

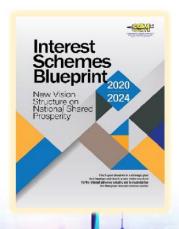
23 & 24 JULY 2019
Sunway Pyramid Convention Centre
Petaling Jaya, Selangor





#### Session 8:

#### INTEREST SCHEMES BLUEPRINT: 2020 - 2024



Mohd Razin Muhammad Head of Section, Interest Schemes, Registration Services Division Suruhanjaya Syarikat Malaysia





# GROWTH FROM:



**GOLF** 



MEMORIAL PARKS



**MARINA** 



TIME-SHARE

## TO

#### SSM NATIONAL 2019

TIME-SHARE



BIO-TECHNOLOGY



MEMORIAL PARKS



FRACTIONAL OWNERSHIP TRAVEL AND LEISURE



MARINA
TELECOMMUNICATION







CHIROPRACTICE & MATERNITY



**EDUCATION** 







**GOLF** 

### CATALYSTS FOR BLUEPRINT

SSM NATIONAL 2019

#### **UNIQE VALUE PROPOSITIONS**

Decoding Interest • Scheme to see its Value Propositions unique features.

LOW AWARENESS Industry Awarenss **OF INDUSTRY** 

To formulate dynamic strategies to facilitate discovery of industry

#### **INCLUSIVE LEGAL FRAMEWORK**

The Interest Schemes Act 2016 promotes inclusivity, scaleability and flexibility.

#### **FUTURE ECONOMY – CHALLENGES AND OPPORTUNITIES**

Forward planning to meet the challenges and seize opportunities of the Future Economy.

Legal Framework

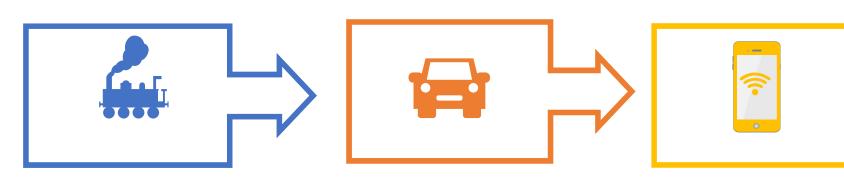
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## **DECODING INTEREST SCHEME**

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1. REVENUE DIVERSIFICATION STRATEGY

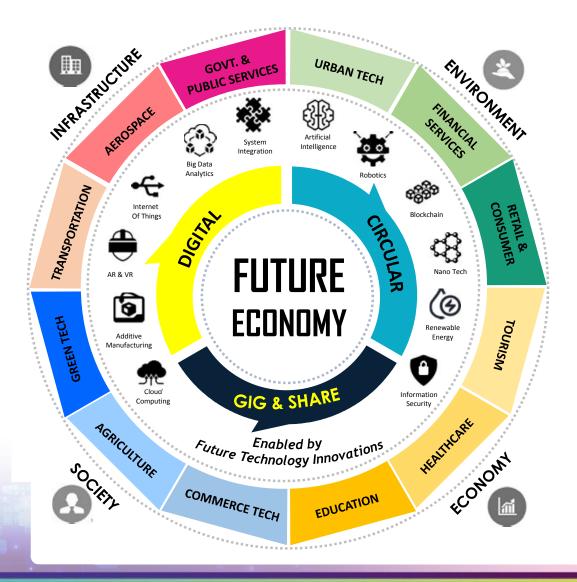
2. MULTIPLIER OF ECONOMIC VALUE



- **1** Spin off cashflow through upfront collection of fees
- 2 Monetisation of Low Revenue Generating Asset

**Generating Recurring**Income





## **FUTURE ECONOMY**

Source:



