the lifestyle of thousands of people. One of their iconic products is 'QueUp', an app for queue management that can ease queuing traffic and reduce waiting times by approximately 90%, making it more convenient for locals to visit government agencies, etc. Users can book their appointment ahead of the date and time simply via their smartphone. All of their booking history will also be available at their fingertips for future query purposes.

DotRoot successfully launched the 'QueUp' app at the Immigration Department of Brunei Darussalam.

There are many other popular apps. 'BruneiWX' was developed for the Meteorological Department of Brunei Darussalam. The app sends weather notifications directly to users via mobile devices that installed the app.

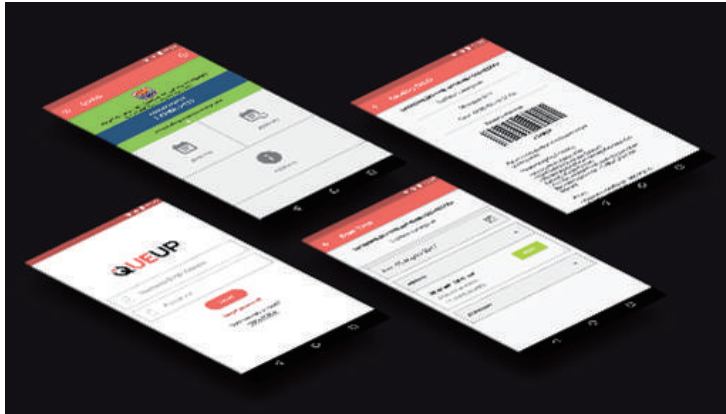
Since its establishment in 2013, DotRoot Technologies has been delivering a number of effective projects with the aim of transforming Brunei Darussalam into a highly digitalised nation with great local IT talents.

Always keen to deliver high quality products and services to cater for the different needs of users

"Quality is the most important factor for our products and services. We don't spend much money on advertising because our product quality speaks for itself", says Khairul. DotRoot Technologies is recognised for its outstanding quality of service. They seek to understand their clients' needs and develop mobile solutions that cater to different clients with different needs. They refuse to outsource IT activities because they would like to be able to fully control the quality of work, and they see it as a chance to develop their staff capabilities. They also provide 24/7 customer support, which is the heart of differentiation and trust building.

Using government support to finance their operations as well as to develop human capital for the future

During the past five years since its establishment, DotRoot Technologies has won a number of business competitions and received the 'Startup Brunei' grant from the government of Brunei Darussalam. They also recruited young talents from a government-funded three-year apprenticeship programme. DotRoot Technologies is striving to train these young local talents to make them qualified professional and full-time employees to sustainably strengthen the IT landscape of their home country.



'QueUp' app – one of the most downloaded apps in DotRoot's products and services portfolio



The DotRoot team working at i-Centre, an incubation hub supported by Darussalam Enterprise (DARE)



Winning the Grand Prize at IGNITE Business Entrepreneurship Award, 2013 (IGNITE is an international incubation programme for newly graduated entrepreneurs)

Company Profile

Corporate Name:

DotRoot Technologies Sdn. Bhd.

Street Address:

iCentre, Level 2 Office 11, Block B28,
Kg. Anggerek Desa, Jalan Berakas,
Bandar Seri Begawan, 3713 Brunei Darussalam

Established:

2013

Products & Services:

- Mobile app development
- Website development
- Social media and graphic design

Awards & Certificates:

- 3rd Place - BiCTA (EventLoop), 2015
- 3rd Place - BiCTA (FoodFuel), 2013
- IGNITE Entrepreneurship Challenge Award - Grand Prize Winner (FoodFuel), 2013

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<https://www.instagram.com/dotrootbn>

eLinkGate JSC

Tech startup that begins a new chapter for IT support businesses with a cloud-based remote access device without fear of losing personal data



Mr. Nguyen Xuan Hoang,
Founder and Chief Executive
Officer

Profile

Nguyen holds a Bachelor's Degree in Computer Science from the University of Technology of Ho Chi Minh City, Viet Nam. With his special interest in hardware and software development, he has gained several years of working experience at IT companies in Viet Nam and Singapore.

He sensed a business opportunity in the remote access device development when his father frequently asked his tech-savvy son to fix his PC problems while he was away from home. Nguyen designed a prototype small USB device to prove remote IT support technology, which received a USA patent in 2013. Based on these R&D results, he established eLinkGate in 2015. The company is now preparing to commercialise its first product to compete with existing products of a similar kind in the market.

Key Success Elements



Strategic vision for digitalisation



Government support

Sensing the need for a new solution for remote IT support services

The story begins when Nguyen's father frequently had a software problem with his computer. It was always Nguyen's duty to fix his father's computer after he got back from work since his father was not familiar with IT devices. Sometimes, his father had to wait for Nguyen for the whole day if the computer broke down during the daytime.

The existing remote access technologies can work if users correctly download and install the required programme, but what if his father does not know how to do that? What if the operating system is totally crashed by virus? What if his personal data is leaked or stolen during the unauthorised remote access?

"Nowadays, more digital devices are introduced into the market, meaning that there are more security threats and viruses awaiting to cyberattack", says Nguyen.

Developing a digital device that enables support experts to connect remotely to users' computers

He started to think if there was some efficient way to fix his father's problem. This gave rise to the idea of eLinkGate, whose business model is to connect computer users and IT support experts remotely, instantly and safely.

Nguyen started to build a prototype to illustrate the product concept. He also knew that he needed a decent technical team to turn his innovative idea into real business. So he conducted the recruitment meticulously using an online job recruitment platform to set up his dream team. The online platform helps broaden his search by connecting him to technicians who possess the required skills and shared common interests and passion. eLinkGate products revolve around the concept of Internet of Things (IoT) technology, where products and smart devices act collaboratively as an intermediary just like that which connects

Nguyen to his father. eLinkGate's core products are composed of 'eLinkMe' and 'eLinkKVM'. 'eLinkMe' is a full multi-function encrypted USB device for individual users that allows remote access to authorised technicians without the need to download an external programme, whereas 'eLinkKVM' is a server control for B-to-B users with similar functions as 'eLinkMe'.

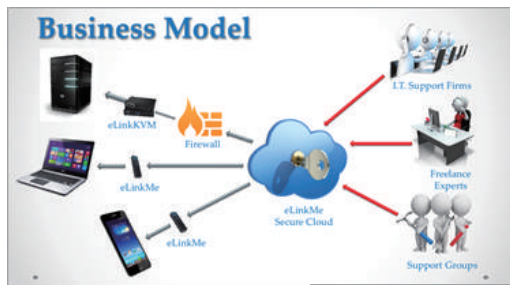
eLinkGate utilises computer's existing hardware such as Central Processing Units (CPU) to run a remote support service. So, it eliminates the need for additional hardware, which can considerably reduce the cost of its products. The products are specifically designed to enhance the safety level and user-friendliness for all users at a remarkably lower price than conventional devices.

Funding and technical support from the government to go for commercialisation

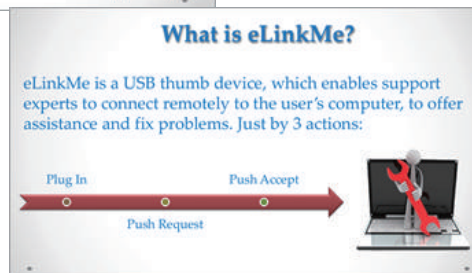
As a tech startup, eLinkGate requires significant funding to develop and commercialise its products. Currently, the company receives funding support from local angel investors and the government of Viet Nam.

Apart from funding support, Saigon Hi-Tech Park Incubation Centre (SHTPIC) connects the company with other tech startups and provides various incentives such as co-working space in the central city as operational support. Moreover, the Department of Science and Technology of Ho Chi Minh City, which actively invests in tech startups, provides grants and training for eLinkGate in its R&D for future development.

Nguyen and his team strongly believe in eLinkGate's patented products, and strive for the commercialisation of its products in the domestic market for the first stage, with the mid- to long-term goal of being in the global market.



eLinkGate's business model (above) and product feature (right)



'eLinkKVM' for B-to-B users (left) and 'eLinkMe' for individual users (right)

Company Profile

Corporate Name:

eLinkGate JSC

Street Address:

35 Nguyen Thong Street
Ward 7, District 3, Ho Chi Minh City,
700000 Viet Nam

Established:

2015

Products & Services:

- Development of Keyboard, Video and Mouse (KVM) over IP devices based on remote technology

Awards & Certificates:

- Vietnamese Talent Contest Award from Nhân tài Đất Việt (NTDV), 2016
- United States Patent, 2013

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<https://www.facebook.com/elinkgate>

<https://www.twitter.com/elinkgate>



United States Patent, 2013 (left above),
Vietnamese Talent Contest Award from NTDV, 2016 (left below),
the eLinkGate team at the signing contract ceremony
with SHTP.IC (above)

Khong Thae Co., Ltd.

Game-changing innovative technology that helps consumers to identify fake products, which subsequently provides marketing insight for business owners



Mr. Tanit Bordeesorn,
Chief Executive Officer

Profile

Tanit is a tech-savvy entrepreneur who founded Khong Thae (it means 'authentic' in the Thai language) in 2017, and launched an innovative QR Code solution to check if products are original or fake. He has 22 years of working experience in online business. Prior to Khong Thae, he managed an online travel agency business. Following his academic background in Engineering from Kasetsart University and his career as a computer programmer, Tanit believes in the power of digital marketing. Khong Thae provides data analytics services for small, medium and large businesses to help them gain higher visibility online and in search engines.

Key Success Elements

-  Strategic vision for digitalisation
-  Personalisation of services
-  Access to knowledge and innovation

An innovative way for brand owners to prevent fake products, increase engagement with customers and listen to the voice of customers

Fake products are very prominent in Asia, which have caused many issues on both the business and consumer sides. "A friend of mine, who sells cosmetic products, also had the same issue. So I came up with a business idea to solve the issue and help business owners sell smarter" says Tanit. He used his background in technology, formed a team of co-founders and established Khong Thae.

BonusPAD is a QR Code that brand owners can place on their products. One QR Code is generated specifically for each unit of the product and is assigned a unique reference code. Consumers can use their phone to scan the code and verify whether the product is original or fake. The QR code works on any application with a QR scan feature such as LINE, WeChat and Whatsapp. There's no need to download any additional application, making the process effortless for consumers.

Make smart marketing decisions with personalised data analytics support and business intelligence

In addition to the product checking feature, business owners can use the data collected by the QR code scan to run various marketing campaigns such as a lucky draw campaign. "On average a 30% sales increase has been achieved by data analytics to understand the customers' voice. It's crucial for business owners to truly understand their customers' behaviour to stay ahead of their competitors", says Tanit. Many local businesses aren't aware of their customers' voice, and so aren't able to choose the right marketing channel that would best fit the nature of their business. Khong Thae collects data on a cloud-based platform, to

which the business owners can log-on anytime to view analytics data. Khong Thae has a marketing team that provides their business owner clients with advice and helps them enhance their online presence, and so increase sales. An example of data collected from a questionnaire is the buying frequency of fast-moving consumer goods (FMCG). The marketing team suggested that the brand owner adapts its digital advertising frequency to match the buying frequency.

Nowadays, big data brings high value to businesses but the cost of data acquisition is high. Khong Thae provides an affordable way to collect consumer data. Each QR code costs about 3-5 Thai baht. Every client will receive marketing support from the team. This service helps Khong Thae build long term relationships with clients and achieve a nearly 100% client retention rate.

Member of local associations for greater collaboration among young entrepreneurs in Thailand

Khong Thae is an active member of working groups under several associations in Thailand such as the Office of Small and Medium Enterprise Promotion (OSMEP), the National Innovation Agency (NIA) and The Federation of Thai Industries. They are frequently invited to business events, trainings, panel discussions and trade shows. This helps connect them to other businesses, potential customers and entrepreneurs. They also attend Intellectual Property sessions and business competitions held by the government.



'BonusPAD' QR Code reader on iPhone (left)
Tanit introducing 'BonusPAD' at a business matching event (above)



Tanit presenting scalable data analytic features of QR Code scanning



Tanit attending NIA's startup event

Company Profile

Corporate Name:

Khong Thae Co., Ltd.

Street Address:

3332 Viwatchai Bldg., 7th fl., Unit A,
Phahonyothin Rd, Chomphon, Chatuchak,
Bangkok, 10900 Thailand

Established:

2017

Products & Services:

- Product authentication solution (BonusPAD QR Code)
- Data analytics services
- Marketing advisory services (Promotional campaign, Customer satisfaction survey, etc.)

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<https://www.antifake.online>

<https://www.facebook.com/antifakeonline>

Nextacloud Technologies (Bloodkad)

Innovating blood donation process with award-winning 'Bloodkad' system that helps people's lives and streamlines hospital operations



Mr. Agus Muslim (center), Chief Executive Officer / Ms. Amalina Ash'ari (left), Chief Operating Officer / Mr. Syahnur Nizam (right), Chief Technical Officer

Profile

Agus has four years of working experience as head of an IT department at a private company in Brunei. He has in-depth expertise in IT cybersecurity and system development.

Amalina holds a Bachelor of Information Technology from the Queensland University of Technology, Australia.

Syahnur holds a Bachelor (with Honours) in Internet Computing from the Universiti Teknologi Brunei Darussalam (UTB).

These tech-savvy young Bruneians, together with their other 2 co-founders, jointly established Nextacloud Technologies in 2017 to solve various challenges relating to IT solutions that many companies were facing.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation

With entrepreneurship at heart, young IT experts go on a corporate journey

Agus, Amalina and Syahnur started their careers in different areas: Agus as the head of IT development at a private company, Amalina running a family business where she was in charge of financial management, and Syahnur as a coding and programming language expert. What they had in common was the entrepreneurial spirit to solve the challenges of IT solutions that organisations were facing in their home country. Since its establishment in 2017, Nextacloud Technologies has provided diverse IT services such as mobile application development, and IT security and system development for corporate customers as well as government agencies.

Creating social impact with first and only end-to-end blood donation management system

On top of the IT services above, the company recently entered into a new area of business, which is a blood donation management system. "One of my friends has Thalassemia and he needs blood transfusions regularly. However, the hospitals don't have enough supplies all the time. That was when I realised the need for a blood donation management system", says Agus. He and his team started to develop the 'Bloodkad' app. Users can download the app for free. Instead of filling in the documents at the hospital and waiting for the staff to process them, users can simply fill in the pre-screening health questionnaire on the app and use it anytime they come to the hospital. For repeat donors, the app will track user data and notify them when their donation cycle arrives.

Partnering with hospitals, blood donation centres and healthcare companies

Nextacloud Technologies has secured many partnerships in the healthcare industry. They have now entered into a

Memorandum of Understanding (MoU) with the Ministry of Health (MOH) of Brunei Darussalam. They do not only focus on developing the mobile application, but also designing blood management software for their partners, simplifying the internal process and patient data collection in compliance with the World Health Organisation (WHO) policy. The hospital can reduce their costs and optimise the process. The pre-screening time for second-time donors is drastically reduced from ten minutes to only two to five seconds, as the user information is available on the app so they do not need to complete the whole pre-screening health questionnaire again. They only need to only tick or untick the items that require changes. Most importantly, the system helps the hospital to make effective decisions, as the dashboard shows statistics and the blood supply using its data analytics feature. When there is an emergency case and the hospital needs blood, the staff can post the information on the system, which will be connected to the app. The users will receive a notification from the hospital. "We believe that 'Bloodkad' technology can help save many people's lives", says Agus.

Gaining overseas recognition by winning a number of awards in startup competitions across Asia region

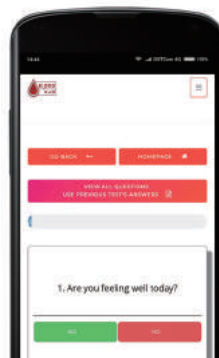
"We've competed in business competitions and introduced 'Bloodkad' to many other countries, including Malaysia, Singapore, Bangladesh, Taiwan, China and South Korea", says Agus. Through these business competitions, Nextacloud Technologies has gained funding and mentorship support from industry experts throughout Asia. They validated their ideas in Singapore and Malaysia and discovered that their app has a compelling selling proposition in other countries as well. Agus and his co-founders are striving to expand the blood donation system across Asia region to make a meaningful change in society with the power of technology.



Diverse products and services offered by Nextacloud Technologies



Blood donors registering to give blood at a donor centre



An easy-to-use, on-the-go interface of a pre-screening health questionnaire



The Nextacloud Technologies team presenting at the ASEAN Impact Challenge, Kuala Lumpur, Malaysia, 2015, where they were selected as a top four finalist

Company Profile

Corporate Name:

Nextacloud Technologies (Bloodkad)

Street Address:

iCentre, Level 2 Office 10, Block B28,
Kg. Anggerek Desa, Jalan Berakas,
Bandar Seri Begawan, 3713 Brunei Darussalam

Established:

2017

Products & Services:

- Web, system and app development
- IT security and IT consultancy
- Online payment integration
- Server hosting & domain services
- Social media marketing
- 'Bloodkad' digital blood donor card development

Awards & Certificates:

- Second runner-up at Brunei Info-Communication Technology Award (BICTA), 2017
- First runner-up at CODEOFF Challenge Hackathon, 2015
- Second runner-up at IGNITE Entrepreneurship Challenge, 2015
- Top 4 finalist at ASEAN Impact Challenge, Kuala Lumpur, Malaysia, 2015

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<https://www.nextacloud.com>

<https://www.bloodkad.com>

<https://www.facebook.com/Nextacloud>

<https://www.instagram.com/nextacloud>

<https://www.instagram.com/Bloodkad.bn>

Nuara Group Sdn. Bhd.

Delivering custom developed digital solutions and IT consultancy services to help domestic and international clients optimise their business operations



Ms. Reda Jasmine Abdul Rahman Taib (left), Co-founder and Chief Executive Officer / Ms. Barbora Grexa (right), Co-founder and Managing Director

Profile

Reda Jasmine Abdul Rahman Taib has over 20 years of management experience, owns several local businesses in diverse industries and has spent several years working with the Brunei Ministry of Foreign Affairs.

Barbora Grexa is a European raised businesswoman with Software Development, Consulting and Investment Banking background who moved to Brunei in 2014.

They met, decided to combine their expertise and co-founded Nuara Group in 2016.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Business partnership and collaboration

Making use of technologies and technical expertise to bring digital transformation to companies of all sizes

“Digital technologies have become a crucial feature in today’s business world, however most Enterprise Resource Planning (ERP) software in the market is non-customisable and expensive for SMEs to afford”, says Barbora. Nuara Group’s vision is to provide fully customised software solutions combined with ICT consulting services to assist their clients with implementation process while providing excellent post-sales support to achieve an overall successful project outcome.

By forming long-term trusted relationships with clients, Nuara Group has managed to increase its revenue by over 400% over the past six months. With technical partners in the United Kingdom, Germany and Slovakia, Nuara Group is able to serve customers in various locations across Southeast Asian region, provide a wide range of high quality services, and outperform its competitors. Due to the increasing demand, the company has set up an office in Singapore in 2017.

Enabling businesses to streamline their operations by implementing ‘E2’ Web-based ERP Software

E2 is an innovative software solution that is fully customisable and requires low up-front costs. Each module is tailored to fit the needs of each client and can be used across industries and business types.

Whether the client is a small-medium sized enterprise or a large manufacturer, Nuara Group can develop a tool that meets specific operational requirements, allowing the client to operate with an increased level of efficiency and data transparency.

Most cloud-based software solutions

come with limited support and customisation options, whereas E2 is highly flexible, affordable and is provided with in-person and on-site consultations. “We are a pioneer with this sales model because we’ve identified our customers’ desire for digital yet personalised service”, says Barbora.

Winning customer trust and truly understanding their needs are the foundations of long-term success

Prior to every project, Nuara Group sends IT consultants and technicians to the clients’ site in order to gain a thorough understanding of their needs. Based on those findings, they develop a solution that meets the client’s key requirements and financial budget. Nuara Group ensures that the solution adds long-term and sustainable value to the client’s business. Nuara Group places high importance on their product functionality, reliability, time and ease of implementation, cost-effectiveness and after-sales services.

The shifting trend to e-Government and digitalisation has opened up many new business opportunities in Brunei Darussalam

The recent move of digitalisation led by the government of Brunei encourages companies in Brunei to take the initiative by adopting digital technologies in their companies. As a technology company, Nuara Group strives to lead by example, by using their own and other digital technologies in their business.



Nuara ERP software "E2"



Local Technical Support by Nuara Team



Cloud Host & Mobile Optimisation



Client using E2 Inventory Management System

Company Profile

Corporate Name:

Nuara Group Sdn. Bhd.

Street Address:

Unit 6, Block A, First Floor, Simpang 49-8-6,
Jalan Jerudong, Bandar Seri Begawan, 3122
Brunei Darussalam

Established:

2016

Products & Services:

- IT Services
- Custom software development
- ICT Consultancy services

Awards & Certificates:

- Nominees Best Business Automation Tool and Startup of the Year, Brunei Rice Bowl Startup Awards, 2018
- Microsoft Partner
- SG Tech Member

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<https://www.instagram.com/nuaragroup>

Omise Holdings Co., Ltd.

Seamless payment gateway in Asia that enables individual customers and financial institutions to transfer money in a fast and secure manner



Mr. Jun Hasegawa (left), Founder and Chief Executive Officer / Mr. Ezra Don Harinsut (right), Co-founder and Chief Operations Officer

Profile

Jun is a Japanese entrepreneur based in Thailand. He has over 16 years of experience in the web and product design field, including his experience working at a software company in the USA. Jun was involved in founding a series of technology-based companies in Japan.

Don is a successful and innovative Thai leader with more than 12 years of experience in telecommunications and the financial technology sector.

In 2013, Jun and Don founded Omise to capture an e-commerce business opportunity.

Today, Omise is widely recognised as one of the leading payment solutions in Southeast Asia with offices in Thailand, Singapore, and Japan.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Business partnership and collaboration

Turning entrepreneurs' painful experiences into new innovative online payment solutions

In 2013, Jun and his co-founder Don established Omise (pronounced Oh-mee-say, meaning 'shop' in Japanese) as an e-commerce platform since they saw that online shopping trends in Thailand were booming. It was then that they realised that the customer's experiences in the online payment process were not ideal yet, and e-commerce business risks losing customers due to payment inconveniences. "Back then, when people bought something online, they had to fill in a lot of information again and again. I think this affects the customers' impulse to buy. The customers may change their mind and decide not to buy, just because they don't want to go through the process", says Jun.

Jun discovered that other entrepreneurs in the e-commerce business also faced the same pain, so he and his co-founder set out to solve these issues, changing from their original idea of building an e-commerce platform to building a secure and seamless payment gateway instead. Even with no background in Financial Technology (FinTech), Omise's team of six engineers managed to launch a prototype within two and a half months.

Combining advanced technologies with customer-driven features to enhance the customer experience

Omise is a technology-driven company with a heavy focus on customer experience. It deploys advanced technologies such as blockchain and Artificial Intelligence (AI) and designs user-friendly products. The company has designed a user flow, which responds differently to each group of people.

With Omise's technology in place, online customers can buy products on the website within a few clicks in a fast and secure manner. They no longer need to fill in their credit card or bank account information every time they buy something. Because the customer's experience has become

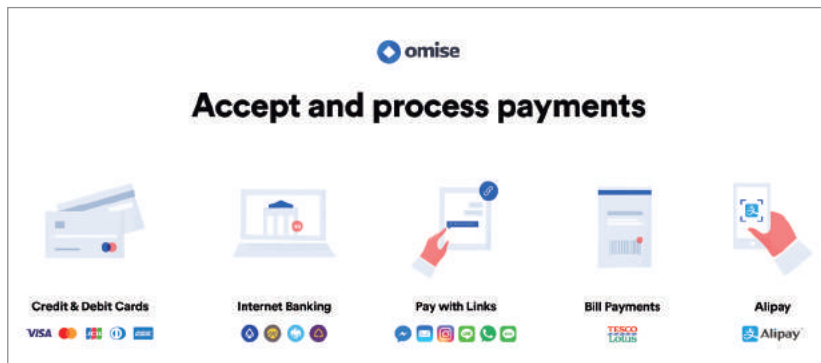
seamless, companies can increase online sales tremendously.

"The Omise payment gateway is designed to be secure and scalable, and comes with the functionalities that would support business needs. When given the opportunity to demonstrate our technology, we never disappoint", says Jun. Omise operates in the model of business-to-business-to-consumer (B-to-B-to-C), meaning that their main clients are the businesses that serve consumers online. Omise's solutions allow businesses to easily accept and process payments. The key strength of its payment gateway is that it is highly scalable and can be integrated to any platform, bringing flexibility to merchants and allowing them to customise based on their specific needs. For example, a luxury brand can customise their payment page in the way that reflects their brand identity.

