



马来西亚中华总商会 (中总)

The Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM)

2017 年中小企业调查

SME Survey 2017

SME is the pillar of Malaysia's economy, comprising 97% of enterprises in the market. ACCCIM would like to understand challenges facing SMEs in financing and operation, for onward submission and deliberation with the relevant Government Ministries and Agencies so as to seek remedial measures to resolve the issues.

We seek your cooperation to return the duly completed questionnaire to the ACCCIM Secretariat by Fax: 03-4260 3080 or E-mail: sme@accim.org.my **before 30th June 2017**. Please contact Mdm. Tan Chiew Ling of the ACCCIM Secretariat at Tel: 03-42603090 should you have any enquiries.

This survey is designed to minimize the respondents' time demand by putting a tick (v) at the appropriate box to indicate an answer. It should take about 5 minutes to complete the survey form. Confidentiality is assured. We thank you in advance for your participation!

Please tick (v) ONE answer only for every question

A. Entity's Background

1. Location of company

- | | | | |
|-----------------------------------|------------------------------------------------------------------------------------|---------------------------------|--------------------------------|
| <input type="checkbox"/> Perlis | <input type="checkbox"/> Kedah | <input type="checkbox"/> Penang | <input type="checkbox"/> Perak |
| <input type="checkbox"/> Selangor | <input type="checkbox"/> Negeri Sembilan | <input type="checkbox"/> Melaka | <input type="checkbox"/> Johor |
| <input type="checkbox"/> Kelantan | <input type="checkbox"/> Terengganu | <input type="checkbox"/> Pahang | <input type="checkbox"/> Sabah |
| <input type="checkbox"/> Sarawak | <input type="checkbox"/> Wilayah Persekutuan
(Kuala Lumpur, Putrajaya & Labuan) | | |

2. Legal Entity

- | | | | |
|------------------------------------------|--------------------------------------|----------------------------------|------------------------------|
| <input type="checkbox"/> Sole Proprietor | <input type="checkbox"/> Partnership | <input type="checkbox"/> Sdn Bhd | <input type="checkbox"/> LLP |
|------------------------------------------|--------------------------------------|----------------------------------|------------------------------|

3. Principal Business / Industry

- | | |
|----------------------------------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Manufacture | <input type="checkbox"/> Logistics |
| <input type="checkbox"/> Construction & Contractor | <input type="checkbox"/> Property Development |
| <input type="checkbox"/> Agriculture, Timber, Fishery, Farming & Gardening | <input type="checkbox"/> Wholesale & Retails |
| <input type="checkbox"/> Imports & Exports | <input type="checkbox"/> Hotel |
| <input type="checkbox"/> Restaurant (F&B) | <input type="checkbox"/> Travel, Leisure & Entertainment |
| <input type="checkbox"/> ICT | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Others: _____ | |

4. Number of fulltime employees

Manufacturing Industry

- | |
|--------------------------------------------|
| <input type="checkbox"/> Below 5 persons |
| <input type="checkbox"/> 5 - 74 persons |
| <input type="checkbox"/> 75 - 200 persons |
| <input type="checkbox"/> Above 200 persons |

Services & Other Industries

- | |
|-------------------------------------------|
| <input type="checkbox"/> Below 5 persons |
| <input type="checkbox"/> 5 - 29 persons |
| <input type="checkbox"/> 30 - 75 persons |
| <input type="checkbox"/> Above 75 persons |

5. Annual turnover (RM)

Manufacturing Industry

- Below 300,000
- 300,000 - less than 5 million
- 5 million - less than 10 million
- 10 million – less than 15 million
- 15 million - less than 50 million
- 50 million and above

Services & Other Industries

- Below 300,000
- 300,000 - less than 1 million
- 1 million – less than 3 million
- 3 million – less than 20 million
- 20 million and above

6. Establishment of company

- 0 – < 4 years 4 – < 7 years 7 – < 10 years 10 years and above

B. Financing Issues

7. Did your company encounter difficulties in financing in the past 3 years?

- Yes No

8. What are the sources of financing? (can be multiple answer)

- Commercial Bank SME Corporation Malaysia (SME Corp)
- SME Bank KOJADI
- Venture Capital Others: _____

9. Are you aware of the following loan schemes?

- a) KOJADI SME Loan Scheme Yes No
- b) Bank Negara Funds for Small and Medium Industries 2 (FSMI2) Yes No
- c) SME Corp Business Accelerator Programme (BAP) Yes No
- d) MIDF Soft Loan Scheme for Small & Medium Enterprises (SLSME) Yes No
- e) SME Bank Financing Program For SME (SME-LEAP) Yes No
- f) Others, please specify: _____

10. Have you ever applied for any of the above mentioned loan schemes?

- Yes, please indicate: _____ No

11. What is the reason for not applying for the above mentioned loan schemes?

- Not aware about the schemes Not clear what are application procedures
- Complexity of application procedures, too many documents required Assume that it will not be approved, so do not want to waste time
- Loan amount applicable is too small Others: _____

C. GST Input Tax

12. Are you facing any delay in claiming back your input tax?

- Yes No (please skip Q13 and Q14)

13. The reason given by Royal Malaysian Customs Department on the delay of crediting input tax

- | | |
|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Insufficient documents | <input type="checkbox"/> No apportion for mixed supply |
| <input type="checkbox"/> Submit in wrong tenure | <input type="checkbox"/> Submit with incorrect form |
| <input type="checkbox"/> Customs needs time to verify due to big amount | <input type="checkbox"/> Mismatch of banking information, thus unable to credit the money |
| <input type="checkbox"/> No idea, no reply from Customs | <input type="checkbox"/> Others: _____ |

14. Are you aware that Royal Malaysian Customs Department will update the GST Portal on latest information on GST, and publish the Director General's (DG) Decision for clarification, explanation and remedial measures on various GST-related technical issues?

- Yes No

D. Issues of Human Resource Development

15. Have your company registered with Human Resource Development Fund (HRDF)?

- Yes (Please skip Q16) No

16. Reason for not registering with HRDF?

- | | |
|-------------------------------------------------------|----------------------------------------------------------------|
| <input type="checkbox"/> Not liable | <input type="checkbox"/> Not sure whether my company is liable |
| <input type="checkbox"/> Not willing to pay HRDF levy | <input type="checkbox"/> Government do not enforce |
| <input type="checkbox"/> Others: _____ | |

17. Are you aware of the benefit of establishing HRDF?

- Yes No

18. Have your company staffs participated in any training provided by HRDF?

- Yes (Please skip Q19) No

19. Please state the reason for not participating in the training?

- | | |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <input type="checkbox"/> Do not have related information on training programmes | <input type="checkbox"/> Training programme does not meet market demand |
| <input type="checkbox"/> Unable to send staff for training due to limited manpower | <input type="checkbox"/> Training programme has limited help to company development |
| <input type="checkbox"/> Others: _____ | |

E. Other Issue - Employment Insurance System (EIS)

20. Are you supportive of the "Employment Insurance System" (EIS) that is expected to be enforced by the Government in January 2018?

[Under the EIS, employers and employees are required to contribute an equal percentage of employees' salaries to a common pool to be managed by SOCSO. All business establishments of the private sector, including small and micro enterprises are required to contribute. EIS is another form of contribution on top of EPF, SOCSO and HRDF.]

- Support Object Not Aware/ Not sure

~ Thank you for your participation ~

Optional

(You may fill in your contact details to allow ACCCIM to contact you for further details on the problems you faced)

Company: _____

Contact Person: _____ Handphone: _____

Tel: _____ Email: _____

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