### 360 DEGREE BLUEPRINT

GOVY, VGHNCIES

SSM NATIONAL 2019



Financing gaps

Underserved market

#### **Online Market Place**

Cost cutting

Market liquidity

#### **SELLER**

#### **GOVT, AGENCIES**

## **Cross Sector Synergies** and Collaboration

Common Goals

National Shared Prosperity

#### **Tax Incentive & EPF withdrawal**

#### **Online Market Place**

Seamless user experience

Market liquidity

# Information & education

# scam prevention

#### **BUYER**

#### **INTERMEDIARY**

## **Expansion of support** industry

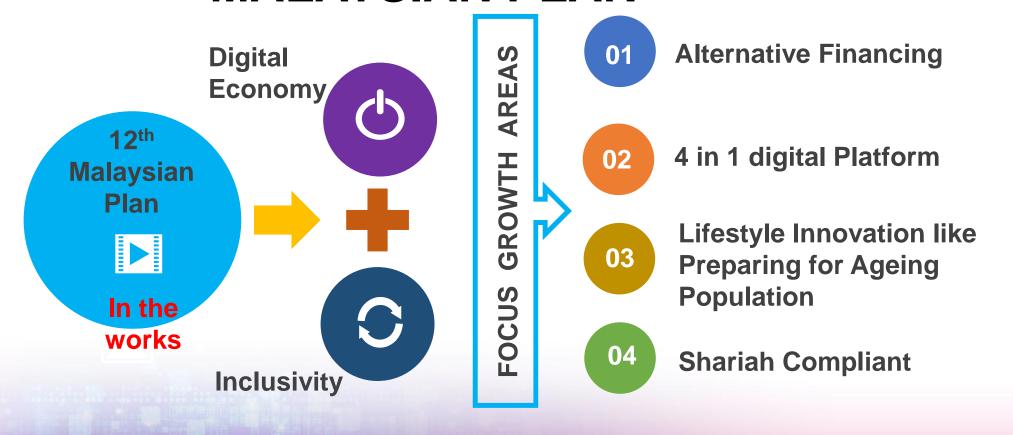
Market research, analysis and ratings

Shariah advisory / audit

Standards setting / compliance

# ALINGNING WITH NEXT MALAYSIAN PLAN

SSM NATIONAL 2019



#### ALTERNATIVE FINANCING PLATFORM

#### **UNDERSERVED MARKET**

- ☐ Huge financing gap for SME.
- □ Higher Risk sector with key role for National economic growth and self-sufficiency.

#### LIFESTYLE INNOVATION

Generate new income stream from new business models.

PAY PER USE VS PAY BEFORE USE

#### SSM NATIONAL 2019

#### **HYBRID SCHEMES**

- □ Innovate current model to be more attractive by twin benefits
- ☐ Feeder funding for entry into Interest Schemes centric industry.



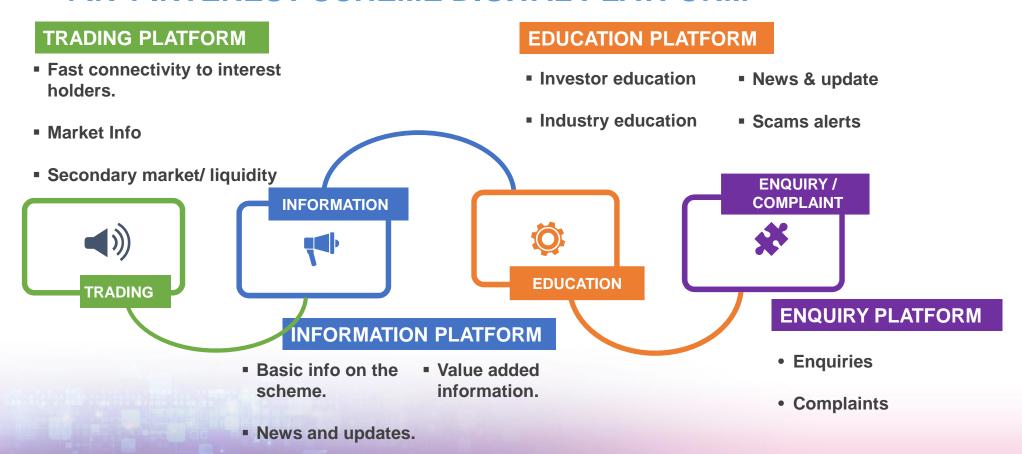
Golf Infrastructure

## PUBLIC - PRIVATE FINANCING & SOCIAL ENTERPRENEURSHIP

Synergy and smart partnership to reduce Govt burden to carry out public infrastructure projects or public interest services like health, ageing population and education.