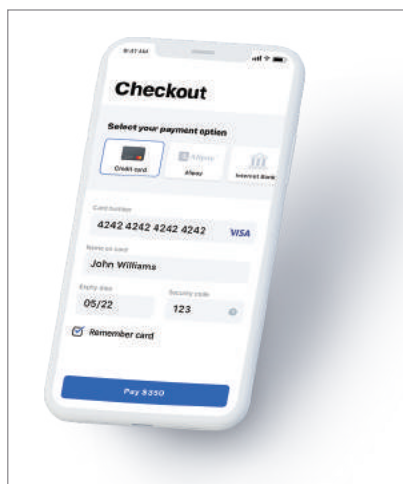
Collaborating with financial institutions across Asia for rapid future growth

Omise is one of the fastest growing startups in Thailand. The company received an electronic payment services license from the Bank of Thailand (central bank). It has also partnered with large enterprises in many industries.

"We currently own about a 25% share of the e-commerce market in Thailand. Our goal is to increase the share to 50% in the next few years. Instead of competing, we would like to support the banks and financial institutions to help them deliver the best payment experience for their customers. We are also looking to expand to other countries in the near future", says Jun.



Omise's various forms of payments (above)



User-friendly payment interface (left)



The team brainstorming ideas during a company outing



Omise and OmiseGO signed a MoU with ShinhanCard to explore opportunities for FinTech and blockchain initiatives

Company Profile

Corporate Name:

Omise Holdings Co., Ltd.

Street Address:

Crystal Design Center 1448/4 J2 Building,
Praditmanutham Road, Khlong Chan,
Bang Kapi, Bangkok, 10240 Thailand

Established:

2013

Products & Services:

- Seamless and secure payment gateway for individual customers
- E-payment advisory services to financial institutions

Awards & Certificates:

- Certificate of Compliance: Payment Card Industry Data Security Standard (PCI DSS) version 3.2, 2018
- Digital Startup of the Year Award from the Digital Thailand Big Bang 2017 organised by the Ministry of Digital Economy and Society of Thailand, 2017
- Top 10 Entrepreneurs Award from Forbes Japan, 2017
- Electronic Payment Services Provider License, issued by The Bank of Thailand (BOT), 2014

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<https://www.omise.co>

<https://www.facebook.com/Omise>

<https://twitter.com/omise>

Trakomatic Pte. Ltd.

State-of-the-art technology in video analytics to digitise shopper behaviour in the physical retail space to enhance the decision making of business owners



Mr. Allen Lin,
Co-founder and Chief Executive
Officer

Profile

Allen holds a Bachelor Degree in Electrical and Computer Engineering with honours from the National University of Singapore (NUS).

Following his passion to change the way businesses operate during technological disruption, Allen co-founded Trakomatic in 2013 with two partners under the NUS incubation centre.

Trakomatic aims to transform traditional brick and mortar retail stores into smart places for shopping experiences with compelling video analytics solutions.

Since then, the company has been expanding its client base across the Asia Pacific region by covering eight countries including Singapore, Malaysia and Thailand.

Key Success Elements



Strategic vision for digitisation



Access to knowledge and innovation



Government support

Enormous challenge to the retail industry from e-commerce players

Global mega trends of e-commerce pose enormous challenges to traditional retail businesses requiring a paradigm shift.

“The retail industry is at a turning point where customised and personalised experience will eventually become a commodity. Many of the traditional retailers operate their business based on intuition without understanding who their customers really are. I had a burning passion to change the way the retail business operates through technology disruptions”, says Allen.

This was what drove Allen to co-found Trakomatic in 2013 with two partners: Prashanth Ravichandran, another NUS graduated computer engineer, and Shaun Kwan, a UK educated MBA holder with working experience at globally recognised companies such as IBM, Avnet and HP.

Trakomatic aims to solve the most basic and yet challenging problem facing the retail industry today: understanding its customers.

Demonstrating tangible value and educating clients on the adoption of technology

Trakomatic enables businesses and organisations to discover the ways people interact in a physical environment using video and sensor technology. The company provides innovative solutions to capture profiles and behavioural data and transforms it into actionable insights that drives optimisation and the improvement of retailers’ core business processes ranging from target setting, planning, marketing, sales, operations and administration.

Co-founders were confident about Trakomatic’s technology, however, going to the market was not easy.

“B-to-B oriented startups or SME companies face multiple challenges during the initial stages, and are especially threatened with customer reference case and credibility”, says Allen.

Thus, the company focused on consistently demonstrating clear and tangible value and results to clients, and educating them on the adoption of advanced technology.

Trakomatic’s state-of-the-art video analytics and well-structured metrics that matter most to the retail stores have gradually gained recognition among the retailers, as its factual and easily understandable analytics provides them with actionable advice to improve their sales and customer satisfaction.

To date, Trakomatic has served a number of retailers, mall operators, airports, train stations, expos, entertainment venues, education organisations, and a range of government/public institutions.

Trakomatic’s video analytics solutions provide insights for business owners through predictive analysis to optimise Point of Sale (POS) sales, analysis of Online-to-Offline (O2O) behaviour, optimising paths to purchases and conversions, in-store product positioning and placement, and inventory management to minimise product loss.

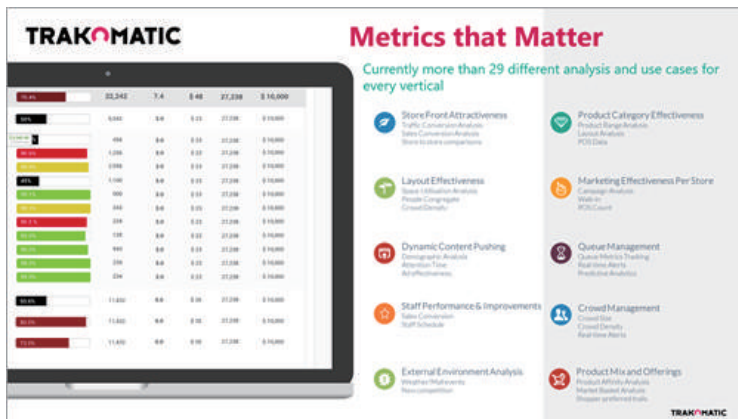
Forefront runner of digitisation

In the coming years, the company is planning to scale up its products and services in the global market by developing digital technology solutions such as Virtual Reality, Augmented Reality, multi-level customer interaction and customer profiling such as Customer Relationship Management (CRM)/Supply Chain Management (SCM) solutions, to name but a few.

TRAKOMATIC



Video analytics of physical space to get insight for decision making



Dashboard of metrics that matter for retail business



Trakomatic CEO Allen Lin and COO Shaun Kwan made a global distribution agreement with London based Hypervsn, a 3D Hologram advertising offering of Trakomatic Profiling Solution to capture audience profiling data to facilitate dynamic content management.



Company Profile

Corporate Name:
Trakomatic Pte. Ltd.

Street Address:
Blk 79 Ayer Rajah Crescent #01-02,
139955 Singapore

Established: 2013

Products & Services:
• Video analytics solution for retail business

Awards & Certificates:
• IMDA Accreditation Award from Infocomm Media Development Authority (IMDA) of Singapore, 2015, 2016, and 2017

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Tel: +65 6681 5617

<https://www.trakomatic.com>

<https://www.facebook.com/trakomatic.global>

ACIS Technology JSC

No.1 trusted brand in the Vietnamese Smart Home market that integrates digital technology to accommodate convenient and secure living



Mr. Do Nguyen Thanh Dong,
Chief Executive Officer

Profile

Do Nguyen holds a Bachelor's Degree in Civil Construction from the Ho Chi Minh University of Technology, Viet Nam.

While of school age, Do Nguyen tried to make technological products using only parts that were second-hand and imported through his hometown Quy Nhon port. Since then, he has always had a determination to innovate the way of life with Vietnamese technology. During eight years from 2004 to 2012, Do Nguyen and his team conducted an R&D project on Artificial Intelligence (AI), which won them an award at a Robocop contest. Following his passion, Do Nguyen worked in the construction business to earn startup funds, and established ACIS in 2012 to develop iconic products with Vietnamese technology to realise smart home living.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Access to knowledge and innovation

Civil engineer with an ambition to use Vietnamese technology to change the way of life

Do Nguyen was born and grew up in Quy Nhon, a coastal city in central Viet Nam. Since school age, he dreamt of making homeland technology that changes the way of life.

During his several years of working experience in the construction business as a civil engineer, Do Nguyen captured an evolving opportunity in Viet Nam's home security control space. He spotted system management problems in traditional homes, where all appliances must be physically maintained.

He believes that home management can be much smarter with technology. Through his knowledge of foreign technology, Do Nguyen was certain that the Internet of Things (IoT) and smartphone technology would stimulate innovation so that all home electric devices (e.g. room lights, telephones, TVs, kitchenware) can be instantly and automatically controlled remotely. He observed the sophisticated products of foreign smart home companies and tried to recreate a similar product in his own design.

At that time, investors didn't believe that Vietnamese technology was competent enough to make stable products.

"We failed many times to find the right solution. In the first year, we had only six orders", says Do Nguyen.

Do Nguyen and his three team members registered for a contest about the IoT organised by Ho Chi Minh City and won first prize. That was their milestone in 2016.

Make smart homes easy for everyone: easy to apply, to use and to change with IoT and smartphone technology

ACIS continued its product development with original concepts, and made a number of adjustments in order to simplify and customise the design for its system. The 'Easy Control Smart Home' solution was

then introduced to the Vietnamese market.

A well-organised digital system and user-friendly function have captured the heart of Vietnamese users. "This time, the result was brilliant. I'm delighted that we've now reached 400 orders of the 'Easy Control Smart Home' system in 2017", says Do Nguyen. Currently, ACIS takes over 70% of the Vietnamese market share with more than 1,000 smart home sites across the country.

"Customers were reluctant to buy our product at first because of the complications when implementing the system and most importantly, they couldn't change anything. We directly talked to the customers and went through step by step to make it simple, easy and tailored to their personal needs", says Do Nyugen. 'Easy Control Smart Home' appliances can be remotely controlled via a separate 'iHome' application on smartphones. The features on the application now allow a high level of customisation. Users take a picture of the area, then choose their own layout and icons for smart switch control.

Limitless potential for innovative products that make life much more convenient

The 'Easy Control Smart Home' solution significantly changed users' lifestyles. ACIS combines the latest technologies to enhance the products' functions. In August 2018, the company launched a new product which incorporates AI technology. The new product is capable of sending reminders, and detecting movements via smart sensors to turn on the appliances automatically, and provide suggestions to support the user's routine.

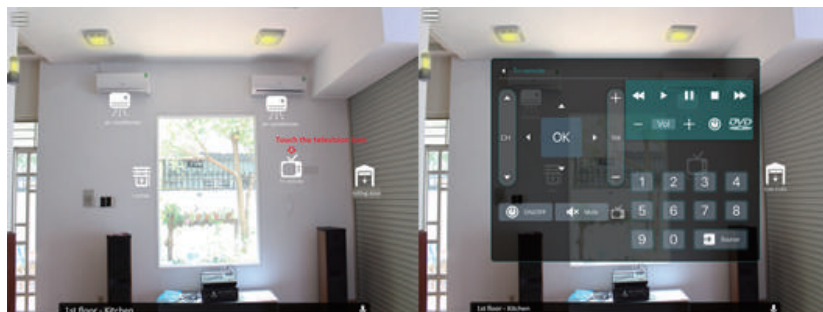
In order to stay current with the latest technology and deliver innovative products in the market, the ACIS team is continuously investing in R&D and pushes its limits to tap further in the Vietnamese market with a vision to make smart home systems a part of everyday life.



'Easy Control Smart Home' Villa Project



Smart home switch board



If you want to control, you have to touch the television icon ➡ Television control

Control televisions via the 'iHome' application



Enterprise Awards: Quality International Standard (QAS), 2017



Company Profile

Corporate Name:

ACIS Technology JSC

Street Address:

Villa 36, No. 15 Street, No. 5 Residential Area,
Hiep Binh Chanh Ward, Thu Duc Dist.,
Ho Chi Minh City, 70000 Viet Nam

Established:

2012

Products & Services:

- Auto control and intelligent home security control system
- Easy control smartphone solution

Awards & Certificates:

- Certificate of science and technology enterprise from the Department of Science and Technology of Viet Nam, 2018
- Certified Enterprise Quality international standard QAS, 2017
- Reliable product certification from Research Institute for Economic Development and Management of Ho Chi Minh City, 2016
- First Prize in IoT Contest from Ho Chi Minh City, 2016
- Certificate of copyright from Copyright Office - Ministry of Culture, Sports and Tourism, 2014
- Medal - Intellectual Property Department from Viet Nam Intellectual Property Association, 2014
- Reliable product certification International Intellectual Property Institute, 2014
- The commendation of Saigon Hi-Tech Park, 2014

Email: info@acis.com.vn

Tel: +84 286 281 1225

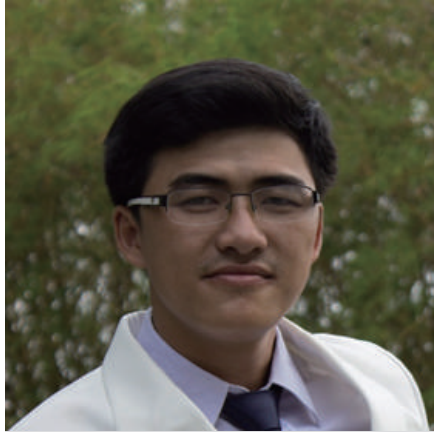
<https://www.acis.com.vn>

<https://www.facebook.com/acis.com.vn>

https://www.twitter.com/acis_smarthome

Giao Thoa Technology Co., Ltd.

Smart lock technology developed by a telecom engineer entrepreneur that will digitally transform the operation of hotels and rental businesses in Viet Nam



Mr. Ngo Cu Manh,
Founder and Chief Executive
Officer

Profile

Ngo Cu holds a degree in Electronics and Electrical Engineering from Bach Khoa University in Viet Nam. His interest in information technology grew during his college years. With five years of research on the Internet of Things (IoT), and a successful Research and Development (R&D) project on 'Glock Bluetooth', he established Giao Thoa Technology with his co-founders in 2015. The company provides automation and electronics products for the digital era, including smart locks and web/mobile apps to control those smart locks from anywhere in the world. Locks do not require physical keys anymore.

Key Success Elements



Strategic vision for digitalisation



Business partnership and
collaboration



Government support

Fuelling its tanks with smart lock technology, and driving onto the road of success in a digital era

"I know what could be the next trend", says Ngo Cu. Having an IoT research background including a 3-year R&D project on 'Glock Bluetooth', a smart lock technology, he identified a growth opportunity for digital key systems in his country and beyond.

Although the market was competitive, Giao Thoa Technology did not hesitate to step in. "Our technology to develop keys on a digital platform is disruptive. The opportunity is huge although the competition is tough. We provide our innovative products and services to an increasing number of Vietnamese corporate customers", says the founder. "Smart phones are the new keys in this digital era. We believe that physical or card keys will inevitably become obsolete. Smart phones have become the platform for convenient and safe digital keys", says Ngo Cu.

The opportunity goes beyond just product development. The focus is on viable integration of digital keys with property services such as hotels and short-term property rentals. This will create a triple win situation for all stakeholders; end-users of a smart key, property operators, and service providers. Hotels and rental businesses will have the advantage of real-time data tracking such as booking records and access logs. And they can safely transfer a key with a secure access code via a smart phone.

For the future, Giao Thoa Technology is planning to develop a block chain platform to guarantee increased safety for the end-users.

Future market penetration and cost reduction through partnership and collaboration

Currently, 60% of Giao Thoa Technology's 'Atovi' smart lock materials are imported. To reduce costs, the company is seeking collaborations with local manufacturers.

As for the business expansion plan, Giao Thoa Technology aims to partner with other digital companies in order to increase the number of local distributors in Viet Nam. They will focus on big cities for the next five years. "Strong partnerships are crucial for corporate market penetration, which presently contributes up to 80% of our total sales", says Ngo Cu.

For this purpose Giao Thoa Technology actively participates in business forums, tech-startups and business matching.

Government support is nurturing young Vietnamese startups

Saigon Hi-Tech Park (SHTP) Incubation Centre, supported by the Vietnamese government, is an open door to help companies connect with other tech-startups. It's the first of its kind in Viet Nam. Assistance from the Ministry of Technology and Science allows companies to operate effectively in the Vietnamese startup ecosystem. The support comes in the form of organisational support and financial capital to fund R&D.

Support and collaboration across government agencies and startups can help fuel the growth potential of Viet Nam's technology capabilities on the global stage.



The Atovi brand Smart Lock system can be controlled by a smart phone with a data sharing function for designated people such as family members



Receiving the Gold Medal at the Application Design Competition, 2016



Receiving funding as a Top 5 IoT Startup by SHTP-IC, 2016



Certificate and trophy for Third prize, Best Innovator Award, 2017

Company Profile

Corporate Name:

Giao Thoa Technology Co., Ltd.

Street Address:

35 Nguyen Thong Street, Ward 7, District 3, Ho Chi Minh City, 700000 Viet Nam

Established:

2016

Products & Services:

- Smart lock products manufacturing (Atovi brand)
- Web/smart phone apps development

Awards & Certificates:

- Certificate for Scientific and Technological Enterprises, 2018
- Intellectual Property Certificate of Glock solution, 2017
- Super Award – Viet Nam IoT Hackathon, 2017
- Second prize of Viet Nam IoT Hackathon, 2017
- Third prize, Best Innovator Award, 2017
- Gold Medal for Application Design Competition, 2016
- TOP5 IoT Startup by SHTP-IC, 2016
- First prize of IoT Startup organised by SHTP-IC organisation, 2016

Email: business@giaothoatech.com

Tel: +84 939 154 799

<https://www.giaothoatech.com>

<https://www.atovi.vn>

<https://www.facebook.com/atovi.lock>

Green World Recycling Sdn. Bhd.

Upscaling the business of supplying alternative rubber raw materials to international manufacturers across a broader Asian market



Mr. Hozen Lim Z.M,
Business Development Manager

Profile

Hozen holds a Bachelor's Degree in Medicine. Two years after his graduation, he joined Green World Recycling, which was established by his father in 2007, with the ambition to help his family business by contributing to the Malaysian rubber manufacturing industry in an environmentally friendly manner. In 2014, Green World Recycling was licensed by the Malaysian Department of Environment.

Hozen is in charge of the marketing and business development of Green World Recycling, and he focuses on transforming the company's business model to the level of leading supplier of alternative raw materials to local and multi-national manufacturing companies to reduce production costs.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation



Government support

Transforming a traditional family business into an international alternative raw material supplier

Green World Recycling started as a family business in 2007 trading in all types of rubber products and scrap in Penang state in northern Malaysia. At that time, it was difficult for the company to control the quantity of the various products it had in stock as well as their quality. "We have wasted a considerable amount of resources in terms of labour time and money before reaching customers due to inefficient business processes", says Hozen.

With the aim of improving the company's operation, Green World Recycling set up an in-house Research and Development (R&D) team at the early stage of its corporate journey. It has seen day to day progress in reducing the use of resources in production and enhancing the quality of its raw materials.

The year 2014 marked the great transition of its business model when Green World Recycling received a license from the Malaysian Department of Environment to run a waste management business. The company is now recognised as a leading company in Malaysia in the area of environmental-friendly rubber manufacturing.

Modern ways of reducing production costs and reaching a broad range of customers at a higher speed

"Digitalisation has become a vital element in our business from production to marketing in terms of internal communication and communication with customers", says Hozen.

After it received an incentive from the Malaysia External Trade Development Corporation (MATRADE) as recognition for its outstanding business model, Green World Recycling joined the B-to-B platform Alibaba to expand the business on a more global scale.

"In the old days, our marketing team spent a lot of time calling, flipping name

cards, placing advertisements in the yellow pages, etc. to find customers. Today, customers find us online", explains Hozen. This allows the company to significantly increase the productivity of its business development, and consequently, Green World Recycling has realised 122% sales in 2017 compared to 2016.

Connecting with local authorities and sharing knowledge with the business community

Green World Recycling proactively participates in a number of working groups under MATRADE, SME Corp. Malaysia, Malaysian Rubber Glove Manufacturers Association (MARGMA) and The Malaysian Rubber Board (LGM). This provides the company with an opportunity to gain access to the latest knowledge on the rubber industry, market insights, digital technology, etc., which are indispensable success elements for today's business.

"There are still untapped business opportunities in the field of environmentally-friendly manufacturing, and our government agencies and business associates are encouraging Malaysian MSMEs to move towards digitalisation", says Hozen.

Forecasting double sales for the current business year

With the full use of an online marketplace for B-to-B, Green World Recycling is recognised as a leading supplier of alternative rubber materials for many international manufacturing companies in Malaysia and beyond. Their customers' base has expanded from China to Southeast Asian countries such as Indonesia, Thailand and Viet Nam, as well as to East Asian countries such as India and Turkey.

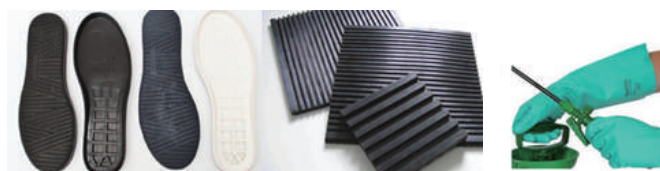
Due to its increasing market presence, the company is forecasting that it will achieve a double size year-on-year sales increase for the current business year.



**GREEN WORLD RECYCLING
TO SAVE PLANET**



Samples of alternative nitrile-butadiene rubber (NBR) raw materials



Samples of rubber products: shoe sole, rubber mat, nitrile glove



Hozen at the First Mover Recognition Ceremony, 2018

Company Profile

Corporate Name:

Green World Recycling Sdn. Bhd.

Street Address:

Jalan Perindustrian Bukit Minyak,
Kawasan Perindustrian Bukit Minyak,
Simpang Empat, S.P.T. Pulau Pinang,
14100 Malaysia

Established: 2007

Products & Services:

- Supply of alternative nitrile-butadiene rubber (NBR) raw materials
- Manufacturing of rubber products.

Awards & Certificates:

- First Mover Recognition Award from SME Corporation Malaysia, 2018

Email: sales@gwrmalaysia.com

Tel: +60 455 21188

<http://www.gwrmalaysia.com>

<https://www.facebook.com/GWRMalaysia>

Grey Wolf Creative Shop

Integrating traditional Burmese craftsmanship with computerised design and manufacturing technology to create new taste and value in the world



Mr. Htet Khaung Win,
Founder

Profile

Htet holds a Diploma in Business Management from Myanmar Imperial College. He started his first career in the hotel industry at the age of 19, and subsequently joined his family business in the transportation and logistics industry. During his time working in various industries, Htet always wanted to create new taste and value with some form of product or service for the people of Myanmar. Being passionate about the traditional wood carving design present in Burmese architecture and furniture, Htet came up with the idea of creating beautiful phone cases made out of local wooden materials, and established the Grey Wolf Creative Shop in 2017. The brand is becoming popular due to its variety of patterns designed by computer application. Grey Wolf will start selling its phone cases via an international online shopping platform.

Key Success Elements



Access to knowledge and innovation



Personalisation of services & products

Desire to create new taste and value for the people of Myanmar and for the export market

“I started my first career in the hotel industry in Yangon at the age of 19, and after a few years, I went back to my home town to help my family’s business. Since that time, I always wanted to explore the world and create new taste and value for the people of Myanmar and for foreigners”, says Htet. Living in a rural area, Pakokku, in central Myanmar, Htet realised that Myanmar is very rich in natural resources and has valuable wood species such as teak, padauk, tamalan (rose wood), but these natural resources had not been fully made use of to generate added value.

Htet was very passionate about the beauty of wood carving present in Burmese architecture. At the same time, Htet was aware that there was a challenge in manufacturing technology, and traditional craftsmanship needed to be upscaled with modern technology to become more efficient in terms of the designing and manufacturing processes to compete in the evolving Myanmar market where foreign investment is booming. This was the beginning of Htet’s journey as the founder of Grey Wolf, which is a shop that creates luxurious wooden phone cases.

Application of computer-aided machines for design and manufacturing processes

“Today, Computerised Numerical Control (CNC) technology is widespread in the manufacturing industry. CNC plays a critical role in the wood carving industry today. In the case of hand carving, a professional carpenter normally needs one to two days to make a wooden carving on a phone case, whereas with CNC router, we can make 30 carvings in a day”, says Htet. Htet bought his first CNC router from a Chinese supplier in September 2017 and learned carving techniques from local experts and international professionals via the internet. It took several months until he was able to launch the first wooden phone case on the market.

With the use of CNC technology, production is much easier and very precise. 3D work can be done within a considerably shorter time.

Htet and his team can carve whatever customers request thanks to CNC technology. “We offer personalised designs to our customers, and that their favourite part. Almost 70% of our customers request personalised engravings such as names, personal memories, and company logos. Customers can also choose their preferred wood species”, explains Htet.

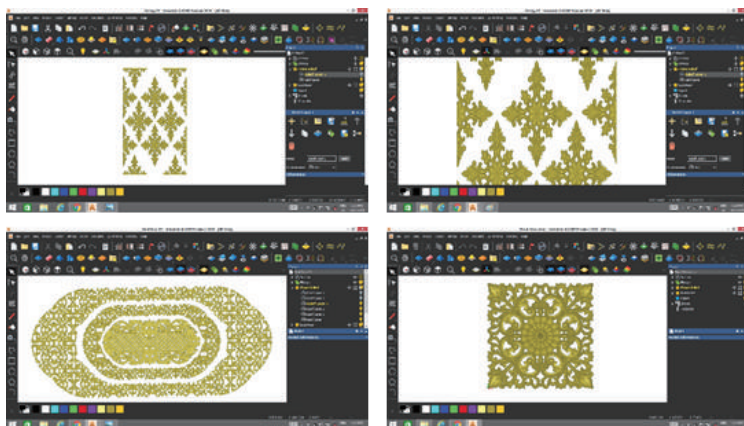
Engraving patterns are also designed by digital technology. Grey Wolf uses ‘ArtCam’, which is a specialised software for Computer-Aided Design and Computer-Aided Manufacturing (CAD/CAM). Traditional Burmese patterns often seen in the historical architecture such as temples are converted into a product design with a few hours of digital work.

Adding up a new product line using 3D wood carving technology

Grey Wolf is gaining brand recognition thanks to the communication network of Facebook.

Grey Wolf mainly sells its products via Facebook, but it will start selling via international online shopping platforms in the near future.

Product offerings currently focus on phone cases made from valuable wooden materials with luxurious engravings. This attracts not only local customers but also international travellers visiting Myanmar. As for the next phase of its business, Grey Wolf is planning to venture into a new product line offering home decoration items and furniture in home grown valuable wooden materials with beautiful 3D engravings for domestic and international customers.



Designing an engraving pattern by 'ArtCam', a software for computer-aided design and computer-aided manufacturing (CAD/CAM)



Wooden phone case before engraving



Laser engraving process with Computerised Numerical Control (CNC) technology



Application of engraved design on wooden phone cases

Company Profile

Corporate Name:

Grey Wolf Creative Shop

Street Address:

7th Street, Industrial Zone, Pakokku, Magway Division, 90401 Myanmar

Established:

2017

Products & Services:

- Design and manufacturing of wooden phone cases with laser engraving

Email: info.greywolf@gmail.com

Tel: +95 09 798 949 186

+95 09 770 949 494

<https://www.facebook.com/greywolfmyanmar>

https://www.instagram.com/grey_wolf_myanmar

KH Roberts Pte. Ltd.

50 years of innovation in food flavours manufacturing in Southeast Asia, keeping customers to date with the latest exciting new flavours



Dr. Peter K. C. Ong,
Chief Executive Officer and
Executive Director

Profile

Peter holds a PhD in Food Science and Chemistry from Cornell University in the USA and is a Certified Food Scientist (CFS). His keen interest in the flavour industry had led him to join KH Roberts, a privately owned family business founded in 1968, now running into its third generation. His main functions at KH Roberts as CEO include setting overall business directions and strategies. He is also active in establishing and overseeing the company's R&D and innovation strategies.

The company is headquartered in Singapore, has manufacturing facilities in Singapore, Indonesia and Thailand, and direct sales offices in Malaysia, Thailand, Indonesia and China.

Key Success Elements



Customisation of services and products



Access to domain knowledge and innovation

Smart manufacturing, a blend of automation and digitalisation

"KH Roberts is in the business of creating and producing flavours to enhance the palatability of processed food spanning confectioneries, beverages, baked goods, dairy products and savouries. Being engaged in a high-mix, low-volume manufacturing, the automation of our manufacturing process with embedded smart systems is essential", says Peter.

As a manufacturing company of customised and high-value products, operational errors can easily lead to expensive re-works, write-offs and delays that impact both the company and its customers.

To significantly raise the level of productivity while maintaining a consistently low rate of error, transformation of its manufacturing workflows and processes via automation is inevitable. Factory automation also allows the company to accurately manage fast changing customer preferences amidst increasingly stringent levels of quality and regulatory requirements. As the CEO, Peter can more confidently direct the organisation's international growth strategies from its smart manufacturing platform.

Tailoring new food flavours for each customer that will add uniqueness to products

As for new market expansion, KH Roberts has been transforming its B-to-B business process with digital technology. The company provides an online portal for its international distributors and customers so that they can have immediate access to product information and regulatory compliance documents.

KH Roberts' research and development (R&D) team is actively scanning for global megatrends not only in the field of food but also in broader lifestyle areas to proactively incorporate such new concepts in its flavour creation

laboratories for the ASEAN palate and beyond. "Digitalisation is essential for our R&D to stay current on fast changing consumer preferences and to customise our aroma compounds rapidly and according to the local market nuances. We tailor formulas according to the customer's requirement, and apply them in various forms: liquid, powder, paste, and encapsulated", says Peter.

Advanced equipment to assist up-to-date flavour creation at its own R&D centre

In order to support the rapid delivery of the latest aromas to the market, KH Roberts continuously invests in advanced analytical equipment (e.g. GCO/MS), which would accurately identify critical compounds for creating flavours for commercialisation purposes.

The company is a member of the Singapore Manufacturing Federation (SMF) and actively collaborates with research institutes for R&D. KH Roberts is increasingly seen as an R&D and Manufacturing platform for companies seeking expansion in the region.



Celebrating its 50th anniversary in food flavour manufacturing this year



The new headquarters in Singapore hosting factory and innovation centre with the concepts of “digitalisation and automation”



Company Profile

Corporate Name:

KH Roberts Pte. Ltd.

Street Address:

7A Buroh Lane, 618293 Singapore

Established:

1968

Products & Services:

- Food flavours manufacturing
- Research and Innovation support
- Flavour regulatory support

Awards & Certificates:

- ISO 9001:2008 quality management system, 2016
- Food Safety System Certification (FSSC) 22000, 2014
- ISO 9001:2000 quality management system, 2003
- Good Manufacturing Practices (GMP) and food hygiene principles

Email: info@kh-roberts.com

Tel: +65 6265 0410

www <https://www.kh-roberts.com>

MEGIX Industries Sdn. Bhd.

Export-oriented printing company that fully utilises an e-commerce platform and makes sales all over the globe with the ASEAN brand



Mr. Francis Ng Chun Kia,
Managing Director

Profile

Francis holds two diplomas: a Postgraduate Diploma in Marketing by the Chartered Institute of Marketing in the UK and the other in Accounting from the Institute of Financial Accountants.

With his 20 years of experience in the paper and printing industry, Francis decided to start his own printing business MEGIX Industries in 2000. In the early stages, the company was doing small-scale printing jobs for domestic customers. It was when the company shifted from traditional marketing to an e-commerce platform that it became open to broader business opportunities. His vision for digitalising the marketing process transformed a small domestic printer to a globally recognised exporter.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation



Government support

Early stages of the company involved small printing jobs for domestic customers

Francis sensed a big untapped market for printing jobs in Malaysia when he established MEGIX Industries in 2000.

At the early stages, the company was doing some small-scale printing jobs such as letterheads, name cards and invoices for domestic customers.

“At that time, our key challenge was the sourcing of our raw materials as well as the financing from banks for our operation and capital investment”, says Francis. “We’ve overcome the sourcing issues by finding suppliers online in addition to the traditional direct visit to overseas suppliers to save time and travel expenses.” This helped the company to strengthen its balance sheet so that it was able to get financing from banks to expand the business.

Going global efficiently by using an online platform and doubling sales

MEGIX gradually expanded its sales by diversifying its product range to thermal paper rolls and computer forms, etc. However, their market was 100% domestic in Malaysia.

It was in 2017 that MEGIX fully shifted its marketing process into e-commerce. “The objective was to overcome the problem of limited demand in Malaysia only, and low brand awareness of paper printing companies from ASEAN by the rest of the world”, says Francis.

MEGIX joined proven e-commerce platforms such as Alibaba in 2017. Consequently, the company managed to more than double its year-on-year sales. MEGIX’s customer base has grown to cover Southeast Asia’s key markets such as Singapore, the Middle Eastern market such as the United Arab Emirates (UAE), and even the U.S. The e-commerce platform has transformed the company’s sales distribution by region from 100% domestic to nearly 60% foreign customers. The e-commerce platform has also

contributed to enhancing operational efficiency. Fewer numbers of employees are required to deal with foreign clients. Nonetheless, Francis places an emphasis on the training of employees. “Technical skills can be transferred easily. It’s more challenging to develop human skills, which is the most crucial aspect of interacting and connecting with our valued customers without physically meeting them”, says Francis.

Getting knowledge and networks on export and digital technology from government-supported programmes

“The Government of Malaysia provides a variety of grant programmes and training to enhance MSMEs’ performance in the international market. For example, the Ministry of International Trade and Industry (MITI) arranges conferences to provide knowledge of the foreign business environment. MEGIX Industries is a member of Malaysia External Trade Development Corporation (MATRADE) and Malaysia Digital Economy Corporation (MDEC), so we’re more exposed to the international market and are well-informed about digital technology”, explains Francis.

Exhibitions and face-to-face meetings are still an important part of penetrating the foreign market. As such the networking opportunity provided by these conferences and training is also a key to the company’s business expansion across the region.

Confidence in the potential of MSMEs in ASEAN

“With the advent of e-commerce, we forecast an increasing demand for our special purpose paper products in the global market. In addition, ‘MSMEs from ASEAN’ has a lot of potential in terms of branding as a symbol for reliable products and services with competitive pricing for global customers”, says Francis.



Sample products: Thermal paper rolls (left) and Computer forms (right)



Company Profile

Corporate Name:

MEGIX Industries Sdn. Bhd.

Street Address:

No. 44 & 46, Jalan 12/152,
Taman Perindustrian OUG, Batu 6 1/2,
Jalan Puchong, Kuala Lumpur, 58200 Malaysia

Established: 2000

Products & Services:

- Manufacturer of special purpose papers (e.g. Thermal paper rolls, Computer forms)
- General printing

Awards & Certificates:

- Outstanding Achievement via the Digital Free Trade Zone (DFTZ) Recognition from the Ministry of International Trade and Industry in the category of First Time Exporter, 2018

Email: megix2u@yahoo.com

Tel: +60 377 856562

<http://www.megix.com.my>

<http://www.computerformprinting.com>



General printing



Trophy for the recognition of Outstanding Achievement via the Digital Free Trade Zone (DFTZ), 2018

PT. Matoa Indonesia Digdaya

A pioneer wooden watch manufacturer from Indonesia, by researching market needs and having a positive environmental impact on the supply chain



Mr. Lucky Danna Aria,
Founder and Chief Executive
Officer

Profile

Lucky is a promoter at the forefront of recyclable industrial waste, and an outstanding product designer at the same time.

He is from a modest family background, and has experienced many kinds of jobs to earn his living, through which he has acquired business experience, including particular marketing skills. In 2012, Lucky sensed a business opportunity involving the industrial waste of wooden materials found in his home province, and decided to establish a design and manufacturing company producing the first wooden watch in Indonesia with the aspiration to challenge the conventional watch industry. Its blue ocean marketing strategy has proven to be successful, and Matoa is highly recognised as a modern fashion brand in Indonesia.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Government support

Turning an environmental issue into a business opportunity

“There was an absence of wooden waste management in local factories. I thought that it would be better if we could make use of that wood waste, instead of throwing it away”, says Lucky. At that time, there were not so many local watch producers in Indonesia. So Lucky came up with the business idea of producing modern-looking wooden watches, targeting the younger generation. That way, he could create new products and save natural resources at the same time. The richness of natural resources in Indonesia has brought a competitive advantage when manufacturing such products. Lucky also realised that wooden watches and glasses were popular in the United States, which convinced him to start building a wooden watch business in 2012.

Under a limited capital investment, Matoa started producing wood watches, which have a unique selling point. Matoa was recognised as the only local watch brand in Indonesia at that time. Matoa was able to grow the business very quickly due to the dominance of the youth population in the Indonesian market. Matoa’s modern nuances could capture their attention.

Blending the passion for handicraft and digital technology to lead the brand to a successful journey

“Digital technology has been the main marketing strategy since Matoa was first established”, says Lucky. With the rise of social media, Lucky saw an opportunity to increase online sales by using social media as a channel to reach his target customers. Data analytics showed that its core customers were teenagers. By using an e-commerce platform, Matoa could reduce physical distribution costs in the sales process. Matoa has a special creative team for its social media such as a website, Facebook, Instagram, Twitter and LINE. Currently, there are more than 50,000 viewers who visit Matoa’s sites per month.

In order to meet its customer needs, Matoa conducts market research and performs monthly data analytics using Google, Facebook, or Instagram to gain insight and forecast trends. From there, it learns about people’s purchasing power and needs.

In terms of customer interaction and engagement, Matoa has carefully designed its website to include all the functions that its customers may need as well as displaying attractive photos of the products. There are many communication channels offered for the customers such as an online real-time chat box, order tracking and customer service support. The customer can customise the product on the website by choosing the option to engrave text on the watches.

Matoa also uses digital tools for its organisation management purposes. For example, Matoa uses an Enterprise Resource Planning (ERP), Human Resource Management (HRM) and other planning software. For store management, the company uses the Voice of Stakeholders (VOS) system to obtain feedback from customers.

Scaling up the business beyond the border boundary with support from the government

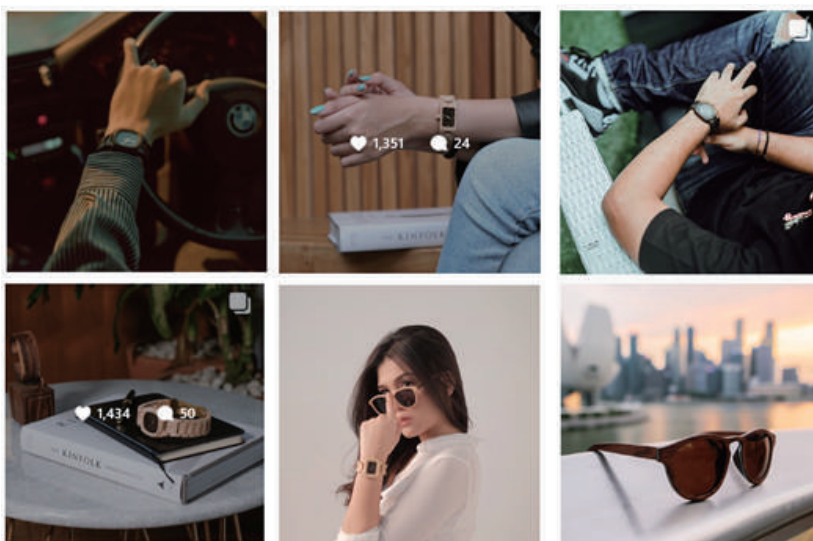
Lucky aims to scale up the business by exporting to new markets. For this purpose, he actively attends trade exhibitions and business matching arranged by government agencies. Matoa has received funding support from the government of Indonesia in the form of low interest rate loans.

Matoa continues to introduce new product lines, expanding beyond wooden watches to excite the market and attract new groups of customers in Indonesia and beyond.



Matoa's signature wooden watch converting industrial waste into a fashionable item

Engraving service providing personalised text on the back of the watch



Brand image building through Instagram

Company Profile

Corporate Name:

PT. Matoa Indonesia Digdaya

Street Address:

Jalan Setrasari Kulon 3 No 10
Bandung, 40152 Indonesia

Established:

2012

Products & Services:

- Wooden watch
- Wooden eyewear and accessories

Awards & Certificates:

- Good Design Indonesia, 2018
- Casa Indonesia Best 10 Creative Icon, 2018
- Bandung Top 20 UKM, 2015
- Bandung Top Creative Product, 2015

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Acudeen Technologies, Inc.

Award-winning social entrepreneur who aims to support SMEs in the ASEAN region with equitable access to finance and technological know-how



Mr. Mario Jordan Fetalino III ('Magellan'),
Co-founder and Chief Executive Officer

Profile

Magellan holds a Bachelor Degree in Entrepreneurship from University of Santo Tomas in Manila, Philippines and Digital Public Relations under the Ateneo De Manila University. He has also completed e-commerce training at Alibaba Business School in Hangzhou, People's Republic of China. His desire for a career as an entrepreneur originates at his family business, supplying capsules for a large pharmaceutical company. He was fully aware of SMEs' most critical problems which is maintaining cash flow.

Magellan established Acudeen (it means 'Me Too' in the local language) in 2016 with a corporate vision to provide an alternative finance facility to SMEs through the latest FinTech technology.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation

Creating a more inclusive environment for SMEs

The World Bank estimates that the market opportunity for the credit gap of small and medium enterprises (SME) around the world is 1.2 trillion USD.

"It's a well-known fact that SME financing is inaccessible and expensive in most emerging markets. For SMEs, there is nothing as difficult as waiting for clients to pay their invoices. By creating a facility where SMEs can use movable assets like receivables as a tool to access financing, we're creating a more inclusive environment for SMEs", says Magellan.

Magellan founded Acudeen with his partner, Mario Salazar (Chief Technology Officer), who has ten years working experience in acquired real estate remittance, anti-monetary laundering and credit application domains with the Philippine National Bank.

To reflect the corporate vision of two founders, Acudeen means 'Me Too' in the local language and it implies its initiative for an inclusive economy.

Partnering with government and private institutions to educate SMEs on receivable discounting

"One of the key challenges was educating the market. Receivable discounting remains a trivial concept for a lot of SMEs. We partnered with both government and private institutions that are pushing their financial inclusion agenda to help educate the market about the use of receivable discounting as an alternative method for financing SMEs", says Magellan. Education became a key part of the company's strategy for acquiring SMEs who would sell movable assets. Acudeen conducted a series of roadshows across the country, and developed online campaigns and content dissemination in partnership with local and international organisations.

According to Magellan, about 70% of Acudeen's SME registrants would have been bankrupt without its fast and secure financing.

An online platform to connect SMEs and investors as a marketplace of movable receivables

Acudeen's online platform 'AssetChain' connects SMEs as the seller of movable assets with investors as funders, as well as third-party service providers such as default insurers.

"We provide financial institutions with a marketplace for them to reach SMEs in a fast and cost effective manner by assisting with back room work that would normally cost them time and money, making it not worth their while to look at small transactions offered by SMEs, as the cost in time and resources to underwrite and finance 1 million USD and a 1,000 USD account would be the same", says Magellan.

The digitalisation of the factoring marketplace allows Acudeen to reach millions of businesses across multiple regions, which would not have been possible without digital technology.

Expanding the alternative finance facility in emerging markets in Southeast Asia

Acudeen is headquartered in Singapore, from where it oversees geographic expansion as well as transitioning efforts from its existing platform to the blockchain-based ecosystem.

After Acudeen's launch in the Philippines in 2016, the company has been continuously growing and with the recent entry into the Myanmar market.

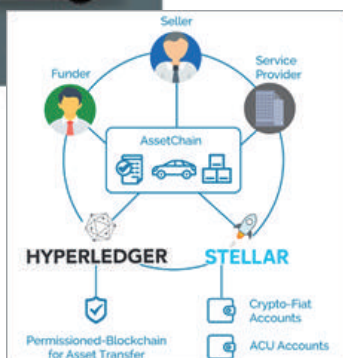
The company plans to enter into three other emerging markets in Southeast Asia (Indonesia, Thailand and Viet Nam) before the end of 2019. The roadmap confirms the company's ambitious expansion plan.



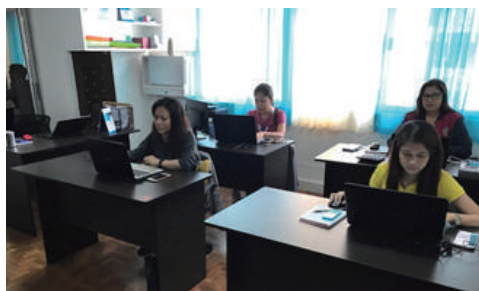
Acudeen ('Me Too' in the local language) implying its initiative for an inclusive economy



Educational video on YouTube on alternative financing by factoring movable assets



The ecosystem of 'AssetChain' connecting SMEs (seller), investors (funder) and service provider



Mario Salazar, Co-founder and Chief Technology Officer (left), and the back room team at Acudeen's office in Manila, the Philippines

Company Profile

Corporate Name:

Acudeen Technologies, Inc.

Street Address:

Unit 6F Cypress Gardens 112 VA Rufino St.,
Legazpi Village, Makati City, Metro Manila,
1229 Philippines

Established: 2016

Products & Services:

- Financial service (factoring of movable assets) for SMEs

Awards & Certificates:

- Technology Company of the Year Finalist, Asia CEO Awards, 2017
- Top 10 Fastest Growing Fintechs from IDC, 2017
- Best Global Fintech from Founder Institute in San Francisco, USA, 2017
- Seedstars Global Winner in Lausanne, Switzerland, 2017
- StartUp Summit National Winner from Child Finance Organisation in Amsterdam, Netherlands, 2016
- TechinAsia Tokyo Startup Winner in Tokyo, Japan, 2016
- Seedstars Manila Winner, 2016

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Ademco Security Group Pte. Ltd.

Shaping Singapore's security landscape and staying ahead through innovation with a socially responsible belief in contributing back to the community



Mr. Toby Koh,
Group Managing Director

Profile

Toby was a Corporate Banker in Maybank from 1993 to 1995 prior to joining Ademco in 1995 as a Business Development Manager. He has extensive experience in enterprise security on a regional basis as he has been serving many multinational customers for many years. Ademco employs over 400 staff across Asia as it has operational offices in Singapore, Malaysia, Indonesia, the Philippines, China, India, and Viet Nam.

His commitment and leadership to make Singapore a safer place for individuals and businesses laid the foundations for the success of an enduring home-grown Singapore brand.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Access to knowledge and Innovation

A pioneering force behind the development of Singapore's security landscape

Ademco's history dates back to its original establishment in 1977. Ademco came into being as a fully-fledged Singapore security business through a management buy-out from its USA parent company in 1985. Since then and for more than 30 years, Ademco has been providing security systems and fire safety monitoring services to its clients (including Fortune 500 multinational companies) across various sectors such as banking, manufacturing and technology. The company is headquartered in Singapore, and has regional affiliates in China, India, Indonesia, Malaysia, Philippines and Viet Nam.

"Ademco has a history of advanced technology and has been striving to be ahead of the security market through innovation. For example, we were the first player to introduce an autonomous Security Patrol Robot backed by a 24-hour central monitoring and command centre. We also pioneered Singapore's first internet protocol-based alarm transmission system", says Toby.

Ademco upholds its mission to make Singapore a safer place for individuals and businesses. Examples of their key contributions to the local community are (1) telephone line-based remote video transmission technology for intrusion detection systems developed for the Singapore Traffic Police, (2) pioneering the use of security systems for schools & implementing them at a number of Singapore schools, and (3) an island wide private wireless mesh network dedicated to fire & security.

Fortune 500 customers are the main driving force to push boundaries and develop new possibilities

Ademco's customers are demanding as they compete at the highest level in the global market. "Our Fortune 500 listed customers are the main driving force for Ademco to be the best in the business. With our customers as our partners in innovation, our in-depth understanding of their challenges allows us to push our boundaries and create new possibilities", says Toby.

Ademco actively seeks feedback from customer satisfaction surveys, and successfully keeps its customer retention rate high. When they develop a security system for a customer, they listen to the customer's specific concerns and develop a system specifically adapted to the needs of customers.

Ademco also recognises the importance of team building and capacity development to realise service excellence for customers. With this in mind, the company encourages open and frequent mentoring conversations among staff rather than periodical evaluation meetings.