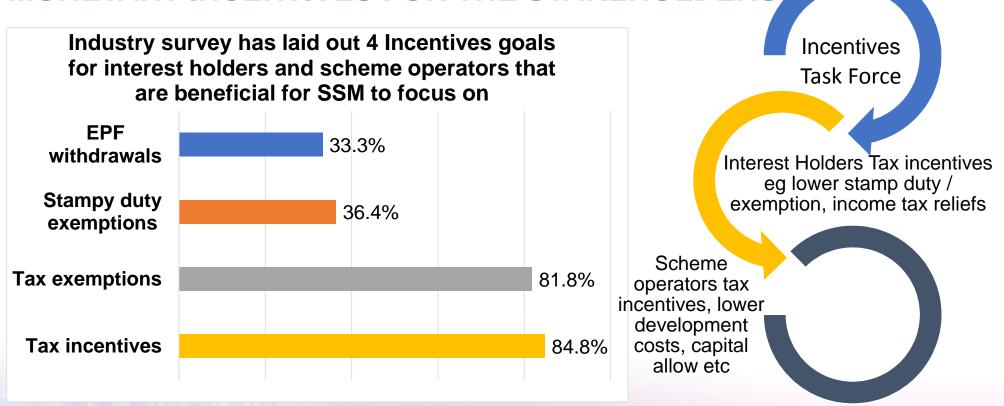
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#### **4 IN 1 INTEREST SCHEME DIGITAL PLATFORM**



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#### MONETARY INCENTIVES FOR THE STAKEHOLDERS



#### LIFESTYLE INNOVATION: PREPARING FOR AGEING POPULATION

20%

7.8 Million or 20% of National population will reach old age in 2050

Source:

#### **80 YEARS**

Life expectancy of Malaysian population by 2050.

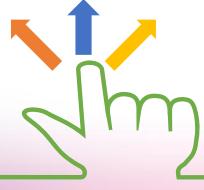
150,000

Entering old age EVERY YEAR

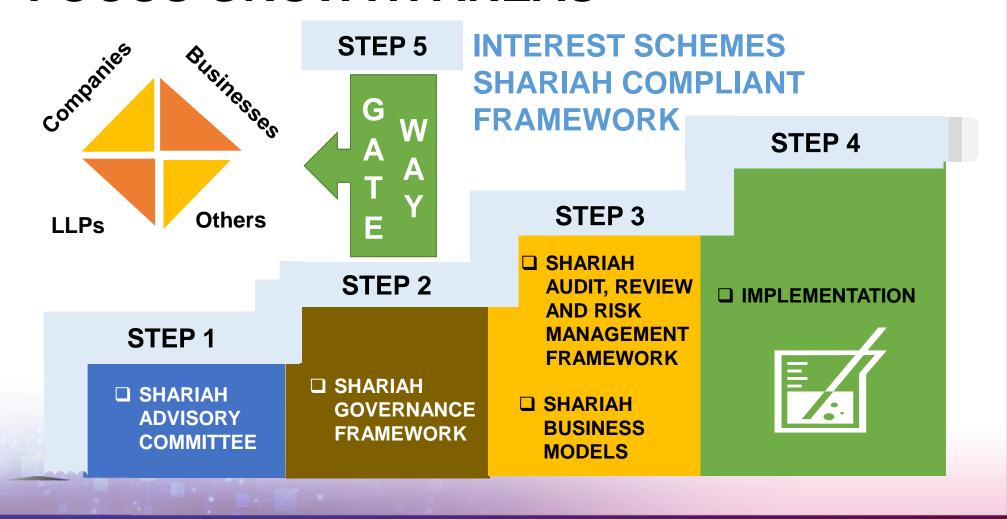
Women, Family & Community Development Ministry)

UNICEF in Forum "Malaysia's Population In 2050: What Does This Mean Socio-Economically?"

- Pre-sell package exceeding 1 year (promote affordability)
- Offer to working class (pre-retirement with buying power)
- BPF withdrawal to promote quality living after retirement



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# NATIONAL SHARED PROSPERITY GOAL



#### **Alternative Financing**

Innovative and flexible financing solution for SMEs

#### **Alternative Asset Class / Ownership**

Monetise business assets innovatively to optimize revenue generation.

#### **Leveraging on Lifestyle Innovation**

Keeping up with innovation in the travel, wellness, ageing and sports industry.

#### **Developing Market Intermediary**

Building up resources and repurpose disrupted services and professions.

#### **Contribute towards Economic Growth**

Potential economic financing to reduce Government spending and assist with economic growth

## **THANK YOU**