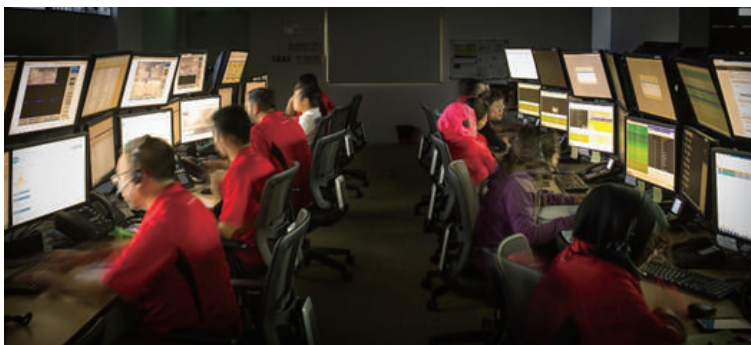
Through his visionary leadership and achievement, Toby has been recognised with many prestigious awards from the Singapore business community such as Overall Winner, Established Entrepreneur Category, Entrepreneur of the Year Award 2017, the Enterprise 50 Award 2015, the Singapore Prestige Brand Award 2015, and the Spirit of Enterprise Singapore 2013.



Corporate vision to be a dynamic, innovative yet cost effective leader of security services to make Singapore a safe country



Security Patrol Robot



24 hours / 7 days service Central Monitoring Center at Ademco head office in central Singapore



Toby receiving the Entrepreneur of the Year Award 2017

Company Profile

Corporate Name:

Ademco Security Group Pte. Ltd.

Street Address:

315 Outram Road, #08-03 Tan Boon Liat Building, 169074 Singapore

Established: 1985 (through a management buy-out from its USA parent company)

Products & Services:

- 24-hour alarm monitoring and fire monitoring services
- 24-hour command centre
- Robotic assistance (robots as a service)
- Pocket data wireless mesh network
- Cloud based time attendance and workplace solutions
- Project management, implementation and installation
- Card access and biometrics
- CCTV and Intelligent surveillance
- Alarms and intrusion detection
- Perimeter protection
- Electronic key management
- Vehicle and personnel entry control, etc.

Awards & Certificates:

- Overall Winner, Established Category, Entrepreneur of the Year Award in the category of Established Entrepreneur by the Rotary Club of Singapore & ASME, 2017
- Enterprise 50 Award by The Business Times, KPMG, & sponsored by OCBC Bank of Singapore, 2015
- Singapore Prestige Brand Award in the category of Heritage Brand by the Association of Small and Medium Enterprises (ASME) Singapore, 2015
- Honouree of the Spirit of Enterprise Singapore (a charitable organisation under Singapore's law), 2013

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ASEAN Contact Center Sole Co., Ltd.

Lao's first modern outsourcing and contact center company providing an end-to-end customer experience to enhance business operations efficiency



Mr. Kevyn McGraw,
Founder and Chief Executive
Officer

Profile

Kevyn is a young Canadian national entrepreneur who moved to Lao PDR in 2012 at the age of 22. He used to work for a Canadian software company, Aheeva Technologies as a business development manager for the Southeast Asia region.

With a strong partnership with his former employer Aheeva Technologies and a reputable local IT company Datacom, he established the ASEAN Contact Center (ACC), Lao's first modern outsourcing and contact center company, in 2015.

Along with the increase in foreign investment in the ASEAN region, ACC now has over 170 employees with an estimated annual revenue of over USD 600,000 as of July 2018.

Finding business seeds in the untapped outsourcing and contact center industry in Lao PDR

Back in 2014 when Kevyn was working for Aheeva Technologies, he discovered that there was no high quality contact center in the market. He realised that many multinational companies were facing challenges in contacting their customers via local call centers and experiencing miscommunication due to language barriers.

His previous employer encouraged him to start a modern contact center business. This was the beginning of Kevyn's journey as a young entrepreneur.

"ACC's mission is to help improve the quality of contact centers in Lao PDR. We're looking to modernise the outsourcing and contact center industry in the evolving Lao market as well as in surrounding ASEAN countries", says Kevyn. ACC helps local and multinational companies improve customer satisfaction, increase sales and focus on their core business.

Because Lao PDR is geographically landlocked by five countries, ACC was able to recruit staff that speak multiple languages such as Lao, Thai, Burmese, Hmong, Vietnamese, Chinese, English, and even Japanese. Their agents are trained to provide services to an international standard. This allows them to acquire high-profile international projects that can help their career progress.

Using digital technology as a tool to enhance accuracy and improve the quality of services

"For our business model, it was essential to invest in digital solutions. For internal purposes, there is always a gap in skills when you are trying to find job managers or supervisors. In these instances, digital technology helps fill out the skill gap. The digital technology automates most of the back-office work that was previously done manually", says Kevyn. ACC implemented various contact IT solutions for the call

center business, which can control inbound and outbound calls, collect data and generate reports or a dashboard automatically.

ACC has also developed Chat Bots on Facebook Messenger to enhance its customers' experience while ensuring the accurate translation of multiple languages used in the communication. ACC is mindful of providing clear, visualised, and straightforward content for its customers.

Another innovation that ACC has implemented in its operation is a gamification solution called 'nGuvu', which is used as a motivation tool to boost the staff's working efficiency and effectiveness. 'nGuvu' enables the managers to evaluate their staff members' performance based on engagement level, and encourage the staff to perform better. The implementation of this gamification solution has been proven to be successful as it shows significant improvement in all key performance indicators (KPIs) set out for the staff.

Taking on new business opportunities in other countries to accelerate future growth

ACC is growing its business through cross-border expansion, new technology development and strategic partnership for modern solution offerings. The company has recently signed a deal with a Vietnamese company as well as a telecommunications company in Brunei Darussalam.

Rapid growth requires the company to scale up and increase its number of staff. By 2020, ACC aims to increase the number of staff up to 500 and to expand their business to cover all the ASEAN member states in order to capture the needs of local and multinational companies doing business in this growing region.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation



Customer service agents at the ASEAN Contact Center



The ASEAN Contact Center team strives for customer satisfaction as the company's top priority



Company Profile

Corporate Name:

ASEAN Contact Center Sole Co., Ltd.

Street Address:

Phonesinuanh Road, Phonesinuanh Village,
Vientiane Capital, 01000 Lao PDR

Established:

2015

Products & Services:

- Customer service outsourcing (e.g. Account transaction, product information request, product order and sales)
- Telemarketing campaign outsourcing (e.g. Product launch, sales and promotion, customer survey)
- Contact platform support (e.g. Calls, chat, email, social media)
- Video moderation

Awards & Certificates:

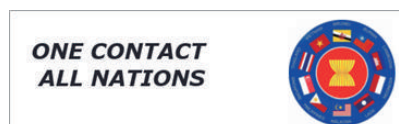
- ASEAN Business Awards: Young Entrepreneur of the Year Finalist, 2017

Email: info@aseancc.com

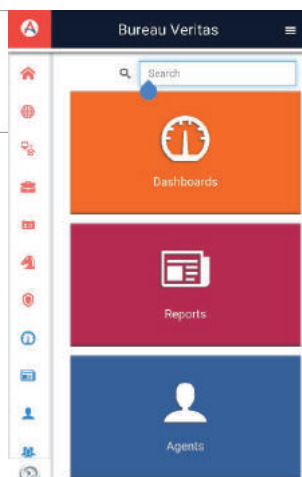
Tel: +856 20 540 23919

<http://www.aseancc.com/contact.html>

<https://www.facebook.com/aseancontactcenter>



Providing a one-stop service for all nations in the ASEAN region (above),



User-friendly interface of IT solutions (right)

BanhJi Pte. Ltd.

Simple yet powerful MSME Financial Operating Platform that helps MSMEs' financial literacy and access to finance



Mr. Sim Chankiroth
(Kiroth), Founder and Chief
Executive Officer

Profile

Kiroth is a certified public accountant turned entrepreneur in the accounting domain.

He holds a Master's Degree in Business in Finance from Charles Sturt University, Australia, and has 15 years of experience as a finance expert with a certified public accountant's license at corporate and professional firms in Cambodia.

He established BanhJi in 2016 to provide micro, small and medium enterprises (MSMEs) with affordable yet free accounting services to help with their financial literacy and improve their limited access to finance. Kiroth is actively involved with local networking associations and has assumed executive positions at the Young Entrepreneur Association of Cambodia and Cambodian CFO Association.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Access to knowledge and innovation

Addressing the inherent challenge of MSME's access to finance

Like in other Southeast Asian countries, access to finance is an inherent challenge for MSMEs in Cambodia. This is due to their limited financial credibility compared to large enterprises, and also due to their lack of knowledge of accounting and finance issues. As a financial expert, Kiroth started to question himself about the needs of a simple and affordable platform to help MSMEs' financial literacy. This was the beginning of BanhJi's corporate journey. "There's a USD 481 billion financing gap for MSMEs in the ASEAN region excluding Singapore and Brunei. This is due to the lack of proper accounting reports, banking history and sufficient collateral. BanhJi has the expertise to tackle these problems and bridge the gap", says Kiroth.

FinTech that enhances access to finance and promotes the growth of MSMEs

Kiroth believes that accounting software is one of the foundations of any business that supports their operation. Therefore, it should be simple and affordable. To solve MSMEs' challenges, BanhJi provides powerful support for their back-office operation, which is indispensable for business growth.

BanhJi is a Software as a Service (SaaS) provider for accounting where users can subscribe as a user of the platform without having to physically build or possess any accounting software. BanhJi's online platform offers three core value propositions, which are: (1) to ensure compliance with the Cambodian version of the International Financial Reporting Standard (IFRS), (2) to get invoices paid promptly, and (3) to get financing based on their accounting data with preferential conditions from financial institutions.

BanhJi's online platform provides a perfect balance of simplicity and complexity. It is easy and convenient for any MSME owners

who do not have specific accounting knowledge. It contemplates analytical dimensions automatically. BanhJi's online platform has the large potential to transform conventional accounting reporting work by paper and calculator to the automated cloud-based work due to today's technology in the financial sector. BanhJi provides a wide range of available languages to support international users. It also provides specific solutions by integrating the software to match the selected industry as different industries may adopt different methods.

Since more than 97% of Cambodian companies are MSMEs, 'BanhJi Micro' was developed and in response to the regulatory requirements and needs of MSMEs.

Success factors depend on strategic and active partnerships with capital providers

Data is the crown jewel for companies. That is why BanhJi moves clients' offline data onto an online platform. This is essential to gain credibility from financial institutions to ensure all data is stored in a safe place and can be tracked in a digitally controlled environment.

To help close the gap in financial literacy among MSMEs, BanhJi actively networks with financial institutions and in the local MSMEs community.

Currently, the company is partnered with two commercial banks, two financial micro institutes and five payment service institutes.

In the upcoming years, BanhJi aims to expand its accounting platform to other ASEAN countries to provide simple and affordable, yet powerful solutions for the respective MSME community.



Key service lines on BanhJi's online platform



Interface of Banhji's online platform



Kiriroth receiving Best Startup, Cambodia ICT Award, 2018



BanhJi was selected as one of the Top ten FinTech startups in Asia, 2016

Company Profile

Corporate Name:

BanhJi Pte. Ltd.

Street Address:

No.134, 8th Floor, Street 230, Sangkat Tuek L'ak 3, Phnom Penh, 12158 Cambodia

Established:

2013

Products & Services:

- MSMEs Financial Operating Platform

Awards & Certificates:

- The Best Startup Cambodia ICT Award from National Institute of Posts, Telecommunications and ICT (NIPTICT), 2018
- Third prize in Cambodia ICT Award from National Institute of Posts, Telecommunications and ICT (NIPTICT), 2018
- Top ten FinTech Startups in Asia from Startupbootcamp FinTech Singapore, 2016
- National Startup Competition: 'The Pitch' from Young Entrepreneur Association of Cambodia, 2015

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Tel: +855 10 413 777

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<https://www.facebook.com/BanhjiApp>

<https://www.twitter.com/BanhJi>

Beautynista Co., Ltd.

Digital hub for beauty products in Thailand which supports Thai cosmetic SMEs for sustainable growth through online sales with digital technology



Mr. Worawut Saibua,
Founder and Chief Executive
Officer

Profile

Worawut holds a Degree in Applied Computer Science from King Mongkut's University of Technology North Bangkok, Thailand. He has extended working experience in digital areas such as mobile application development, digital branding, data analytics consulting and e-commerce operation design. He sensed a growing trend in the cosmetic industry in Thailand, and decided to establish his own cosmetic business company 'Beautynista' in 2015 by combining beauty products and his IT expertise. The company's corporate goal is to support small and medium enterprises (SMEs) in the cosmetic industry in Thailand for sustainable growth through online sales.

Worawut is recognised as one of the most impactful entrepreneurs in promoting SMEs towards digitalisation in Thailand.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration

Witnessing many cases of failure for Thai cosmetic SMEs

"Thailand's cosmetic market is among the largest in the world in terms of transaction size. The growth in demand for beauty products is due to economic development and an increase in consumer spending. Moreover, Thailand has a traditional heritage of local herbs, which can be added to various skincare and spa products. In fact, the market is easy to access, and many SMEs come in very quickly. I've seen many of them fail to grow sustainably due to a lack of marketing experience and expertise, which resulted in them withdrawing from the market", says Worawut. "Nowadays, relying solely on traditional marketing channels isn't enough. That's why Beautynista is here. We aren't just an ordinary online retail site, but also act as a digital hub for cosmetic brands in Thailand. We support SMEs in the cosmetic industry to grow sustainably with digital technology."

Marketing cosmetic products effectively with digital technology

Beautynista is recognised as one of the most trusted online retailers of beauty products in Thailand. Its portal offers a wide range of internationally renowned brands at discounted prices, while it has also introduced many SME cosmetic brands from homeland Thailand.

In addition to operating its e-commerce platform, Beautynista provides various advisory services for SME cosmetic brands such as online marketing advice and channel management advice with the latest digital tools.

The company supports the SME cosmetic brands in conducting online marketing campaigns or in communicating with their customers effectively. Examples of digital technologies they use are Google Analytics and Facebook Pixel to analyse customers' behaviours and needs through their interaction patterns with digital platforms such as website visiting, advertisements clicked to show 'like', and hours spent on online platforms.

"By utilising those digital analytical tools, we're able to understand our customers more. For Thai customers, even though they spend quite a long time searching for products online, 'chat-commerce' is essential for closing a sale", advises Worawut. "Thai customers still want to have human interaction with sellers rather than dealing with auto-bots alone, but it's time consuming to respond to them all the time. So, we advise our clients to use the 'chat-bot', which helps to reduce response lead-time with the auto-message function for frequently-used key words. One of our clients said that their sales increased significantly by almost 10% to 20% after adjusting their sales promotion in accordance with the Voice of Customer (VOC) report we provided", explains Worawut.

Government support to foster the growth of Thai cosmetic SMEs

The most recent online promotion that Beautynista implemented is the 'One Baht Campaign', which aims to introduce newly listed cosmetic products on Beautynista's e-commerce portal to gain market exposure by offering a very attractive price of only one baht per item. This promotion is subsidised by the Office of SME Promotion (OSMEP) of Thailand.

"The campaign has turned out to be very successful. In only 30 minutes, we were able to sell more than 200 items", says Worawut.

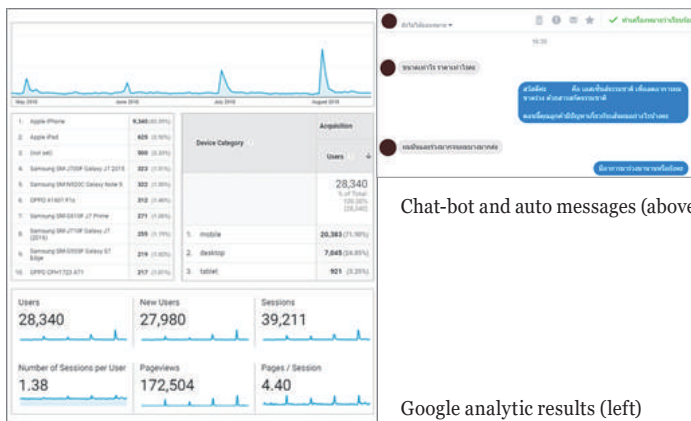
In the coming year, Beautynista plans to run educational sessions for Thai cosmetic SMEs about 'e-offices'. This is a digital tool that allows companies to conduct analytics of transactions by themselves to help enhance their operational effectiveness, thus reducing costs and increasing the profit of Thai cosmetic SMEs for their sustainable growth.




Online sales of internationally renowned cosmetic brands



'One Baht Campaign' promotion for Thai SME cosmetic brands



Worawut receiving Thailand eCommerce Awards : People's Choice 2017 :
Fan Favorites in Health & Beauty/Fashion

Company Profile

Corporate Name:

Beautynista Co., Ltd.

Street Address:

No. 225/13-14, Pracharat Sai 1 Road,
Bang Sue district, Bangkok, 10800 Thailand

Established: 2015

Products & Services:

- E-commerce platform for beauty products (e.g. makeup and skincare products for women and men, dietary supplements)
- Advisory service for SME cosmetic brands (e.g. Online marketing, channel management)
- Data analytics services

Awards & Certificates:

- SME Startup Awards from Office of SME Promotion (OSMEP) Thailand, 2017
- eCommerce Website Award from Department of Business Development (DBD) Thailand, 2017
- Best eCommerce Website Award 'People's Choice' from Electric Transactions Development Agency (ETDA) Thailand, 2017

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<https://www.facebook.com/beautynistaTH>

<https://www.instagram.com/beautynistath>

<https://www.twitter.com/beautynistath>

[@Beautynista](https://www.line.me/@Beautynista)

Camtasia Technology Co., Ltd. (BookMeBus)

Challenging the transportation industry status quo with an online real time and personalised booking system



Mr. Langda Chea,
Founder and Chief Executive
Officer

Profile

Langda holds a Bachelor in Information Technology from the Royal University of Phnom Penh, and a Bachelor of Arts in Teaching English from the Institute of Foreign Languages, Cambodia.

After graduating, Langda worked for three years as a software engineer and project manager.

Following his passion for travelling, Langda established Camtasia Technology Co., Ltd., known as BookMeBus in 2015. It is a website that lists bus trip information and has now become one of the most popular websites among local people, expats and foreign travellers to book their bus ticket with just a few clicks on its website.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Business partnership and collaboration

Solving the daily problem of transportation for local and foreign travellers within and beyond Cambodia

Nothing is more stressful than rushing into a bus with luggage and finding all the seats occupied when you are heading for a distant destination.

Buses are the main form of transportation when travelling across provinces in Cambodia and even when going to neighbouring countries for many locals, and even for foreign travellers. Especially during the holiday season, seats are fully booked. For foreign travellers, booking a bus seat during a holiday is almost impossible.

Langda, who is passionate about travelling, spotted this daily problem of transportation in his home country, and turned it into a business opportunity.

Launching a website to book bus seats just in a few clicks wherever and whenever you go

“The Tourism industry is one of the key factors behind economic growth in Southeast Asian countries, including Cambodia. Travelling with just a smartphone and getting things done for all arrangements e.g. booking transportation, activities, and cashless payments is the real future of the travelling industry”, says Langda. Combining his passion for travelling and his expertise in IT, Langda created a new business model and started BookMeBus services with a slogan ‘Where every corner is bookable’ to solve the daily problem for many people. BookMeBus is an online transportation-booking platform connecting Cambodia, Thailand, Laos and Viet Nam, which provides travellers and operators with cost-effective means of making travel bookings at every corner.

Customer centric is the heart of the digital platform

Funded by various international and domestic investors, currently BookMeBus is using its capital to develop its website interface in order to enhance customer satisfaction and their personal experience. Customer care is at the core of the business operation. BookMeBus has developed automation software, which captures customer behaviour, their preferences by travel record and customer interaction. This analysis can be generated without manual work. Accumulated customer data enables customers to just select their destination, and the machine has learnt their demographic data and preferred payment methods, etc. resulting in an easy and convenient booking process for the second time.

In addition to buses, the company now offers various kinds of transportation services such as private taxis and ferries across Southeast Asia regions, tailoring to the personal needs of different customer groups.

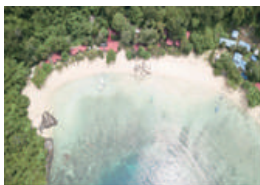
Digitised partners for the betterment of the transportation industry

Within three years since its establishment, BookMeBus has become the most popular website for transportation arrangements in Cambodia.

With the support through accelerator programmes such as BoomCamp by SmallWorld Venture and Mekong Innovative Startups in Tourism (MIST) which are funded by Mekong Business Initiative (MBI) and Asian Development Bank (ADB), Langda plans to make BookMeBus a one-stop travel service website through further investment in the latest digital technology.



Langda in front of buses in Phnom Penh city



Bus from Phnom Penh to Sihanoukville



Bus from Sihanoukville to Phnom Penh



Bus from Poipet to Bangkok

Offering a varied itinerary of buses



Langda receiving First prize at the ASEAN ICT Awards, 2017



Langda receiving First prize at the Wit Awards, 2018

Company Profile

Corporate Name:

Camtasia Technology Co., Ltd. (BookMeBus)

Street Address:

739 (Level 2), Kampuchea Krom Blvd 128, Sangkat Teuk Laaki, Khan Tuol Kork, Phnom Penh, 12156 Cambodia

Established:

2015

Products & Services:

- Bus ticket booking
- Private taxi ticket booking
- Ferry ticket booking

Awards & Certificates:

- Winner of WiT from Echelon Asia Summit 2018 organised by e27, 2018
- ASEAN ICT award Ministry of Posts and Telecommunications of Cambodia, 2017
- Cambodia IT award from Ministry of Posts and Telecommunications of Cambodia, 2016

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<https://www.facebook.com/bookmebus>

<https://www.instagram.com/bookmebus>

Chate Sat Yar Co., Ltd.

Focusing on local solutions and launching an online job matching platform for freelancers sourcing services in the booming economy of Myanmar



Ms. Honey Mya Win (left) /
Ms. Shwe Yee Mya Win (right),
Co-founders

Profile

The Mya Win sisters are the new generation of female entrepreneurs taking advantage of an evolving market. Both with Diplomas in the Computer field, they founded Chate Sat (It means 'connect' in the Burmese language) in 2016 to fill the market gap in freelancer sourcing. Chate Sat has so far connected more than 13,000 freelancers to local and multinational businesses.

Their vision to help improve the job conditions of their compatriots, especially their female peers, has brought a number of awards from local and international organisations.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Access to knowledge and innovation

Recognising evolving market needs to connect local freelancers and international business with digital

It was when Honey (the elder sister) was working as a network engineer at an international telecom company and Shwe Yee (the younger sister) was a freelance programmer that they realised the working conditions of freelancers were unfavourable, as there were 50% commission charges to middlemen. They have also seen the challenges for companies to find qualified local resources to assist their business. "We've sensed evolving needs, particularly from multinational companies who are entering the booming Myanmar market", says Honey.

The sisters together decided to set up an online service, matching the demand and supply of freelancer sourcing. Their online platform allows freelancers to register their services and business owners to register their requirements. For a small fee, matching between demand and supply can then be done without even the need for a face-to-face meeting. This service enables businesses to find local help without big investment and enables independent freelancers to get work assignments without relying purely on an agent. The broad range of freelance services includes translation, programming, website design and even market research.

Proactive networking and participation in the Business Hackathon and Startup ecosystem

Prior to founding their business, the Mya Win sisters joined a business Hackathon in 2014 and won the first prize in a race of over 100 participants. Their solution was then selected for implementation by the host enterprise. This further inspired the sisters to found their own business. They then used the winning prize, the earnings from their regular jobs and the funding

from a six-month startup programme to review their ideas, develop a business plan, and exchange ideas and feedback with their peers and experts before Chate Sat was founded.

They work closely with the local startup ecosystem such as Phandeeyar ('Creation place' in Burmese), and the innovation lab in Myanmar.

Since its establishment, Chate Sat has enjoyed a steadily growing number of registrations and transactions. The total revenue is expected to grow three fold in 2018 with expansion and partnerships planned with other ASEAN countries.

Balancing act of online and offline capacity building activities

With infrastructure being built and expanded throughout the country, Digital Technology is relatively new to many Burmese. Chate Sat counters this issue by providing training to educate their registered freelancers about new technology and how to use it to better place themselves in a job market for constant and competitive revenue. In addition, Chate Sat partners with local educational institutes to test and certify freelance workers, to ensure that skilled workers can command higher service fees and maintain a high quality of work. The sisters hope that the Digital Technology will enable more Burmese to upgrade their skills, and achieve better earnings and improve their quality of life.



Honey pitching at the TechSauce Global Summit 2017 to judges and investors



Honey participating in TechSauce Global Summit 2017



Honey lecturing at a freelance 'Translator Meetup'

Company Profile

Corporate Name:

Chate Sat Yar Co., Ltd.

Street Address:

Room 3A, #512 Tharaphi Condo,
Merchant Road (corner of Seikkanthar Street),
Kyauktada Township, Yangon,
MMR013D003 Myanmar

Established: 2016

Products & Services:

- Online marketplace to connect businesses and freelancers (providing local resources for language support, IT support, market research support, etc.)

Awards & Certificates:

- Forbes Asia under 30, Listmakers, 2018
- TechSauce Global Summit, Myanmar representative, 2018
- Mekong Startup Ecosystem Summit, Myanmar representative, 2017
- TechSauce Global Summit, Mekong CLMV representative, 2017
- Myanmar Rice Bowl Award, Best Newcomer, 2017
- Best Startup Pitch Award, Phandeyar Demo Day, 2017

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<https://www.facebook.com/chatesat>

G Gear Co., Ltd.

Bringing the latest consumer electronic products to the Cambodia market and implementing technology to optimise internal business processes



Mr. Piseth Sok,
Co-founder and Chief Executive
Officer

Profile

Piseth holds two Bachelor Degrees, one in Informatics Economics and one in English Teaching, and a Master's Degree in Business Administration in Management.

Based on his strong entrepreneurial spirit, Piseth established his first business, Toys & Me in 2007 after he won the bronze medal from the McKinsey Business Plan competition. In 2011, Piseth founded Biz Solution Co., Ltd and G Gear Co., Ltd. G Gear has become the strategic partner of LG Electronics in Cambodia. He has also expanded the business into the mechanical and electrical fields for commercial air conditioners and elevators. Currently, G Gear has eight LG retail stores across Cambodia.

Key Success Elements



Business partnership and
collaboration



Access to knowledge and
innovation

The rising demand for consumer electronic products in Cambodia led to a business opportunity

"I chose consumer electronics, because it's a part of people's life and I could see that the market was growing rapidly with an average growth rate of around 30% per year. So, we started by applying to become a distributor of the LG mobile business in Cambodia", says Piseth. At the beginning, it was hard for them as a group of young entrepreneurs to win trust from a large multinational corporation like LG Electronics. The founders showed their dedication and produced tangible business results. G Gear has achieved both financial and operational performance that is above the industry average in a short period, which has opened up an opportunity for G Gear to become the only main distributor and strategic partner of LG Electronics providing a full range of LG Electronics products, distributing products and services to all regions of Cambodia.

On-going digitalisation initiatives to improve the business process and enhance quality for customers

G Gear is currently running several digitalisation initiatives in two key areas, which are internal process optimisation and customer services. An example of its initiative is the Enterprise Resource Planning (ERP) software implementation. There is a dedicated team and outsourced IT partner assigned to map the current process and design a new ERP process for the following divisions: warehousing, accounting, human resources, logistics and customer services. Their goal is to increase operational efficiency and internal control effectiveness.

Another initiative is the retail application designed for the customers and logistics management. The application will allow online customers to track product delivery and get real-time information on their order status. They no longer need to call the company and wait for the staff to get the

information. Through digitalisation, they can make the process more convenient for customers by offering features such as a 12-hour hotline, sales promotion, customer feedback, customer complaints, and after sale service. G Gear staff will receive data that will enable them to analyse consumer behaviour and make strategic decisions about marketing promotions. With this data in place, they can create effective promotions to bring new customers from online channels to the local stores.

"Since we've integrated technology into our operation process, the decision process becomes faster and more effective. We can serve our customers better and cheaper than before, resulting in an increase of almost 35% in annual sales", says Piseth.

Promoting innovation in Cambodia and business expansion

Piseth is a member of the Young Entrepreneurs Association of Cambodia, which has a network across ASEAN countries and is also well known among local business associations, developing partners, and the government. This has given him opportunities to join many events locally and internationally, to gain new ideas and keep up to date with innovations. He is considered to be one of the most active young entrepreneurs and helps to build the entrepreneur ecosystem in Cambodia.

G Gear also sees high potential in the air conditioner maintenance service business. It plans to launch Internet of Things (IoT) devices for air conditioners and build a new platform, which will connect local qualified technicians with consumers.

"I would like the success of G Gear to be an inspiration for young people to pursue their goals. Our vision is to keep growing and innovating", says Piseth.



Inside G Gear's LG brand shop



Air conditioner maintenance service



Piseth speaking at the new retail store grand opening in 2018



ASEAN Business Award 2015



G Gear Corporate Social Responsibility (CSR) event



G Gear staff representing the LG brand

Company Profile

Corporate Name:

G Gear Co., Ltd.

Street Address:

No. 135A, Monivong Blvd, Monorom, 7 Makara, Phnom Penh, 12251 Cambodia

Established:

2011

Products & Services:

- Consumer Electronics Trading and Retail
- Provide Service on Mechanical, Electrical and Plumbing – MEP

Awards & Certificates:

- ASEAN Business Award 2015 – AEC Priority Integration Sector Excellence Award in Electronics from the ASEAN Business Advisory Council (ASEAN-BAC), 2015
- Certificate of Quality Management Systems ISO 9001:2015, 2017
- Certificate of Best Trader Group Member from the General Department of Customs and Excise of Cambodia, 2017

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<https://www.facebook.com/GgearGroup>

<https://www.instagram.com/GGearFan>

Health4U Solutions Sdn. Bhd. (BookDoc)

Innovative mobile-based platform 'BookDoc' that connects patients and healthcare professionals, allowing patients to find solutions anytime, anywhere



Mr. Chevy Beh,
Founder and Chief Executive
Officer

Profile

Chevy holds a double major in Economics and East Asian Studies from the University of Virginia, USA. He started his early career life in New York City working for Investment banks.

It was after he returned to his home country and when he was working for his family business that he realised there was information asymmetry and an information mismatch between patients and healthcare providers. He then established Health4U Solutions in 2015 with a technology expert as a co-founder to provide information such as hospital locations and availability through its mobile platform 'BookDoc' to the general masses. Since then, BookDoc has expanded its service in Malaysia, as well as in other ASEAN member states.

Key Success Elements



Strategic vision for digitalisation



Business partnership and
collaboration

Information mismatch in the healthcare industry means the difference between life and death

After gaining professional experience in New York City as an investment banker, Chevy returned to his home country to join his family business. The idea on creating BookDoc came when one of his friends asked him for the nearest hospital location after getting bitten by a mosquito. "Information asymmetry and mismatch are a common problem in all industries. However providing transparency in healthcare means the difference between life and death", says Chevy. This is why he founded Health4U Solutions to launch a mobile-based platform 'BookDoc' to remove the 'black box' system, wherein not enough information is available to the public about medical service providers, which hinders them from making an informed choice.

Technological enabler raising highest pre-seed and seed valuation of seven-digit USD in Asia's tech app history

BookDoc acts as a technological enabler that will make the healthcare ecosystem more efficient, striving to improve the timeliness of diagnosis, and help patients to find appropriate care anytime, anywhere. It integrates seamlessly with navigation systems such as Google Maps and Waze, transportation service providers such as Grab and AirAsia, and accommodation search engines such as Agoda for a hassle-free healthcare appointment experience.

"In a global setting, the medical tourism market is estimated to be worth USD 40-50 billion, while the Southeast Asia market stands at about USD 3-5 billion. The markets have been demonstrating double-digit growth. We hope to make medical trips more convenient not only for the patients but also for accompanying family members or friends, especially in unfamiliar territories", says Chevy. BookDoc provides not only medical information but also hospitality information

such as top-rated restaurants and attractions around the vicinity of users' medical appointments in Malaysia, Indonesia, Singapore, Thailand and Hong Kong.

Capitalising on partnership cooperation with other digital-based startups

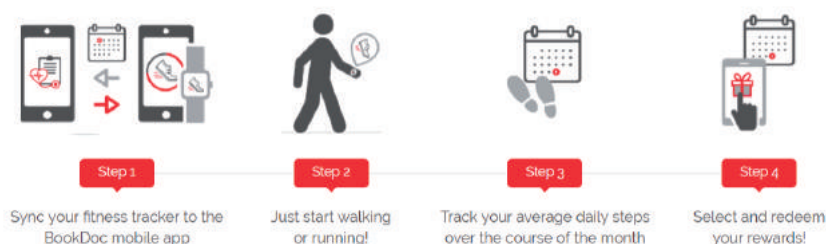
BookDoc has been gaining momentum in terms of increasing the size of its user database.

"Since our start it has been a slow process getting across the idea of online healthcare appointments to the market. But the latest technological features such as Activ allowed BookDoc to expand our reach to a wider audience, through its positive reinforcement of healthcare services and low cost entry. We hope to begin a social fitness movement bringing in more partners and users, as well as to innovate the healthcare ecosystem", says Chevy.

The company is capitalising by scaling up its services and territories, by forming strategic alliances through partnerships with other digital-based startups.

As for the reward programme, the company is currently in talks about cross border partnerships with major retailers and service providers to encourage users to lead a healthier life.

BookDoc is endorsed by multiple government agencies including the Ministry of Tourism, and the Ministry of Health, Malaysia, to gain its standing as a trusted healthcare app. BookDoc contributes positively to all aspects of the tourism industry in addition to private healthcare services.



BookDoc Activ in four simple steps



BookDoc's partner healthcare providers (left and below)



Chevy speaking at the World Conference of Educational Science (WCES)

Company Profile

Corporate Name:

Health4U Solutions Sdn. Bhd. (BookDoc)

Street Address:

Menara OBYU, 4 Jalan PJU 8/8A
Damansara Perdana, Petaling Jaya,
47820 Malaysia

Established:

2015

Products & Services:

- Mobile-based platform to connect patient and healthcare providers

Awards & Certificates:

- BookDoc Founder appointed as the Ambassador of Frost & Sullivan for Greater China, 2018
- CEO of the Year for Healthcare Innovation in Southeast Asia from Le Fonti Awards, 2018
- Man of the Year 2016-2017 by the Brand Laureate, 2017
- Visionary Leadership Innovation Award from Frost & Sullivan, 2017
- Malaysia's Top 10 Most Innovative Young Leaders Award, 2016
- Great Entrepreneur – Brand Icon Leadership Award 2015 from Brand Laureate, 2016
- Massachusetts Institute of Technology (MIT) Technology Review, Innovators under 35 Asia, 2016
- Top Nominee for the Ernst & Young's Entrepreneur of the Year, 2014 & 2013
- Most Promising Entrepreneurship Award from Asia Pacific Entrepreneurship Awards (APEC), 2012

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<https://www.twitter.com/BookDoc>

<https://www.instagram.com/bookdoc4u>

108-1009 Group Co., Ltd. (108 Jobs)

Pioneer in recruitment media and leading provider of online human resource services with an in-depth knowledge of local and global trends



Mr. Keovisouk Dalasane,
Founder and Managing Director

Profile

After obtaining a Bachelor's Degree from Bangkok University, Thailand, Keovisouk studied and worked in Japan for eight years. During the last three years there he worked for a market research firm in Tokyo with frequent travel to Shanghai, China and other major cities in Asia. He returned to Lao PDR in 2009 and started his first consulting company, where he faced challenges in finding the right human resources. This experience led to him entering the recruitment business by starting 108 Jobs in 2011. The company also launched the first and only career-focused magazine in Lao PDR along with an online job portal. 108 Jobs has become the most used job portal both by employers and job seekers, with about 4,000 active users visiting its portal per day, and the company currently services 1,000 employers.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation

Observing Lao's HR market from outside the country

"My working experience at a market research company in Tokyo required me to conduct a large amount of research online. This was a new discovery for me given that the internet penetration rate was only 5% in Lao PDR at that time", says Keovisouk. He also had a lot of opportunity to see the developed internal environment in Shanghai, China and other Asian countries.

Looking at his home country from the outside, Keovisouk realised the way of doing business in Lao PDR needed to be modernised for his home country to connect with the global market.

With this observation in mind, he returned to Lao PDR after eight years of studying and working experience in Japan, and ventured into his first company in the consulting business.

The most critical challenge of his first company was human resources (HR) issues, as hiring the right people was not easy. Keovisouk sensed that the HR problems he experienced was not only at his company, but many other existing and new companies were facing the same issues.

This was the beginning of 108 Jobs' corporate journey.

Shifting consumers' behaviour from traditional to online media

Keovisouk brought with him business ideas about recruitment services from Japanese media, such as free magazines with job postings distributed at train stations and restaurants. Following this Japanese model, 108 Jobs soon launched a career-focused magazine; the 108Magazine. It was the first of its kind and is still the only magazine in the space, and remains the most widely read career and urban lifestyle magazine in Lao PDR.

Concurrently, the company launched its online job portal.

"In the first year, we had almost no revenue from our online business, as the local employers' mindset was still focused on

traditional paper media. So, we offset this with revenue from magazine advertisements. Backed by the evolving increase of internet users in our country, employers started posting jobs online, and our revenue increased accordingly", says Keovisouk.

Job posting for employers, and placing personal qualifications and applications for job seekers, can be completed online in just a few minutes.

Planning to diversify into executive search services

Furthermore, looking at global megatrends, digital technology in the HR space is developing much faster than in the past decade. 108 Jobs is ready for this change.

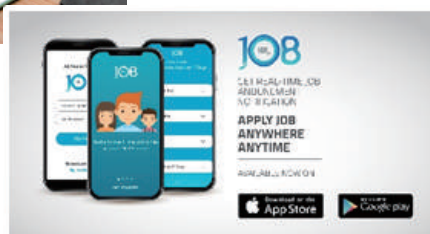
"We have to adapt quickly. The firing process is becoming much faster and more precise. We plan to diversify our services both horizontally and vertically in order to respond to the specific needs of our clients (employers) and customers (job seekers)", says Keovisouk. As for horizontal growth, the company plans to expand the volume of blue-collar workers' jobs being posted in the most cost efficient way, whereas for vertical growth, the company plans to provide more tailored search services for executive candidates. The latter requires more human involvement as it involves head-hunting. Keovisouk is thinking of implementing a candidate referral programme through a web-base to provide incentives to those introducing highly qualified candidates.

In terms of human capital development in this new business, Keovisouk is an active mentor as a member of the local startup ecosystem, as well as an executive member of the Lao ICT Commerce Association.

The company is frequently conducting training sessions for young graduates and general job seekers so that they can gain ICT knowledge and access to the latest global trends in order to stay competitive in this quickly changing Lao job market.



108 Jobs' web portal to search for posted jobs by PC (above)



108 Jobs' mobile App for job applications (right)



Keovisouk in a training classroom for job seekers



Keovisouk giving online operations instruction to staff



Keovisouk receiving the Excellent SME Award, 2017

Company Profile

Corporate Name:

108-1009 Group Co., Ltd. (108 Jobs)

Street Address:

089 Samsenthai Road Ban Anou
Chanthabuly District, Vientiane Capital,
Lao PDR

Established:

2011

Products & Services:

- Publication of recruitment magazine
- Operation of online recruitment portal
- HR outsourcing (e.g. payroll, benefit management, recruitment)
- Training and human capital development

Awards & Certificates:

- The Asean Business Awards (ABA) Laos 2018 in the category of SME Excellence Award for Innovation organised by Lao National Chamber of Commerce and Industry, 2018
- First Runner-Up for Lao ICT Award 2018 organised by Lao Ministry of Post and Telecommunications, 2018
- Excellent SME Award 2017 from Lao National Chamber of Commerce and Industry, 2017

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<https://www.108.jobs>

<https://www.facebook.com/108jobslaos>

Information Matrix Co., Ltd.

A pioneer in Myanmar's media and IT industry that provides high-quality and innovative solutions for Burmese society



Mr. Thaung Su Nyein,
Founder, Chief Executive Officer
and Managing Director

Profile

Thaung holds an Associate's Degree in Computer Science from the City University of New York, USA. Thaung is a successful media and technology entrepreneur. He grew up in Europe and studied and worked in the USA, but returned to Myanmar to pursue his dream of running an internet business in his home country.

He founded Information Matrix in 2001 through the merger of two companies. The company provides printed and digital media services, as well as broad IT services.

Thaung is also active in corporate social responsibility (CSR) activities to empower the next generation of Myanmar.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation



Business partnership and collaboration

European and US-raised businessman returning to his home country to bring technology

"I feel fortunate to have had opportunities to study overseas where information technology is well-developed. I wanted to bring this technology to my home country and contribute to society through my IT expertise", says Thaung. This was the beginning of the corporate journey of Information Matrix.

Initially, Information Matrix specialised in e-commerce solutions for small and large corporate clients, but soon expanded to offer e-government solutions for various government agencies. The company provides a comprehensive array of internet-based services and solutions, including web design, application development, web hosting, e-commerce and e-government strategies and related consulting services.

Later, Information Matrix ventured into the media business both in printed paper and digital formats. "Due to globalisation and the technological trends affecting Myanmar, we started to look into opportunities to change the publications from paper to digital", says Thaung.

Impact of digitalisation on the media business

In the first year of its digital media business in 2015, the revenue from digital media accounted for only 1% of total media revenue. Information Matrix has taken the initiative to train its in-house IT team to enhance their capability with digital media content such as a website, Facebook, Viber, and mobile application.

Two years later, the revenue from digital media grew to 11% of the total revenue for the fiscal year 2017.

Currently, Information Matrix operates several media titles such as 'Myanmar People', 'Internet Journal', and '7Day News'. They have successfully captured Myanmar's market share in the digital media sector as shown by the numbers

of 'Likes' on Facebook of its flagship media '7Day News Journal', which reaches as high as 21 million among the official Myanmar population of 53 million.

The digitalised platform allows the company to quickly get in contact with its potential readers by using innovative marketing tools such as Google analytics, by which the company can analyse the readers' behaviour and preferences.

"As a very first mover with this digital platform in Myanmar, we're able to build up significant amounts of followers. With those 21 million followers, we're able to capture up to 80% of total internet users in Myanmar and about 40% of the total Myanmar population", says Thaung.

Evolving trend toward digital platforms in Myanmar to partner with other businesses

As Information Matrix looks at the year ahead, it expects a push toward digital platforms in Myanmar in various fields of products and services.

In its search for further business growth, Information Matrix plans to partner with players from different fields such as travel agencies to explore Myanmar, express distribution service provider, and a M.I.C.E. (Meetings, Incentives, Conferences, Exhibitions) service provider through digital platforms.

In addition to corporate activities, Thaung is passionate about sharing his knowledge with the young generation of Myanmar, and actively participates in local and international associations such as Union of Myanmar Chambers of Commerce (UMFCCI), Myanmar Computer Federation (MCF) and Myanmar Computer Professionals Association (MCPA), Young Entrepreneurs Association, and the World Association of Newspapers and news publications.

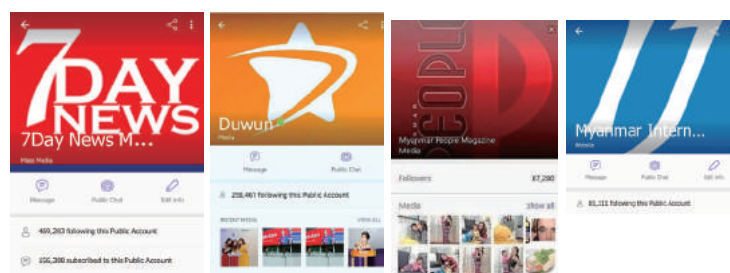
"Don't think only about how to run your business profitably, think about how you make an impact on society as well. You'll get back what you're giving out at the end", says Thaung.



Array of printed and digital media published by Information Matrix



'7Day News' Facebook page which has 22 million followers



Information Matrix's media titles: '7Day News', 'Duwun', 'Myanmar People', and 'Internet Journal'



The young and energetic Information Matrix team, dedicated to corporate vision

Company Profile

Corporate Name:

Information Matrix Co., Ltd.

Street Address:

1st Floor, Building (E), Diamond Condo,
No. (497), Pyay Road, Kamaryut Township,
Yangon, 11041 Myanmar

Established: 2001

Products & Services:

- Printed newspaper and magazines
- Digital media
- IT solutions (e.g. Web design, Application development, Web hosting, e-Government and e-commerce strategies, related consulting services)
- Travel agency service
- Meetings, Incentives, Conferences, and Exhibitions (M.I.C.E.) services
- Distribution services

Awards & Certificates:

- Bronze prize for 'Excellent in workplace environment' from Myanmar Employer Awards, 2017

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<http://www.informationmatrix.com>

<https://www.facebook.com/7daynews>

<https://www.instagram.com/7daydaily>

<https://www.twitter.com/7daynews>

Kalibrr, Inc.

Silicon Valley grown Filipino-American entrepreneur who has created a talent hiring and employability platform where ‘Jobs find you’



Mr. Paul V. Rivera,
Co-founder and Chief Executive
Officer

Profile

Paul was born in the Philippines and moved to the USA with his parents at the age of five. He holds a Bachelor's Degree in Political Economy from the University of California (UC), Berkeley, and had his early career in Silicon Valley and was last at Google in California.

It was after he returned to his home country in 2007 and when he was running his first company, Open Access, that he experienced how challenging recruiting was and it was this problem that Paul set out to solve.

He then established Kalibrr with his UC Berkeley classmate in 2012 to create a recruitment and employability platform for companies and job seekers. Since then, Kalibrr has grown to nearly 2 million job seekers and about 3,000 companies and has about a 10% market share in the Philippines. On any given month, Kalibrr is helping over 10,000 people get employed in the Philippines and Indonesia.

Key Success Elements



Strategic vision for digitalisation



Access to knowledge and innovation

Awareness of the critical problem of international companies to find qualified people

After gaining early career experience with technology startup companies in Silicon Valley, Paul decided to return to his home country in 2007 to pursue his passion of being an entrepreneur. For his first company, Paul chose an outsourcing business for international companies. Back in 2007, the Business Process Outsourcing (BPO) business was beginning to boom in the Philippines and was roughly a 5 billion USD industry.

To ride on this wave hitting the country, he started his first company which provided BPO services to a number of Silicon Valley startups. However, he realised that it was hard for those companies to hire the people with the right skill.

“At that time, we were profiling thousands of unqualified candidates and spending a lot of time for our clients. I thought this problem of skill gaps is common to many other companies, and found that it was a meaningful problem that could be turned into a business opportunity”, says Paul.

Paul founded Kalibrr with his friend from UC Berkeley, Dexter Ligot-Gordon (Chief Operations Officer) in 2012.

Addressing the social problem of employability through a cloud-based platform

“Kalibrr is also addressing a huge issue in the employment process in the Philippines, where about 25% of the labour force is underemployed, meaning they're not in regular employment or have jobs that are inadequate compared to their economic needs. There was a lot of challenges in the recruitment environment that Kalibrr wanted to tackle”, says Paul.

Kalibrr created an online recruitment platform that intelligently matches companies and job seekers in a seamless way. According to Paul, the old recruitment systems do not serve the increasingly demanding needs of the companies who look for speed, return on their investment

and more importantly, high quality talent. Kalibrr's cloud-based platform assesses applicants and matches them to the right jobs in a few seconds. Another unique feature of Kalibrr's platform is two-way messaging. When companies are interested in certain candidates on the platform, they can communicate directly with the candidates via Short Messaging Services (SMS).

In terms of the interface with the job seekers, Kalibrr provides a mobile app as it is fully aware that there is still a significant population in the Philippines that does not have a personal computer to access the information.

Kalibrr's charging model is also unique and innovative. Companies subscribe and can access and connect to the entire talent database and post as many jobs as they want which is very different from their competitors who charge per job posting.

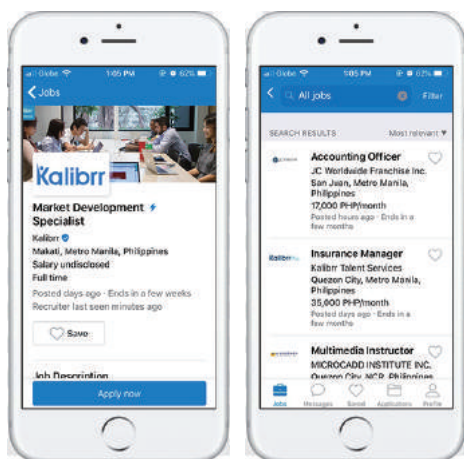
Scaling up the business to build a lasting and meaningful technology company across Southeast Asia

Over the past six years, Kalibrr's services have been proven to fit the emerging Filipino market, as the company has been doubling its sales revenue every year. Kalibrr has attracted more than 40 investors including Pierre Omidyar, the founder of eBay and the Omidyar Network and Minette Navarette from Kickstart Ventures to help scale up its business.

The company has also entered Indonesia, which has the largest population in ASEAN and has a well-developed Unicorn tech ecosystem.

Next, Kalibrr plans to enter into the Thailand and Viet Nam markets as part of its middle-term goal to be present in all of the Southeast Asian countries that existing solutions have not evolved to serve the needs of fast growing innovative companies and the young talent they aim to hire.

Kalibrr



Kalibrr's mobile Apps that enable job seekers to discover jobs in an easy and smarter way, so changing the recruitment landscape in the Philippines



Paul speaking to young candidates at a joint career event with Uniqlo

Paul and Dexter with the Kalibrr's team at a quarterly business celebration



Paul in his office in the Makati district of Manila, the Philippines

Company Profile

Corporate Name:

Kalibrr, Inc.

Street Address:

2nd – 4th Floor BCC House
5046 P. Burgos Street, Makati City,
Metro Manila, 1209 Philippines

Established:

2012

Products & Services:

- Technology-based job listing and recruitment service for employers and job seekers in the Philippines and Indonesia

Awards & Certificates:

- Top ASEAN Startups Award from World Economic Forum Asia, 2018
- Asia 21 Young Leaders from the Asia Society, 2018
- Most Innovative Companies Award from Asia CEO Award, 2016

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<https://www.facebook.com/Kalibrr>

<https://www.instagram.com/kalibrr>

Kinofy Pte. Ltd.

End-to-end smart digital retail solutions platform that connects local companies to over one billion consumers in China through its social commerce infrastructure platform



Mr. Kawee Chong (left),
Co-founder and Chief Executive
Officer /
Mr. Ting Yen Hock (right),
Co-founder and Chairman

Profile

Kawee is a corporate executive turned entrepreneur who co-founded Kino Biotech Group in 2011, and Kinofy Group in 2017. During his time as co-founder of Kino Biotech, Kawee led the expansion of its products to over 6,500 points of sale across the world. Ting also has a corporate executive background in the banking and property development industry in Singapore and in China. They decided to venture into the Chinese market through the Kinofy platform with the goal of helping other businesses enter this huge market by simplifying the end-to-end process.

Key Success Elements



Strategic vision for digitalisation



Business partnership and
collaboration



Government support

Facing the challenges of exporting products to a growing market

In 1996, Kawee and Ting co-founded Kino Biotech with Kinohimitsu (it means 'secret of tree' in Japanese), a brand focusing on health and beauty-oriented drinks and nutrition products. They aimed to expand markets in Southeast Asia as well as China. However, entering the Chinese market was very challenging due to the strict regulations and complicated processes. It took about 2-3 years to complete the product registration process in China. The whole situation changed when the Chinese government decided to issue a cross-border license to qualified e-commerce platforms in order to tackle the food scam issues and trace imported products efficiently.

The challenges of entering the Chinese market led Kawee and Ting to venture into the market with an end-to-end cloud system, and they established Kinofy in 2017.

Kinofy is the only social commerce platform in Singapore that is awarded the Official Cross Border Product Registration and Importation Channel license. "With the license, the product registration process time is reduced to only 2-3 months. We were able to grow our business in China dramatically and sell online. I saw this as an opportunity to help other businesses expand internationally", says Kawee.

Using digital technology to help companies enter the Chinese market

Kinofy's online platform provides an 'Eight-Step Market Entry Programme' that covers all aspects of business expansion in China such as product registration, logistics and warehousing, social selling tools, and international currency settlement. This holistic approach creates a simple and smart way for local micro, small and medium enterprises (MSMEs) to enter the Chinese market with full support from Kinofy team members as well as their strategic partners such as logistics companies, media

companies, lawyers and intellectual property specialists.

Interacting with Chinese consumers through social selling tools

Advanced digital technologies are changing the way consumers behave, especially in China, where social media apps, e-wallets and e-commerce platforms are highly interconnected. One of the most successful approaches is to start by setting up an online store on the WeChat app. WeChat is the top texting app in China that provides brand owners with unlimited opportunities to connect with its one billion active users. It is very convenient and fun to shop online as the users can browse the products online and pay with their e-wallet account, which is already integrated into the app. Customers can also share product information with their social circles on the app. This function helps drive traffic and sales to the brand. Kinofy is actively helping their clients to make use of these technologies and provides a marketing advisory service to help them reach their target customers.

Internationalising MSMEs with support from the government

Kinofy is launching a support programme to help local MSMEs expand to China with government subsidies. Qualified MSMEs only need to pay 30% of the total cost in order to use Kinofy's platform. Through this support programme, Kinofy shares its knowledge about the digital transformation of retail businesses, and inspires local companies to seize more business opportunities across the border.



Connecting local business owners to over one billion active Wechat users in China



Kinofy's Eight-step Market Entry Programme into China



Kawee and Ting speaking at Kinofy's Official Launch, 2018

Company Profile

Corporate Name:

Kinofy Pte. Ltd.

Street Address:

12 Tai Seng Street, #06-03,
534118 Singapore

Established:

2017

Products & Services:

- End-to-end plug and play cross border social commerce infrastructure platform

Awards & Certificates:

- Official Cross Border Product Registration and Importation Channel License, 2017

Email: info@kinofy.com

Tel: +65 6390 9595

<https://www.kinofy.com.sg>

<https://www.facebook.com/Kinofy.Social>

<https://www.linkedin.com/company/kinofy>

KMD Institute (under KMD Co., Ltd.)

Myanmar's pioneer educational institute that aims to develop people and the wider country with Information and Communication Technology (ICT)



Mr. Thaung Tin (left),
Co-Founder and Chairman /
Ms. Tyn Tyn Aye (right),
Co-founder and President

Profile

Thaung and Tyn both hold a Masters Degree in Computer Science from the Institute of Computer Science and Technology of Yangon, Myanmar. With their career background as university lecturers, they sensed the future rise of digital technology, and founded KMD (Knowledge Management Dedication) in 1986.

Their vision was to develop people and the country with Information and Communication Technology (ICT). Starting as a small private training institution, KMD was reorganised to become a private limited company, and now has more than 140 franchises with up to 30 vocational courses. The institute also provides joint diploma courses with the Ministry of Education, and diplomas and degrees from international universities.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation

Passion for the human capital development of the young generation in Myanmar

Before the year of economic reform, Myanmar's information and communication technology (ICT) environment was very restricted, and people did not have access to modern technology.

When Thaung and Tyn were both working as university lecturers on ICT, they realised the opportunity to focus on ICT education in Myanmar, and established KMD in 1986.

At the early stage of their business, they faced challenges in finding the right human resources to run their business, but they have overcome this by internally training their staff and supporting them by offering knowledge transfer for them to advance their education.

Developing Myanmar's human capital and industrial standards through ICTs and digital technologies

KMD is recognised as one of the pioneers in the ICT industry, and works closely with local and international organisations such as the Myanmar Computer Industry Association (MCIA), Myanmar Computer Federation (MCF) and Union of Myanmar Federal of Chambers of Commerce and Industry (UMFCCI).

KMD has contributed to increasing the ICT and digital technology skills of Myanmar's students as well as corporate and government officials, while advising about Myanmar's ICT infrastructure transformation towards a digital economy.

KMD Institute is an educational business entity under the KMD group of companies. Currently, the KMD Institute focuses on academic courses (tertiary education) and vocational courses on ICT ranging from IT system support to web development. The institute also provides training for government officials towards an e-government platform, where knowledge on the latest technologies is required.

"By using digital technology, we're able to scale up our country to a global level", says Thaung and Tyn. The KMD Institute stipulates that its corporate mission is "Think high, aim big, and get knowledge."

KMD develops its modules and offers multiple learning methods from traditional on-site classrooms to e-learning. As for online modules, KMD has applied several digital tools in its educational programmes such as big data analysis, which enables the analysis of students' learning behaviours, performances and preferences. Also, the online courses help increase students' flexibility in terms of schedule management. "Since its establishment in 1986, KMD has generated more than one million graduates. The important thing is that they're well connected in the ICT industry in Myanmar and have fulfilling jobs. We'll continue to develop skilled human capital in order to bring our country to the next level", says Thaung and Tyn.

Opening the door to knowledge for students from around the region

With its 30 years of educational experience, KMD has become an established brand name and the institute now has 140 franchises across the country.

In the future, KMD Institute plans to offer courses for international students in emerging Asian countries beyond the border.



NCC:Computing Diploma First year & Second year	B.Sc (Hons) BIT Final Year	NCC: First Year Diploma in Business (L4DBIT)
Microsoft Professional MCSA: SQL Server	Diploma in Business Information System	Diploma in Web Development
LCCI: Diploma in Accounting	Telecom Training	Cisco Certified Network Associate (CCNA)
	Application Course	Professional Software Engineering
SQA/HND Computing: Software Development	Microsoft Professional MCSA: Windows Server	The array of KMD's vocational courses
Diploma in Network Communication	City & Guilds:Diploma in IT System Support	
Oversea Studies Counselling	Pearson VUE Authorized Test Center	
Professional Network Engineering		

Company Profile

Corporate Name:

KMD Institute (under KMD Co., Ltd.)

Street Address:

174-182, Pansodan Road (Middle Block),
Kyauktada Township Yangon,
11182 Myanmar

Established: 1986

Products & Services:

- ICT vocational courses (e.g. International courses, Professional courses, Application courses)
- Joint Diploma with Ministry of Educations; and International Diplomas and Degrees from NCC, UK and International Universities
- ICT training to government and non-government organisations
- Testing and certification services

Awards & Certificates:

- ISO 9001:2015 Certified, 2011 & 2017
- ICT Education Award from Asian-Oceanian Computing Industry Organisation (ASOCIO), Japan, 2017
- Star Award from Scottish Qualification Authority (SQA), UK, 2014
- 20 years Education Partnership from National Computing Centre (NCC), UK, 2013
- The Biggest Training Center from Myanmar Computer Industry Association (MCIA), 2010
- Education Award for Academic Excellence from NCC, UK, 2005 and 2008
- Education Award for Supporting Achievement Award from NCC, UK, 2002
- Education Accredited Partner Award from NCC, UK, 1993

Email: info@kmdcomputer.com

bizdept@kmdcomputer.com

Tel: +95 1 381 129 / 381 776 / 381 035

<https://www.kmd.com.sg>

<https://www.facebook.com/kmdedu.mm>



KMD's educational partners



KMD provides ICT training for government officials



ASOCIO Award, 2017

Medifi Medtech Solutions Ltd.

Convenient cloud-based platform that provides remote healthcare solutions, where patients have access to video consultations from home or office



Mr. Alfredo Razon Gonzalez,
Founder and Chief Executive
Officer

Profile

Alfredo, known as Freddy, is a former Filipino professional football player and a serial entrepreneur. He founded Terry S.A. in 2003 as the Exclusive Distributor of Havaianas (a sandal ware brand) with over 100 stores in the Philippines, Singapore and Malaysia. In 2012, he founded and then exited a Sports Science and Therapy business. He is also the founder and CEO of Viyahe, an Artificial Intelligence (AI) powered travel booking startup. In 2015, Freddy and Jay Fajardo, also an experienced tech entrepreneur, co-founded Medifi. They both felt the need to improve the lives of Filipinos by innovating people's healthcare options in the country. Through Medifi, they aimed to make it easier for patients to gain access to secure reliable medical professionals for regular consultations needed by everybody.

Key Success Elements



Strategic vision for digitalisation



Personalisation of service

Founder's personal healthcare issue led to a service idea that could affect millions of people in the Philippines

Back in 2013, Freddy got injured when he was playing football. He went to see a doctor at a local hospital. The doctor told him that the injury was not so severe, but he was still doubtful about the diagnostic results so he decided to go to the US and get another consultation with an American doctor. It was then that he found out that he had to go through surgery and was not allowed to play football again for a while. His condition would have worsened if he had believed what the first doctor told him. "At that time, I wished that I could simply send a radiology file to the doctors in the US to ask for a second opinion, without having to travel all the way there. So I came up with the idea for Medifi", says Freddy. In support of his idea, Freddy found out the pressing need for remote medical services. In the Philippines, there are about 70,000 doctors whereas the total population is 100 million people. Statistics show that about one out of three Filipinos have never seen a doctor all their lives, and that 70% of visits to emergency rooms are avoidable. Freddy and Jay founded Medifi to address these issues by providing healthcare access to Filipinos anywhere in the country, and by creating an alternative solution to non-emergency health visits and post-medical follow-ups. At the beginning, Medifi faced some resistance against the platform by traditionally minded doctors. In response to this, Medifi stressed that the platform is not a substitute for physical examinations, but rather a helpful tool for doctors to provide care and services to more patients.

An avenue for patients and doctors to connect and conduct secure medical consultations

Medifi delivers remote healthcare solutions through a cloud-based platform, connecting patients to medical professionals regardless of location. Patients have access to video consultations, messaging, medical imaging,

and a personal health profile that allows independent medical consultations from the convenience of their own homes or offices. Starting with face-to-face sessions over its proprietary video calling features.

Medifi allows doctors to personalise their service. Patients control their basic medical profile, giving physicians a deeper understanding of whom the patients are at a glance, assuring that consultations are still human and personalised, despite the medium being more high-tech and comprehensive.

Projecting future growth from 24/7 on-demand consultations and other new services

"As internet penetration and mobile app use continue to grow, Medifi expects that parts of the market that remain untapped will start to access the platform, and also expect more doctors to come into the platform and expand their practices from their neighborhoods to the rest of the Philippines and beyond," says Freddy. To enhance the healthcare industry, Medifi also aims to digitise as many health services as possible, including mobile diagnostic test requests, medicine delivery, prescription issuance, and health insurance through the platform in the near future.

Medifi believes in expanding the business through pioneering new ideas. In an effort to show support for the world-class medical talent of Filipinos, Medifi also aims to be a pioneer in promoting medical tourism in the country.

"Our ultimate goal is to provide people with healthcare, anywhere." Freddy says.



It's healthcare, anywhere.



Two-way video calls.



Messaging.



Up-front vitals.



Medical Imaging.



Pay-per-consult.



Private and secure.

Medifi's remote medical solutions through cloud-based platform



A patient and a doctor talking remotely in an online video consultation (left),
A chat consultation (right)



Founders receiving an award
at Web summit 2015 in Dublin, Ireland

Company Profile

Corporate Name:

Medifi Medtech Solutions Ltd.

Street Address:

2288 Pasong Tamo Ext. Makati City, M.M.
1231 Philippines

Established: 2015

Products & Services:

- Cloud-based platform to provide remote medical solutions (e.g. video consultations, medical imaging, messaging)

Awards & Certificates:

- APEC SME Online-to-Offline Forum 2017 Best Practice Showcase, organised by SME Administration of the Ministry of Economic Affairs, Chinese Taipei, 2017
- Best Start-up Award from APEC O2O Summit Lima, Peru, 2016
- Angels' Choice Award from Web summit in Dublin, Ireland, 2015

Email: talk@medifi.com

Tel: +63 27 296 313

<https://www.medifi.com>

<https://www.facebook.com/gomedifi>

<https://www.instagram.com/gomedifi>

<https://twitter.com/medifi>

MoneyMax Financial Services Ltd.

Jeweller-turned entrepreneur in the pawn-broking business who has transformed traditional trading into a live and digital marketplace across Asia



Dr. Peter Lim Yong Guan,
Founder, Executive Chairman
and Chief Executive Officer

Profile

Peter is one of the three founders and was appointed as Executive Chairman and Chief Executive Officer (CEO) when MoneyMax was established in 2008. He is responsible for the overall management, operations, strategic planning and business development of MoneyMax and its subsidiaries under the MoneyMax Group. Peter actively identifies new opportunities for the Group's expansion.

Since establishing its first pawn-brokerage store in 2008, MoneyMax has evolved and expanded its network to 71 stores, making it one of the largest pawn-broking chains with a presence in Singapore and Malaysia.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products



Business partnership and collaboration

New opportunity for combining the jewelry and pawn-broking businesses

MoneyMax is one of the first jewelry chain stores to venture into pawn-broking in Singapore.

Before he established MoneyMax, Peter led a family business dealing in jewelry, gold, diamonds and precious stones.

"We realised that as an established jewelry company, there were obvious links between the pawn-broking and jewelry businesses. So, we decided to venture into a new pawn-broking business model based on our expertise to carve a competitive edge in an untapped market in Singapore", says Peter.

This was the beginning of MoneyMax's establishment in 2008 with the vision of transforming a traditional pawn-broking set-up into a modernised, trusted and convenient financial solution provider.

Since then, MoneyMax has continuously explored new opportunities through innovation to enhance the customer experience and service standards with the latest technology.

In 2015, the company launched 'MoneyMax Online', making it Singapore's first pawn-broking chain to offer an online platform to shop, sell and appraise valuables.

Customer-centric services with digital technology in a modern pawn-brokerage business

Digitalisation has helped MoneyMax to market its services to a broader range of consumers and enhance their satisfaction. Peter specifically mentions two examples.

In 2015, MoneyMax launched an online platform for buying, selling and appraising valuables. This platform was designed to make shopping and the valuation of valuables seamless and convenient for the tech-savvy young generation. 'MoneyMax Online' has already received over 30,000 valuation enquiries to date.

Another example is its 'e-Renewal' cashless payment solution that was

launched in 2018. Traditionally, customers pay their interest in physical stores. This new payment solution offers customers the chance to pay their interest online at any time and from anywhere.

Joint venture with a Japanese auction company to bring a new business model to ASEAN

In May 2018, MoneyMax launched a new joint venture: 'SG e-Auction', Singapore's first online live B-to-B auction platform with a Japanese auction company which is listed on the Tokyo stock Exchange.

'SG e-Auction' provides a platform for real-time electronic bidding in a manner that is efficient, transparent and convenient.

To date, 'SG e-Auction' has business members from various ASEAN countries (Singapore, Malaysia, and Viet Nam), as well as Hong Kong, Japan and the US.

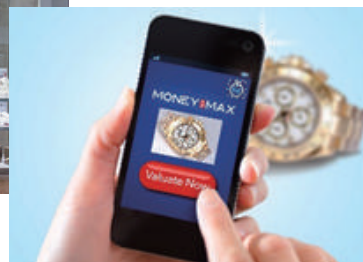
Making transactions through online auctions is a new and innovative concept in ASEAN. Traditionally, business traders in ASEAN buy or sell pre-owned products through physical auctions or trade fairs, which is very time consuming and costly.

"We're confident of our further success. We believe that as long as we provide a service that brings great convenience, value and efficiency, our customers will come back to us, and the business will continue to grow", says Peter.

MONEYMAX



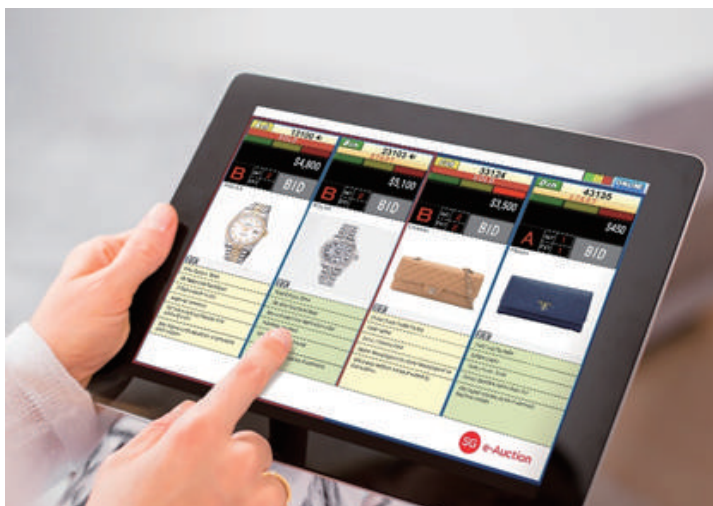
One of MoneyMax's retail stores in Singapore



Online appraisal function



'e-Renewal' cashless payment solution with online interest payment function



SG e-Auction's online live B-to-B auction platform

Company Profile

Corporate Name:

MoneyMax Financial Services Ltd.

Street Address:

7 Changi Business Park Vista, #01-01,
486042 Singapore

Established:

2008

Products & Services:

- Pawnbrokerage, retailing and trading of jewelry, pre-owned luxury bags and watches
- Online live B-to-B auction platform

Awards & Certificates:

- Hall of Fame, Singapore Prestige Brands Award, 2015
- The Most Popular Brand Award (Established Brands), Singapore Prestige Brands Award, 2014
- Overall Winner, Singapore Prestige Brands Award (Promising Brands), Singapore Prestige Brand Award, 2013
- ISO9001
- CaseTrust Accreditation from the Consumers Association of Singapore (CASE), 2009-2018

Email: enquiry@moneymax.com.sg

Tel: +65 6812 2777

<https://www.moneymax.com.sg>

<https://www.sgeauction.com>

<https://www.facebook.com/moneymaxsingapore>

PassApp Technologies Ltd.

The number one ride-hailing mobile application in Phnom Penh that provides convenient and reliable transportation services for local people and tourists



Mr. Top Nimol,
Founder and Chief Executive
Officer

Profile

Top holds a degree in Computer Science from the Royal University of Phnom Penh, and has ten years' experience in network and system engineering including a manager position in his previous career. Born and raised in Phnom Penh, he saw the serious difficulties in the public transportation system in the capital city as well as in other provinces. Combining his passion to solve this social issue and his expertise and know-how in computer science, PassApp was established in 2016. The company's goal is to provide convenient and reliable ride-hailing services to local people as well as tourists and visitors from all over the world.

Key Success Elements



Strategic vision for digitalisation



Personalisation of services & products

Solving the big challenge of transport issues in Phnom Penh with digitalised technology

In Phnom Penh, the typical means of transportation are cars, motorcycles and buses. Taxis and 'tuk-tuks', or what local people call 'rickshaws', are also very popular means of transportation for short distances. However, there are a lot of concerns regarding these ride-hailing services; for example, a lack of a standard price, safety, low quality drivers and inefficient booking systems.

"Customers have to make significant efforts just to take a tuk-tuk. Customers also have to negotiate the price with the driver for each ride", says Top.

To solve these social issues, Top established PassApp and implemented the first pilot project with a few metered tuk-tuks in Phnom Penh province. His ride-hailing mobile app turned out to be very successful.

Providing convenient and reliable services is the core value of the business

Meters determine the fare of each ride according to standardised distance-based rates, thus preventing drivers from overcharging customers.

PassApp disrupted the traditional transport business model in Cambodia using digital technologies. These technologies allow PassApp to run its business with a higher level of transparency by providing the necessary information to its customers and driver-partners; for example, estimated fares, driver identities and the real-time location of both passengers and drivers are shared. Thus, it is safe, time-saving and cost-effective for all parties.

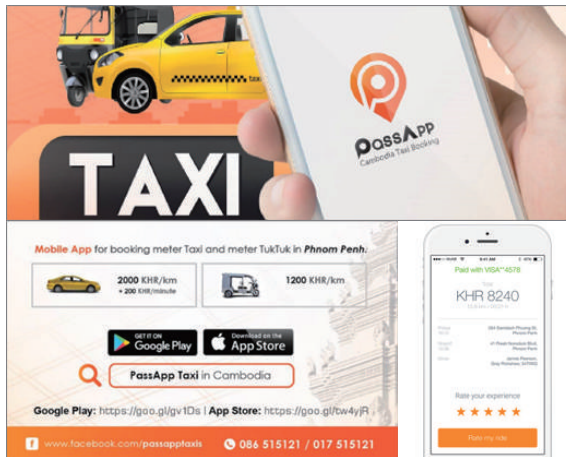
The benefits of the digital technology go beyond the passengers and driver-partners, and contribute to the international image of Cambodia for tourists from around the world.

"Imagine you're a foreigner being charged double-price, how would you view our country as a whole? I'd like to impress local people and international tourists by providing convenient and reliable ride-hailing services", says Top. Currently, PassApp covers the five largest provinces in Cambodia, namely Phnom Penh, Siem Reap, Battambang, Sihanoukville and Kampot. The company's business expansion plan includes extending its regional coverage to other provinces and launching new business lines such as a food delivery service in the near future in light of the growing need for mobility and changing lifestyles.

Even though there might be a number of similar services entering the Cambodian market, PassApp is still top-of-mind for customers.

By comprehensively training its driver-partners to maintain quality services and job ethics, PassApp consistently provides convenient and reliable services to its local and international customers and gains trust among them.

Currently, PassApp has more than 100,000 app downloads, one million rides/month, and has 8,000 registered driver-partners.



Mobile app for finding and booking metered taxis and tuk-tuks



PassApp driver-partners



PassApp's tuk-tuks waiting for tourists in Phnom Penh

Company Profile

Corporate Name:

PassApp Technologies Ltd.

Street Address:

House #A7, Angkor Blvd,
Phnom Penh, 12105 Cambodia

Established: 2016

Products & Services:

- Mobile application for transportation booking

Email: passapptaxis@gmail.com

Tel: +855 86 515 121

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

f <https://www.facebook.com/passapptaxis/>

Qwikwire Inc.

Innovative real estate payment solution provider for Filipino expats and property developers in the Philippines through its tailored payment gateway



Mr. Ray Edison Refundo,
Founder and Chief Executive
Officer

Profile

Ray holds a degree in Finance and Economics from California State University - San Jose, and has years of working experience in the online money-transfer industry and with corporate finance in the US. With those experiences and know-how, he founded Qwikwire in 2013. The company focuses on B-to-B international payments, most specifically, real estate payments for Filipino expatriates, overseas workers and foreign unit owners who want to transfer money back home. Qwikwire's key clients include the top ten property developers in Philippines.

Key Success Elements

-  Strategic vision for digitalisation
-  Personalisation of services & products
-  Business partnership and collaboration

Solving customers' payment needs with disruptive digital technology

As a large number of Filipino property owners are working abroad, property developers in our country are facing the common problem of collecting rental fees from their tenants. As Ray mentioned, Qwikwire seized upon this opportunity and became the first online payment solution provider in Philippines to focus on real estate specific payments.

"Even though there are a lot of money-transfer alternatives in the market, most of them require complicated steps and charge high commission, especially due to currency exchange transactions. Qwikwire's vision is to innovate that money transfer process", says Ray. "Currently, Qwikwire is diving into the Blockchain Technology with its own system, which is a global property marketplace, where all players in a real estate transaction will have their needs met – from listing a pre-building unit for sale, to paying monthly rental fees for a condominium in perpetuity, etc.", says Ray.

With their strategic vision for digital in the real estate business, Qwikwire has built a B-to-B customer base with the top ten property developers in the Philippines. They also plan to expand their online payment services internationally, starting with the Southeast Asian countries.

Personalisation was an untapped opportunity on the Online Gateway Platform

Qwikwire's payment gateway is freely customisable according to the customers' corporate and/or individual preference and needs. For example, templates, backgrounds, and company logos, and the name of projects can be edited easily. This feature is one of the elements that enhance the corporate customers' satisfaction.

Another key element is that the platform can settle the payment in local currency, which saves currency exchange gains or losses, and bank commission.

Partnership with multinational financial institutions to expand business globally

In order to provide a cutting-edge payment gateway for their customers, Qwikwire has built a strong relationship with diverse partners ranging from large regional and multinational financial institutions to niche specific service providers like cryptocurrency gateways.

It also actively participates in events such as business pitch competitions both locally and internationally, where it can network with potential investors and/or partners to share business ideas. Ray and the Qwikwire team are recognised in the startup ecosystem not only in the Philippines but also regionally through their winning record of prestigious awards such as the ASEAN Rice Bowl Startup Awards.

Ray often speaks at seminars and forums at the ASEAN regional level about his innovative business vision for the future.

As Qwikwire is dealing with the latest financial technology such as Blockchain and cryptocurrency, Ray expects that the policy and regulatory environment will be enhanced in the years to come.



Qwikwire's rental fee payment gateway for Filipino expatriates and overseas workers



Winning ceremony of the ASEAN Rice Bowl Startup Awards



Ray speaking at ASEAN Connect 2018



Qwikwire team with local Filipino talent

Company Profile

Corporate Name:

Qwikwire Inc.

Street Address:

501 Greenbelt Mansions, 106
Perea St., Legaspi village,
Makati, 1228 Phillippines

Established:

2013

Products & Services:

- Rental fee payment solution for individual customers
- Property management package for corporate customers
 - SAP Integrated Invoicing and Billing System
 - Cross-border Settlements Platform

Awards & Certificates:

- APEC O2O Summit 2018 Pitch Champion, 2018
- Winner of the best Fin Tech Startup at the ASEAN Rice Bowl Startup Awards, 2017
- Winner of Ignite Pitching Competition, 2017
- First Runner Up of the Start World Cup, 2017

Email: support@qwikwire.com

Tel: +63 2 772 8878

- <https://property.qwikwire.com>
- <https://www.facebook.com/AQWIREPlatform>
- <https://www.instagram.com/aqwireofficial>
- <https://www.twitter.com/AQwireOfficial>

Respin Labs Sdn. Bhd. (Weekend Warriors)

The first and only cloud-based sports gamification platform in Brunei that allows football lovers to play anywhere, make friends and win prizes



Mr. Faezal Murni,
Founder and Chief Executive
Officer

Profile

Faezal is an air force pilot turned entrepreneur, and a forefront promoter of the entrepreneurial spirit among young Bruneians. After serving for the air force for nine years, he decided to start a business related to his passion, which are sports and games. Even though he had no background in business, it didn't stop him from following his dream. He started learning everything about business, and searched for team members that have complementary skills and backgrounds. His military experience has taught him strong leadership skills, and given him a hardworking attitude and the mindset of having no fear for challenges.

Key Success Elements



Strategic vision for digitalisation



Business partnership and collaboration



Access to knowledge and innovation

Turning the founder's personal pain and passion for football into a business opportunity

"If you want to play football, you need to book a venue, find a team and referee, and buy jerseys. If your friends are not available, then you don't get to play. Weekend Warriors makes it easier for you to join a football match as an individual player. The platform connects you to other players in the area and provides you with all you need in a football match", says Faezal. Weekend Warriors arranges weekly football matches in several locations. After registering, users can log on to the platform and search for a football match in their area. Besides the venue, Weekend Warriors also provides team football jerseys, footballs, fun music and a referee who will record the results of each game. By joining the game, users can collect points to win prizes and trophies. This gamification aspect of the platform makes it fun for users to compete against each other, and also enables them to make new friends in a new location. If a user plays a game outside of his origin country, the user will receive a special trophy. Weekend Warriors aims to build a community where people can play football and make new friends anywhere.

Partnering with large multi-national companies, hotels and schools in various locations

Weekend Warriors has secured partnerships and received sponsorships from large well-known companies such as Air Asia, Red Bull and Kappa. Examples of the prizes on the platform are plane tickets, football shoes and jersey shirts. In addition, Weekend Warriors held a football tournament season from July to September with Red Bull under the name 'Red Bull Warriors Challenge', which was very successful. Faezal has also met with the General Secretary of the football association to find ways to promote sports tourism through the platform. They will partner more with hotels and schools to provide more facilities and venues for the users to play football at various locations.

Supporting young entrepreneurs and building a startup ecosystem in Brunei Darussalam

"My vision is to change Brunei by inspiring young Bruneians to be brave enough to pursue an entrepreneurial journey", says Faezal. He aims to grow his startup and use it as a success story to inspire others.

The unemployment rate in Brunei Darussalam has been increasing in the past few years. Despite their PhD degrees, many young talents cannot find a job and feel uncertain about their future. Faezal encourages youths to take control of their life and build their own business, instead of just waiting for a job opportunity to come.

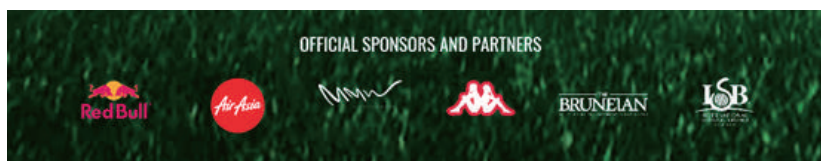
Faezal plays an active role in the startup community building at the i-Centre, which is a startup hub of Brunei Darussalam, supported by Darussalam Enterprise (DARE), a government agency in charge of promoting micro, small and medium enterprises. He is frequently invited to give talks at local schools and universities. He also provides advice to young aspiring entrepreneurs at i-Centre.

Business expansion beyond Brunei Darussalam to the ASEAN region

Apart from running the business operation in Brunei Darussalam, Faezal travels frequently to other capital cities in ASEAN. His future plan is to expand this cloud-based football match platform to other countries in Southeast Asia by franchising the business model, and building a bigger community of football lovers. There are currently on-going discussions with potential partners in Malaysia and Thailand.



Faezal at the 'Red Bull Warriors Championship 2018' match



Multinational corporate names are official sponsors and partners



The process of how to play (above) and book a game (right) on a cloud-based platform

BOOKING IS OPEN.

19 August, 2018 - Sunday

VENUE: INTERNATIONAL SCHOOL BRUNEI - [CLICK HERE FOR MAP](#)

Time Slot	Game A
19:00 PM - 19:30 PM	Game A
19:30 PM - 20:00 PM	Game A
20:00 PM - 20:30 PM	Game A
20:30 PM - 21:00 PM	Game A
21:00 PM - 21:30 PM	Game A
21:30 PM - 22:00 PM	Game A
22:00 PM - 22:30 PM	Game A

Company Profile

Corporate Name:

Respin Labs Sdn. Bhd. (Weekend Warriors)

Street Address:

iCentre, Level 3, Block B28,
Kg. Anggerek Desa, Jalan Berakas,
Bandar Seri Begawan, 3713 Brunei Darussalam

Established:

2016

Products & Services:

- Cloud-based football and futsal match platform for amateurs on weekends
- Gaming solution for winning prizes

Email: info@wwstadium.com

Tel: + 673 874 1221 (WhatsApp)

Website: <http://www.wwstadium.com/>

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Shan Yoma Travel & Tours Co., Ltd.

A leading tour operator in Myanmar that provides one-stop tourism services to domestic and international clients for a specialised travel experience



Mr. Hla Aye,
Founder and Managing Director

Profile

Hla holds a Bachelor (Honours) in Marine Biology Science from the Mawlamyine University, Myanmar, and a Master's Degree in Development Studies from the Yangon Institute of Economics.

Hla has several years of working experience in Japan and Singapore, and has travelled to more than forty countries worldwide. These global experiences gave him a strong passion to promote Myanmar's hidden beauty and gems to the rest of the world, and Hla founded his own travel agency Shan Yoma in 1996. Shan Yoma has become a leading tour operator in Myanmar, and Hla now holds executive positions at various organisations such as Vice Chairman of the Union of Myanmar Travel Association (UMTA) and EC of the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI).

Key Success Elements



Personalisation of services & products



Access to knowledge and innovation

Facing challenges of limited communication with the external world

"From 1996 until 2010, the business environment in Myanmar was like a roller coaster due to political and economic crises. The communication with the external world was very limited as we had only phones and faxes, which were quite expensive. The key challenge was the IT environment in order to communicate with our potential customers", says Hla. In 2004, hand phones and emails were introduced, and Shan Yoma had better communication with the external world.

Promoting Myanmar's hidden beauty and gems to the world through a digital platform

Myanmar has been closed off until the early 2010's, so there is a lot of hidden beauty and gems that need to be introduced to the world.

"Myanmar is home to a great traditional heritage and abundant natural resources, yet we didn't have many chances to promote them to the world", says Hla.

Thanks to technological development in Myanmar, Shan Yoma was able to expand its business in the domestic as well as the international market through online platforms and social media.

Shan Yoma is the very first company in Myanmar's tourism industry that captured the opportunity to use digital platforms for tour operation. Operating a business on the digital platform allowed the company to improve customer services. Shan Yoma was able to enhance the level of interaction with customers via digital technologies such as Chat-box. It helped the company to drastically reduce the lead-time for transactions, including issuing quotations to clients.

Focusing on customer cases with a more personalised communication tool

Shan Yoma offers clients a great variety of tailor-made tour packages, ranging from adventure, culture and tradition, to eco-tourism experiences. Service lead-time for hotel booking, transportation arrangements, and visa applications have also drastically reduced, and the company was able to customise the tours according to the personal requirement of customers by utilising the web platform to manage all travel content efficiently while reaching out to greater numbers of customers at a time.

"Timely access to the necessary information through a web platform provides a great convenience for us and for our customers. It accelerates the decision-making for both parties", says Hla.

The language translation feature of the web platform allows the company and its international customers to communicate more easily.

Forecasting the future of the tourism industry in Myanmar

Due to current economic, social and technology improvements in Myanmar, Shan Yoma expects a very large IT revolution in the tourism industry.

Shan Yoma is preparing for the upcoming changes and is in the process of transforming its business operations from traditional ways toward modern ones such as web quotations, online bookings, and e-payments.

"We believe that digital technology enables Shan Yoma to reach more potential international customers who are yet to discover Myanmar's culture, traditions, one-stop services of various kinds of tourism such as Eco/marine tourism and national heritage", says Hla.



Examples of specialised tours in Myanmar arranged by Shan Yoma
www.exploremyanmar.com



The Shan Yoma's team at its office in Yangon



Part of numerous awards that Shan Yoma received for its outstanding tour operations within and outside of Myanmar

Company Profile

Corporate Name:

Shan Yoma Travel & Tours Co., Ltd.

Street Address:

No.124/126, 50th Street,
 Pazundaung Township, Yangon,
 11171 Myanmar

Established:

1996

Products & Services:

- Specialised inbound and outbound tour operation
- Car rental
- E-ticketing
- Visa applications
- Language guides

Awards & Certificates:

- 30th ASEANTA Awards for excellence, 2017
- Congratulation Certificate for ASEAN Business Award by UMFCCL, 2016
- Product and Package Innovation Competition (PPIC) Award from UKaid, 2016
- ASEAN Business Award Running-Up of ACE Priority Integration Excellence in Tourism Sector, 2016
- Best Outbound Tour Operation of the Year, ITE HCME, 2015 & 2016
- The Best Performance Service Award by Ministry of Hotels & Tourism in Myanmar, 2014 & 2016
- Mekong Tourism Alliance Award (MTTA) – Outbound Tour Operator of the Year, 2013
- Tourism Alliance Awards (TAA) - Outbound Tour Operator of the Year, 2012
- Tourism Alliance Awards (TAA) - Inbound Tour Operator of the Year, 2011

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<https://www.exploremyanmar.com>

<https://www.facebook.com/shanyomatravelandtours>

MSME Digitalisation Programmes in ASEAN

ASEAN

Responsible Institution

The ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) is the body responsible for regional cooperation to develop micro, small and medium enterprises (MSME) in ASEAN. The ACCMSME is currently guided by the ten-year ASEAN Strategic Action Plan for SME Development 2016-2025 (SAP SMED 2025), which aims to strengthen MSMEs' competitiveness and resilience in an increasingly competitive economic environment and to support their growth and development through the vision of a "Globally Competitive and Innovative MSMEs".

In promoting digital technology adoption by MSMEs in the region, various initiatives are being implemented that includes capacity building programmes, workshops, public-private dialogues, research and surveys, online portal and online courses for SMEs, publications, networking and business matching events, market visits, trade fairs and exhibitions. A study on MSME's participation in the digital economy and to identify barriers and measures to overcome them was undertaken in 2018. There is also an on-going project to promote MSME competitiveness through the ASEAN Business Incubator Network (ABINET).

The broader ASEAN Economic Community Blueprint 2025 also contains various initiatives supporting the development of the digital economy in ASEAN with impact on MSMEs, and these are implemented through ASEAN commitments such as:



ASEAN ICT Masterplan



ASEAN Work Programme on Electronic Commerce



ASEAN Agreement on Electronic Commerce



Master Plan on ASEAN Connectivity



ASEAN Plan of Action on Science, Technology and Innovation



ASEAN Smart Cities Network



ASEAN Digital Integration Framework



A key priority deliverable in 2018 is the adoption of the ASEAN Digital Integration Framework with the underlying objective of empowering SMEs to build ASEAN's digital future. Five focus policy areas will be addressed under this framework.

ASEAN Digital Integration Framework

Five focus policy areas	Description
Digital Connectivity and Affordable Access	• Enhance domestic and cross-border infrastructure for reliable internet coverage and access • Improve affordable access to the internet and digital tools
Business Eco-system	• Encourage domestic and international investments • Build eco-system for innovation and entrepreneurship • Remove regulatory burden on SMEs; harmonise regulations
Financial Eco-system	• Improve nation-wide and region-wide payments adoption and connectivity • Extend financial inclusion through access to digital financial services • Streamline and harmonise regulations across ASEAN
Commerce and Trade	• Facilitate seamless regional digital trade environment • Build domestically and regionally connected logistics infrastructure • Streamline and harmonise regulations across ASEAN
Workforce Transformation	• Support population to achieve digital literacy • Develop skilled personnel to enable domestic and regional digital growth

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Brunei Darussalam

Responsible Institution

Darussalam Enterprise (DARe) is the MSME focal agency with the mission to enable enterprise growth through a pro-business eco-system with necessary infrastructure, reliable support and effective development programmes. It aims to pave way for a more dynamic development of local businesses. The establishment of DARe is in line with the goals of Brunei's Vision 2035 in becoming a dynamic and sustainable economy, through a whole of nation approach. Through its core functions, DARe is dedicated to facilitate MSME development whether it is by providing capacity building programmes, providing industrial land and buildings, marketing and promotion, financing and growth within and outside of Brunei Darussalam.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Technical Support	DARe provides the following technical support: • iCentre is a startup incubation programme and co-working place for entrepreneurs with access to capacity building programme and a startup ecosystem. iCentre works closely with local and regional collaborators to develop and conduct workshops in the area of ideation, market validation and fund raising. • Startup Growth Programme - DARe also runs two business bootcamps that provide intensive training, mentorship and access to investors and markets. - o The Startup Bootcamp – a 100-day accelerator programme targets businesses with the potential to scale rapidly and grow in Brunei and beyond. The first two cycles of the Startup Bootcamp saw 46 companies participate collectively raising over BND 580,000 in investment and creating close to 400 employment opportunities. - o Micro Business Bootcamp focuses on upskilling youth who are looking to start and run their own businesses, providing them with knowledge as well as instilling them with the grit and determination needed to follow through with their business ideas.
Financial Support	• DARe provides financial support as part of its functions to support MSMEs in Brunei. The main instrument in place to increase bank lending to MSMEs is a loan, known as the Microcredit Financing Scheme (MFS), which is co-managed by DARe and local banks. - o MFS is a financing scheme with local banks with a maximum facility amount of up to BND 15,000 with no collateral required and a repayment period of up to 36 months. This scheme has been in place since 2016 and it has financed 68 companies with loans totaling BND 660,943 as of September 2018. - o DARe also works closely with the newly established Bank Usahawan where MSMEs can get financing up to BND 750,000. • To be launched in Q4 2018: - o The Co-Matching Grant provides grants of up to BND 20,000 in the form of a matching grant (70:30) to local enterprises. - o The Micro-Business Grant provides grants of BND 5,000 with the aim to kick start businesses to be sustainable and create job opportunities for the local talent.
Technology support and Online services/support	• Brunei Darussalam's National Single Window (BDNSW) for Trade Facilitation. BDNSW is a common online platform for electronic exchange and submission of trade information and documents by business and public to the controlling agencies. • DARe (http://dare.gov.bn/) website: the source of information of DARe's services for MSMEs in Brunei. • Biz Brunei (http://bizbrunei.com/): an online news platform to promote entrepreneurship which chronicles the journey of local MSMEs and socialises the latest business opportunities and reforms through articles and videos.



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	• The first MSME Innovation Conference and Expo (May 2017), organised by the Energy and Industry Department (now known as the Ministry of Energy, Manpower and Industry (MEMI)) and DARE in collaboration with the Ministry of Foreign Affairs. • ‘Cyber Shopfest’ (1st January-28th February 2018) to promote online shopping in Brunei, in collaboration with the Authority for the Info-communications Technology Industry of Brunei Darussalam (AITI). • E-Commerce platform under DARE is the Made in Brunei (MIB) Initiative (www.unexpectedtreasures.com.bn). • Made in Brunei Market Fair

Human Capital Development

- **Industry Business Academy (IBA):** a programme to provide business with knowledge they need to start, grow, expand and export. Starting 2018, IBA provided courses on local industry clusters which include Digital Economy (ICT).
- **Local Business Development (LBD) Policy Framework For the ICT Industry:** a guideline to enable government agencies to apply a best practice on ‘local content’ in contract and procurement to ensure fair and reasonable opportunities for local suppliers in the ICT sectors. The focus is on ensuring the development of a local skilled workforce and to foster the creation of local IP in the ICT industry.

Further information is in this link:

<http://www.memi.gov.bn/SitePages/LBD%20Policy%20Framework%20for%20ICT.aspx>

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Cambodia

Responsible Institution

The General Department of SME and Handicraft (GDSMEH), under the Ministry of Industry and Handicraft (MIH), is the agency mainly responsible for providing support for the development of MSMEs in Cambodia. Its mission is to boost the business environment and investment in manufacturing SMEs; improve the competitiveness of MSMEs; promote the productivity and value-added products for export markets and supporting industries; create a conducive manufacturing MSMEs registration licensing environment in a simple and time saving manner; prepare or promote the cluster of MSMEs in various segments of production; and help MSMEs get access to finance. So, GDSMEH is the primary source for MSMEs' development-related policy.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	• Industrial Development Policy 2015-2025, led by MIH, focussing on the High Tech Sector and SMEs • SMEs Promotion Policy - Innovation and Technology led by MIH • SMEs Development Policy (led by MIH), a five year plan that focuses on e-commerce and social media platforms • National Strategic Development Plan 2014-2018 (Draft: 2019-2023)
Human Capital Development	• SME Go Digital Forums (GDSMEH) • Entrepreneurship Promotion Center (GDSMEH) • Training organised by GDSMEH in cooperation with different institutions, such as the Institute of Technology of Cambodia (ITC) and ASEAN SME Academy • A free consultation service to SMEs on registration, compliance for startup businesses in Cambodia by the Office of SMEs Consultation
Support for Market Access and Internationalisation	Annual trade fair (GDSMEH) for SMEs locally and internationally
Technology support and Online services/support	A web portal for MSME registration (a work-in-progress) in cooperation with the Asian Development Bank



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Indonesia

Responsible Institution

The Ministry of Cooperatives and SMEs (MoCSME) acts as the main government institution responsible for SMEs and entrepreneurship development in Indonesia. It has been focusing on improving MSME competitiveness for sustainability and upscaling. In addition, there are at least 24 other ministries and agencies taking part in the development of SMEs in Indonesia, covering various aspects, such as programme/policy planning, financial access, market access, education, standardisation and certification of products/services, as well as including youth, women, and the creative industry in the process.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	- Indonesia Act No. 18 year 2002, on the National System of Researching, Developing, and Implementing Science and Technology. - Road Map e-commerce 2017-2019 (Presidential Decree No. 74 year 2017). This roadmap has several programmes such as financing, taxation, consumer protection, human development, communication infrastructure, logistics, cyber security, and management establishment.
Human Capital Development	- MSMEs Go Online, launched in 2017, targeting to transform 8 million MSMEs to become digital-savvy MSMEs by 2020. It is a collaborative programme between MoCSME and the Ministry of Communications and Informatics to facilitate MSMEs to able to compete in broader markets by supporting them in joining online market platforms as well as increasing MSMEs' digital awareness through activities such as seminars, workshops, and training on MSMEs digitalisation. - Center of Integrated Services of SMEs and Cooperatives (MoCSME) as Integrated Business Development Services, product standard facilitation, and the use of e-commerce. - Gerakan Kewirausahaan Nasional or National Movement of Entrepreneurship (MoCSME) to educate people on how to learn business with the aid of digital tools. - Technopreneur Camp (Agency for the Assessment and Application of Technology (BPPT)) an incubation programme to support technopreneurs through trainings, intellectual property rights and certifications. - IDX Incubator (Financial Services Authority (OJK) regulation and Indonesia Stock Exchange (IDX)) to support SMEs in using the capital market as an alternative source of financing, especially for startup, and equip them with training, mentoring, financial access providing in preparing them to enter the capital market. - E-commerce training for youth (Ministry of Youth)
Incentive (financial/ non financial)	One (1) million free .id domains programme for MSMEs that was launched in 2016 by the Ministry of Communications and Informatics, a subsidy programme to give free domains to MSMEs for expanding their business through online platforms.



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	• Ayo UMKM Berjualan Online (Campaign for SMEs Go Online), the government's collaboration with the six largest online marketplaces to help promote and sell MSME products to their markets, which was launched in April 2018 by the Ministry of Communications and Informatics, which gives free domains to MSMEs. • Local and International exhibition programme for selected MSMEs (MoCSME), providing support with free-booths up to the full accommodation cost. • Exhibition programme for youth entrepreneurs, such as Pekan Raya Pemuda Wirausaha (Young Entrepreneurs Fair), by the Ministry of Youth and Sport • SME Super Programme: Technical briefing and assistance in product enhancement in cooperation with mataharimall.com, by the Ministry of Trade
Technology support and Online services/support	• LAMIKRO (Accounting Report for MSMEs) by the Ministry of Cooperatives and SMEs to support MSMEs for preparing accounting reports.

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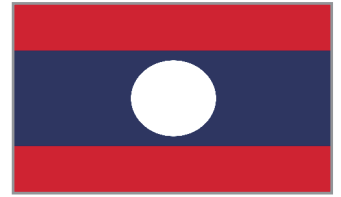
Lao PDR

Responsible Institution

The Department of Small and Medium Enterprise Promotion (DOSMEP) has the mandates of promoting and developing SMEs nationwide through various supportive policies stipulated in the SME Development Plan 2016-2020.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	The SME Development Plan 2016-2020 comprises of 7 areas: 1. Promote productivity, technology and innovation 2. Enhance access to finance 3. Enhance access to BDS 4. Enhance SME accession to expanding domestic and international markets 5. Create and develop entrepreneurs 6. Create an enabling environment for the establishment and operation of SME businesses, and 7. Tax incentive and financing. Points 1 and 4 contain objectives that aim at increasing ICT adoption among SMEs.
Human Capital Development	• Training on ICT adoption (DOSMEP) for entrepreneurs with topics on e-commerce and e-transactions.
Support for Market Access and Internationalisation	• PLAOSME.COM Service Centre, an e-commerce market place training centre introduced by DOSMEP. It will provide trainings and assistance for SMEs on e-commerce.
Technology support and Online services/support	• The Department of SME Promotion (DOSMEP) website is the source of information for DOSMEP's services for MSMEs in Lao PDR (http://www.smepdo.org).



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Malaysia

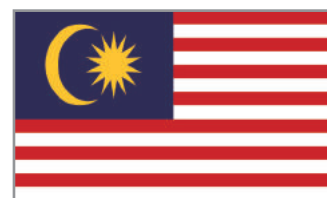
Responsible Institution

SME Corporation Malaysia (SME Corp. Malaysia) is the central coordinating agency (CCA) that formulates overall policies and strategies for small and medium enterprises (SMEs) and coordinates the overall implementation of SME development initiatives in Malaysia. SME Corp. Malaysia introduced the SME Masterplan (2012-2020) in July 2012; comprising six (6) High Impact Programmes (HIP) to address the specific requirements for MSME development which include business registration, technology commercialisation, SME investment, export facilitation, financial assistance, as well as inclusive innovation.

Apart from that, Malaysia Digital Economy Corporation (MDEC) is the lead agency in driving the digital economy in Malaysia. MDEC's implementations and efforts are centered on building awareness on digital economy, creating credible talents for the industry, and encouraging digital technology adoption among the people and businesses. MDEC is also the agency entrusted to nurture the growth of the technology industry in Malaysia including the Small and Medium Enterprises (SMEs). To chart the direction of the nation's e-commerce framework, the National eCommerce Strategic Roadmap (NeSR) was launched in 2016.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	The NeSR aims to future-proof existing businesses by ushering approximately 80.0% of SMEs into the international e-commerce arena and ensuring they have the capabilities to keep pace with developments in the digital economy. Under the NeSR, identified Government Ministries and agencies will undertake programmes aimed at doubling Malaysia's e-commerce growth rate and increasing the contribution of e-commerce to GDP by 2020. The NeSR outlines government's intervention in six thrust areas, built on good and affordable infrastructure and supportive governance framework: 1. Accelerate seller adoption of e-commerce 2. Increase adoption of e-procurement by businesses 3. Lift non-tariff barriers (e-fulfillment, cross-border, e-payment, consumer protection) 4. Realign existing economic incentives 5. Make strategic investments in selected e-commerce player(s) 6. Promote national brand to boost cross-border e-commerce The Central Bank of Malaysia (BNM) launched the Financial Sector Blueprint 2011-2020 to accelerate the country's migration to electronic payment within a 10-year timeframe. In order to increase the number of e-payment transactions per capita and to reduce cheques issuance, various measures have been introduced under the blueprint, including providing pricing incentives to prompt a switch from paper-based payments to e-payment and facilitating a more extensive outreach of e-payments infrastructure such as point-of-sale terminals and mobile phone banking.
Human Capital Development	• Go eCommerce is an online platform that both Malaysia Digital Economy Corporation and SME Corp. Malaysia developed together. It serves as an active learning platform and hub that acts as a comprehensive guide for all SMEs who are keen to explore and build their businesses via e-commerce. • eUsahawan (MDEC) Programme is an initiative to help people become entrepreneurs using online platform to do the business. • Women Netpreneur Programme aims to assist women entrepreneurs to take advantage of technology by starting and growing their business using online platform. • Technology Park Malaysia (TPM) Accelerator Programme under the Ministry of Energy, Science, Technology, Environment and Climate Change (MESTECC) is an initiative to nurture startup technopreneurs from ideation to commercialisation.
Incentive (financial/ non financial)	• Business Accelerator Programme by SME Corp. Malaysia is an integrated programme to develop and nurture dynamic, competitive and resilient SMEs through capacity building, advisory and technical support as well as financial support. • Microenterprise Digital Transformer Starter Pack aims to encourage ICT adoption among micro enterprises (MEs) in getting access to technology, thus able to contribute to better business management as well as increase productivity and market accessibility. • #YOUCANDUIT is an incentive under MDEC that aims to encourage Malaysians to generate income via digital platforms. • #MYCyberSALE is another incentive to encourage SMEs to be part of the e-commerce ecosystem and to generate online shopping demand.



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	- Digital Free Trade Zone was launched in November 2017 to support Malaysian SMEs to participate in the global market via e-commerce. It is intended to help SMEs export their products globally with ease; enable global marketplaces to source from Malaysian manufacturers or sellers; make Malaysia the regional fulfillment hub for global brands to reach ASEAN buyers; and nurture an ecosystem to drive innovation in the e-commerce and internet economy. - eTRADE programme is a programme by Malaysia External Trade Development Corporation (MATRADE) that aims to assist SMEs to participate in cross border e-commerce platforms. - Go Global Workshop is a collaboration initiative between SME Corp. Malaysia and Google in Malaysia to help SMEs explore the new market, by equipping them with the right knowledge and digital tools. - eHalal.com is an online B2B and B2C portal initiated by the Halal Development Corporation (HDC) to publish list of halal suppliers and product information to buyers worldwide. - uCustoms is an online platform that provides a fully integrated, end-to-end, and customs modernisation solution that delivers single window for goods clearance. - Agro Bazaar is an online platform spearheaded by the Federal Agricultural Marketing Authority (FAMA) to market agro products.
Technology support and Online services/support	- SME Info Portal by SME Corp. Malaysia is a One Stop Information Portal that provides information on all aspects of SME Development including Financing, Advisory Services, Training Programmes, Business and Networking opportunities as well as other SMEs Developmental Programmes/initiatives by the Government and the Private Sectors. - SME Hub App by SME Corp. Malaysia equips SMEs with filtered and focused information and knowledge to aid the development of SMEs. - eRezeki by MDEC is an online job portal where people can apply and submit tasks that can be completed online such as designing apps. eRezeki also helps Malaysians to get jobs from both domestic and overseas as well. - JomPay is a national initiative supported by banks to enable e-payments across Malaysia. With JomPay, bank customers can pay any registered biller from the internet, mobile banking or ATMs by drawing funds from current, savings or credit card accounts. Billers need to only sign up with one bank to collect payments via most banks in Malaysia. - Cyber999 is an initiative by CyberSecurity Malaysia, as an avenue for internet users to report or escalate computer security incidences. - Online Networking Entrepreneurs by Companies Commission Malaysia aims to assist entrepreneurs to register their business and sell product(s) online. - ePerolehan is an online portal to encourage government ministries and agencies to adopt e-procurement.

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Myanmar

Responsible Institution

The SME Development Department is under the Directorate of Industrial Supervision and Inspection, Ministry of Industry, with a mission to develop the economy by promoting the development of small and medium enterprises, creating jobs, generating new income, and raising the standard of living of its people.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description																														
Policy and Strategic Roadmap	• The fourth point of a 12 point economic policy of Myanmar in 2016, which is the only point that highlights the implementation of ICT transformation, e-commerce and online digitisation • The Mission of the SMEs Development Policy 2015 is to enhance information network and the dissemination of information aiming to be innovative and competitive for SMEs across all sectors including ICT/e-commerce																														
Human Capital Development	• Workshops, seminars and online sessions to increase MSMEs awareness of the digital economy and their digital technology skills, for example, SME Saturday Talk with the topic ‘Moving Forward to Digital Economy with Innovation’, to increase awareness of digital economy and its benefits to Myanmar SMEs. • Basic IT training for SMEs on how to list their products online or how to do online marketing. The training material is also available online at SME website (http://www.smedevelopmentagency.gov.mm) that is connected to the ASEAN SME Service Center																														
Incentive (financial/ non financial)	• SME Development Department is now implementing Online Registration System for SMEs and has planned to provide incentive programs for SMEs. • The government provides SME loans, not only for ICT and e-commerce MSMEs but also all of MSMEs with a lower interest rate than the internal market. The following is the reference data for loans: 1. Interest Rate<table><tr><th>Loan Programme</th><th>Market Interest Rate</th><th>Incentive Programme Rate</th></tr><tr><td>Bank Loan</td><td>13%</td><td></td></tr><tr><td>Government SME Loan</td><td></td><td>8%</td></tr><tr><td>JICA Loan</td><td></td><td>8.5%</td></tr><tr><td>Myanmar Economic Bank</td><td></td><td>9%</td></tr><tr><td>KfW Loan</td><td></td><td>8.5%</td></tr></table> 2. Loan Period<table><tr><th></th><th>Central Bank Regulation</th><th>Incentive Period</th></tr><tr><td>Loan Period</td><td>13%</td><td>3-5 years</td></tr></table> 3. Collateral<table><tr><th></th><th>Banks</th><th>Incentive Programme</th></tr><tr><td>Loan’s requirement</td><td>With collateral</td><td>Without collateral (uses CGI Svsstem)</td></tr></table>	Loan Programme	Market Interest Rate	Incentive Programme Rate	Bank Loan	13%		Government SME Loan		8%	JICA Loan		8.5%	Myanmar Economic Bank		9%	KfW Loan		8.5%		Central Bank Regulation	Incentive Period	Loan Period	13%	3-5 years		Banks	Incentive Programme	Loan’s requirement	With collateral	Without collateral (uses CGI Svsstem)
Loan Programme	Market Interest Rate	Incentive Programme Rate																													
Bank Loan	13%																														
Government SME Loan		8%																													
JICA Loan		8.5%																													
Myanmar Economic Bank		9%																													
KfW Loan		8.5%																													
	Central Bank Regulation	Incentive Period																													
Loan Period	13%	3-5 years																													
	Banks	Incentive Programme																													
Loan’s requirement	With collateral	Without collateral (uses CGI Svsstem)																													



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Technology support and Online services/support	• Digital platform for SMEs, as a collaboration initiative between SME Development Department with development partners such as the private sector, for example Baganmart.com. • Myanmar Payment Union E-payment '2C2P' e-commerce payment platform

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 SMEs Development Department

Philippines

Responsible Institution

The Department of Trade and Industry (DTI) is responsible for realising the country's goal of a globally competitive and innovative industry and services sector that contributes to inclusive growth and employment generation. Pursuant to the Philippine Development Plan (PDP) 2017-2022, DTI shall endeavour to reduce inequality and poverty by expanding economic opportunities in industry and services, and by increasing the access particularly of micro, small and medium enterprises (MSMEs), cooperatives and overseas Filipinos (OFs) to these opportunities.

The Department of Science and Technology (DOST) is responsible for the coordination of science and technology-related projects in the Philippines and formulation of policies and projects in the fields of science and technology in support of national development.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	• The E-commerce Roadmap 2016-2020 (DTI) aims to have 100,000 MSMEs doing e-commerce by 2020. • The MSME Development Plan 2017-2022 includes 'Improved Access to Technology and Innovation' as one of the five strategic goals, which seeks to achieve an increase in percentage of MSME investments in technology and innovation, and establish new and innovative common service facilities. • The MSME Development Council created Cluster Committees, one of which is on 'Technology and Innovation' which gathers relevant government agencies and technopreneurs for appropriate consultation and provide policy direction for the technology-related concerns of MSMEs.
Human Capital Development	• KAPATID Mentor ME is an initiative of the DTI and the Philippine Center for Entrepreneurship (PCE) to help the country's micro and small enterprises (MSEs) through coaching and mentoring where mentors teach MSEs on the different aspects of business operations including on how to participate in the growing digital economy. • QBO Innovation Hub (DTI) focuses on young entrepreneurs, and promotes start-up technopreneurship and encourages startups to flourish in the innovation economy through mentorship, opportunities for market access, and capital. • The Philippine Trade Training Center, the trade training arm of DTI, conducts training courses on e-commerce to equip MSMEs with the necessary knowledge and skills on how to integrate internet use in their business processes. • Technology Business Incubation and Innovation Hub (DOST) initiative, to promote innovation and technopreneurship in a knowledge-based economy. The TBI programme offers a variety of resources, services and facilities needed by start-up enterprises particularly during the development stage.
Incentive (financial/ non financial)	• The OneStore.ph is a government e-commerce platform (Business-to-Customer and Business-to-Business platform) dedicated to marketing high-quality Filipino products of MSMEs through the worldwide web.



The Department of Information and Communications Technology (DICT) is the primary agency that plans, develops, and promotes the national ICT development agenda, which includes supporting the promotion of trade and investment opportunities in the ICT sectors, in coordination with the DTI and other relevant government agencies and the private sector.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	• Tradeline (DTI Export Marketing Bureau) helps export companies to connect with possible buyers via its platform. DTI-EMB's main information and communications technology (ICT) tool in providing its stakeholders with an online integrated export information system. • Go Lokal! is a collaborative retail concept store between DTI and local retailer partners which showcases innovative, high quality Philippine products and also serves as a free marketing platform where MSME partners gain access to the local consumer market, and ultimately, to the global export market. • OTOP.PH (DTI) hubs are centers in the regions where MSMEs can display their products that have been given assistance by DTI. • Trade fairs (DTI) nationally and internationally provide affordable venues for SMEs, for greater exposure and marketing of their products/services in partnerships with private organisations, LGUs and other key sectors. • National Invention Contest and Exhibits (NICE) showcases local technologies and exhibits Filipinos' innovative creativity and the ability to produce functional products that Filipino first offers.
Technology support and Online services/support	• Shared Service Facilities (DTI) project aims to improve the quality, competitiveness and productivity of MSMEs by providing machinery, equipment and tools, systems, skills, and knowledge with the help of private sector partners who can provide sustainable facilities to house the machines/equipment. • Small Enterprise Technology Upgrading Programme or SETUP programme (DOST) aims to encourage and assist MSMEs to make use of technology innovations to improve their operations. • Tradeline Philippines (DTI) is an online database service that informs, interacts, manages and organises various business sectors on their transactions, dealings and tradings in both local and foreign locations. • OneStore (DOST) is an e-commerce web application that operates nationwide and caters primarily to Philippine consumers. It helps DOST-assisted MSMEs widen the scope of their target market and it can help deliver economic growth and increase business opportunities.

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Singapore

Responsible Institution

Enterprise Singapore, formerly International Enterprise and SPRING Singapore, was established as the agency championing enterprise development on 1 April 2018. It provides a comprehensive range of support to MSMEs, such as access to financing, business capabilities and management, and market advisory, with the purpose of enhancing innovation and internationalisation of the MSMEs. The agency also supports the growth of Singapore as a hub for global trading and startups. As the national standards and accreditation body, Enterprise Singapore builds trust in Singapore's products and services through quality and standards.

Infocomm Media Development Authority (IMDA) is a statutory board in the Singapore government, that seeks to deepen regulatory capabilities for a converged infocomm media sector, safeguarding the interests of consumers and fostering pro-enterprise regulations. IMDA strives to create an environment for Singapore to develop quality content, exploit opportunities in digital media and move up the value chain.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	- IMDA launched the Infocomm Media (ICM) Industry Transformation Map (ITM) in 2017 to prepare Singapore for the digital economy, and to spearhead the digitalisation process beyond the ICM sector. The ICM ITM has three key drivers of industry transformation: 1) Guiding companies from all sectors to adopt technology 2) Exploring new growth areas by investing and building capabilities in frontier technologies 3) Strengthening a vibrant core of ICM professionals and companies SMEs Go Digital programme (IMDA) The SMEs Go Digital programme aims to help MSMEs use digital technologies, build strong digital capabilities and participate in the Digital Economy through the following ways: • Supply pre-approved technology solutions • Provide specialist technology advice via new SME Digital Tech Hub • Support innovative emerging technology solutions • Guide technology deployment through Industry Digital Plans (IDP) Source: https://www.imda.gov.sg/industry-development/programmes-and-grants/small-and-medium-enterprises/smes-go-digital/

Human Capital Development

- Skills Framework for Infocomm Technology**
The Skills Framework (SF) for ICT is a comprehensive guide on the ICT skills and employment opportunities, and maps out the career pathways across seven tracks. It empowers companies and individuals to self-help and benefit from a common, national skills and career planning resource to identify and acquire the necessary ICT skills, and stay plugged into the latest programmes available for career development, reaping the benefits of Singapore's digital economy.

For more information, please refer to <https://www.imda.gov.sg/IMTalent>
- TechSkills Accelerator (TeSA)** is a SkillsFuture initiative driven by IMDA and in partnership with strategic partners such as Workforce Singapore (WSG) and SkillsFuture Singapore (SSG), as well as collaboration with industry partners and hiring employers. It offers various programmes to support current ICT and non-ICT professionals to upgrade and acquire new skills and domain knowledge that are in demand, and to stay competitive and meet the challenges of a fast-moving digital landscape.

Source: www.skillsfuture.sg/tesa



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Assistance Programmes	Assistance Programmes (Enterprise Singapore) Various assistance programmes are provided by Enterprise Singapore to support SMEs in the adoption of digital technologies to improve productivity and scale up for growth. These include (i) Capability Development Grant (CDG)¹, (ii) Productivity Solutions Grant (PSG), and (iii) Startup SG Tech. Sources: • https://www.enterprisesg.gov.sg/financial-assistance/grants • http://www.startupsg.net/startupsg-tech/ ¹ With effect from Q4 2018, the Capability Development Grant (CDG) and Global Company Partnership (GCP) grant will be combined into the Enterprise Development Grant (EDG).
Technology support and Online services/support	• The SME Portal provides MSMEs with useful information on adopting ICT and building e-Commerce capabilities. Source: https://www.smeportal.sg/content/smeportal/en/home.html • SME Digital Tech Hub (under the SMEs Go Digital programme) is a dedicated hub that provides specialist digital technology advisory to SMEs with more advanced digital needs, such as data analytics, cybersecurity and Internet-of-Things (IOT). Source: www.digitaltechhub.sg • The Tech Depot is a centralised platform under the SME Portal aimed at improving SMEs' access to technology and digital solutions. More than 25 technology solutions across a wide range of industries and business functions are currently featured at Tech Depot. These include solutions developed and/or pre-qualified by the Agency for Science, Technology and Research (A*STAR), IMDA and Enterprise Singapore for funding support. Source: https://www.smeportal.sg/content/tech-depot/en/home.html

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Thailand

Responsible Institution

The Office of Small and Medium Enterprises Promotion (OSMEP) is the leading organisation in formulating policies and strategies on SME promotion as well as to serve as the focal agency in coordinating the network systems of public and private sectors in order to drive SMEs to grow with strength and sustainability. OSMEP supports and encourages SME to use innovation and go digitalisation by providing awareness of applying digital transformation/ICT/innovation and reaping the benefits.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	- National Science Technology and Innovation Policy and plan, issue 1 (2012-2021) with 5 strategies: - Strengthening society, community and local by applying science, technology, and innovation. - Increasing capability, flexibility and innovation of agricultural, manufacturing and service sectors by applying science, technology, and innovation. - Reinforcing energy security, natural resource and environment by applying science, technology and innovation. - Developing and empowering potential of the national human resource by applying science, technology, and innovation. - Supporting the development of science, technology and innovation infrastructure and related factors for increasing competitiveness - Thailand 4.0 scheme to promote, encourage and support both public and private sector; including MSMEs and entrepreneurs, to adopt, upgrade and use innovation and technology in many aspects to enhance capacity and efficiency.
Human Capital Development	- Industrial Technology Assistance Programme or iTAP programme from the National Science and Technology Development Agency NSTDA to support the connection between SMEs and experts to solve problems or create new innovation. - Talent Mobility project from the National Science Technology and Innovation Policy Office to support government staff in science and technology fields to work with entrepreneurs in industrial sectors - SMEGoOnline Web Portal is a collaboration initiative between the Office of SMEs Promotion (OSMEP) and the Electronic Transactions Development Agency (Public Organisation), and the Ministry of Digital Economy and Society, offering online training courses to educate and encourage SMEs on how to use e-Commerce.
Incentive (financial/ non financial)	- Innovation Coupon (OSMEP), supporting SMEs for adopting innovation or create innovation by subsidised the expense/cost by reimbursement process. The concept of innovation coupon is to pursue and encourage SMEs to seek technology service providers or researchers to work on innovation toward their needs. - National Science and Technology Development Agency (NSTDA) has promoted entrepreneurs including young and small businesses to upgrade innovation and productivity and further invest in R&D such as - Increasing reduction rate of R&D expenditure to 300% and developing methods to get this incentive. - Tax incentives for venture capital and investors in venture capital. - Exemption of income tax for new entrepreneurs



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	Collaboration events with many government agencies; [e.g. the Ministry of Digital Economy and Society, the Ministry of industry, the Ministry of Commerce, Ministry of Science and Technology, the Digital Economy Promotion Agency (DEPA), the Electronic Transactions Development Agency (ETDA), Thailand's Software Park, the National Innovation Agency (NIA)]: - Startup Thailand - Software Expo Asia - Digital Thailand - eBiz Expo - Inventors Day - National Science and Technology Fair - Thailand e-commerce Week - Community Industry Fair (CI Fair) - Thai Tech Expo - Creative Thailand Expo - Local Economy 4.0 Expo - Bangkok International Digital Content Festival
Technology support and Online services/support	• ThaiTrade Web Portal by the Ministry of Commerce, as the e-Commerce Web Portal focusing on both B2B and B2C trade for Thai Companies. • Thai government partnership with Alibaba on SME e-commerce “one-stop-shop” and eFulfillment hub. • A directory website to list the shops in Thailand, www.khongdeetuathai.com, developed by DEPA. • PromptPay National E-Payment System.

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Viet Nam

Responsible Institution

The Agency for Enterprise Development (AED) is an institution under the Ministry of Planning and Investment of Vietnam performing state management functions to support and develop Small and Medium Enterprises (SMEs) and State-Owned Enterprises (SOEs), renovation and development. AED's main duties include chairing and participating in the drafting of legal documents on the reorganisation, renovation and organisation of SOEs; supporting the development of SMEs; creating mechanisms, policies and solutions to ensure a favorable investment environment to be submitted to competent authorities for promulgation; guiding ministries, branches and localities in organising the implementation of Law on SME Support; and implementing plans, programmes and projects supporting SMEs across the country.

Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Policy and Strategic Roadmap	• Prime Minister Decision (Decision No. 1755/QĐ-TTg of September 22, 2010), which aims to make Vietnam a country strong in ICT by 2020. This includes resource allocation in ICT talent development and investment and support to develop the ICT sector. • The Law on Support for Small- and Medium-sized Enterprises (2017), to provide general support measures for SMEs in researching, renovating technology; receiving, improving, completing and mastering technology, and also stipulating the key solutions for the creative SMEs in a step by step form and develop a creative economy in Viet Nam. • Viet Nam National E-commerce Development Programme 2014 – 2020 introduced by the Viet Nam E-Commerce and Information Technology Agency (VECITA) to support cross border e-commerce by 2020.
Human Capital Development	• The Vietnamese Government (AED) carries out human resource development programmes to improve the quality of SMEs' human resources (Joint Circular No. 04/2014 / TTLT-BKHDT-BTC of the Ministry of Planning and Investment - Ministry of Finance). One of the main target groups of such programme is the start-ups, innovative business including the companies which have applied digital technologies into production and business which has been implemented annually. • Training, mentorship, business incubation & acceleration and financial aid to new start-ups by the National Agency for Technology, Entrepreneurship and Commercialization Development (NATECD) under the Ministry of Science and Technology aiming at providing
Incentive (financial/ non financial)	• Tax incentives for development and application of information (Resolution No. 41/NQ-CP) to promote ICT adoption in Vietnam



Policies and Initiatives to Support MSME Digitalisation

Initiative	Description
Support for Market Access and Internationalisation	The National Trade Promotion Programme from the Ministry of Industry and Trade -MOIT, which has been implemented annually aims to expand export markets and also focus on the domestic market. This programme uses the state' budget and focuses on support for all kinds of enterprises, including MSMEs.
Technology support and Online services/support	The Science and Technology Development Strategy for the 2011-2020 period approved by the Prime Minister's Decision No. 418 / QD-TTg has the focus to promote the mastering and transfer of technology such as software technology and digital content; design technology, integrated circuit manufacture; conduct the research, development and application of electronic authentication in electronic transactions; develop a new generation e-government; and promote the deployment of online services in Viet Nam.

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