



KEMENTERIAN PENDIDIKAN
JABATAN PENDIDIKAN NEGERI SABAH



YONO FOR EDUCATION

2 Mei 2024

DEWAN SIPADAN I,
SABAH INTERNATIONAL CONVENTION CENTRE



SABAH CREDIT
CORPORATION

Yono



Sesi Jalinan bersama Sabah Credit Corporation

0730	Ketibaan AJK
0800	Ketibaan Peserta
0815	Taklimat Keselamatan oleh SICC
0820	Taklimat Urus Setia oleh Encik Tham Yun Fook, Ketua Penolong Pengarah Kanan
0840	Taklimat Inisiatif “YONO for Education” oleh Encik Nelson Chan, Timbalan Ketua Pegawai Eksekutif (Teknologi) Perbadanan Pinjaman Sabah
0900	Taklimat Kepentingan Perancangan Kewangan oleh Encik Louis Liew, Pengerusi Persatuan Perancangan Kewangan Cawangan Sabah
0920	Taklimat Insurans Dalam Pasaran oleh Encik Mohamad Faiq Hassin, Great Eastern
0940	Taklimat Pengenalan & Kemudian Pinjaman Perbadanan Pinjaman Sabah oleh Encik Kent Chang, Ketua Jabatan Kredit Perbadanan Pinjaman Sabah
1000	Minum Pagi

Majlis Pelancaran

1015	Ketibaan Ahli-ahli Lembaga Pengarah Perbadanan Pinjaman Sabah
1020	Ketibaan Yang Berusaha Encik George Taitim Tulas, Ketua Pegawai Eksekutif Perbadanan Pinjaman Sabah
1025	Ketibaan Yang Berbahagia Datuk Seri Panglima Dr Yee Moh Chai, Pengarah Perbadanan Pinjaman Sabah
1030	Ketibaan Yang Berbahagia Datuk Haji Raisin Bin Saidin, Pengarah Jabatan Pendidikan Negeri Sabah
1040	Nyanyian Lagu Negaraku dan Sabah Tanah Airku Paparan Video Lagu Sabah Maju Jaya dan Lagu Integriti
1050	Persembahan Sambut Tamu daripada Perbadanan Pinjaman Sabah
1055	Bacaan Doa oleh Ust Che Noor Mazlan bin Che Mohd. Nor, Sektor Pendidikan Islam, Jabatan Pendidikan Negeri Sabah
1100	Ucapan Alu-aluan oleh Yang Berusaha Encik George Taitim Tulas, Ketua Pegawai Eksekutif Perbadanan Pinjaman Sabah
1115	Ucapan Perasmian oleh Yang Berbahagia Datuk Haji Raisin Bin Saidin, Pengarah Jabatan Pendidikan Negeri Sabah
1130	Gimik Pelancaran “YONO for Education”
1140	Penyampaian Sijil Rakan Strategik dan Cenderamata
1155	Sesi Bergambar

Jamuan Makan

1200	Bacaan Doa Makan oleh Ust Che Noor Mazlan bin Che Mohd. Nor, Sektor Pendidikan Islam, Jabatan Pendidikan Negeri Sabah
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MAJLIS BERURAI



TRANSFORMASI PENDIDIKAN MELALUI KOLABORASI DIGITAL: PROGRAM YONO FOR EDUCATION

**Datuk Haji Raisin Bin Saidin
PENGARAH JABATAN PENDIDIKAN NEGERI SABAH**

Assalamualaikum warahmatullahi wabarakatuh dan Salam Sejahtera.

Terlebih dahulu, saya ingin mengambil kesempatan ini untuk mengucapkan syabas dan tahniah kepada Perbadanan Pinjaman Sabah atas kolaborasi dengan Jabatan Pendidikan Negeri Sabah menjadikan Jabatan Pendidikan Negeri Sabah dan Perbadanan Pinjaman Sabah sebagai satu pasukan dalam melaksanakan Majlis Pelancaran Program 'YONO For Education' ini. Pelaksanaan aplikasi YONO oleh Perbadanan Pinjaman Sabah ini adalah selari dengan Dasar Pendidikan Digital sejajar dengan pelbagai agenda nasional termasuklah konsep Membangun Negara MADANI, Rangka Tindakan Ekonomi Digital Malaysia (MyDIGITAL), Dasar Revolusi Perindustrian Keempat Negara, Jalinan Digital Negara (JENDELA), Pelan Pembangunan Pendidikan Malaysia (PPPM) 2013–2025 dan Dasar Sains Teknologi dan Inovasi Negara 2021–2030 untuk memastikan usaha yang berstruktur dan terancang bagi mendepani cabaran digital masa akan datang.

Selain itu, salah satu teras dalam 7 teras keunggulan Kementerian Pendidikan Malaysia juga memberi penekanan khusus dalam bidang digital iaitu berhasrat untuk meningkatkan keupayaan pendidikan digital di sekolah. Dalam kita berusaha untuk membentuk Landskap Baharu Pendidikan Negeri Sabah, Jabatan Pendidikan Negeri Sabah juga memberi fokus kepada generasi fasih digital iaitu membangun generasi fasih digital dengan mengupayakan pendidik yang mampu mengintegrasikan teknologi digital dalam Pengajaran dan Pembelajaran.

Justeru, pembudayaan penggunaan digital sangat memainkan peranan penting dalam merealisasikan tujuan kerangka Ekonomi MADANI serta hala tuju masa depan ekonomi negara yang boleh mewujudkan pasaran lebih luas kepada rakyat Malaysia tanpa terikat kepada pasaran tempatan sahaja. Usaha murni YONO For Education ini harus diberi pujian dan diberi sokongan yang sepenuhnya. Sekali lagi, saya ingin mengucapkan syabas dan tahniah kepada Perbadanan Pinjaman Sabah atas kejayaan kolaborasi pintar ini bersama-sama dengan Jabatan Pendidikan negeri Sabah. Sekian dan terima kasih.



YONO FOR EDUCATION

Mr. George Taitim Tulas


KETUA PEGAWAI EKSEKUTIF PERBADANAN PINJAMAN SABAH

Selamat sejahtera, Salam Malaysia Madani, Salam Sabah Maju Jaya dan juga Selamat Hari Raya Aidilfitri.

Pertama sekali saya ingin mengambil kesempatan ini untuk mengucapkan selamat datang dan mengalu-alukan kehadiran Yang Berbahagia Datuk Raisin Saidin, Pengarah Jabatan Pendidikan Negeri Sabah, Ahli – ahli Lembaga Pengarah Perbadanan Pinjaman Sabah, Datuk-Datuk, Datin-Datin, Tuan-Tuan dan Puan-Puan sekalian ke majlis yang dianjurkan bersama di antara Jabatan Pendidikan Negeri dan Perbadanan Pinjaman Sabah ini. Terima kasih diucapkan kepada semua kerana sudi meluangkan masa untuk hadir ke majlis pelancaran “YONO With Education” (YONO Dengan Pendidikan) bersama-sama dengan kami pada hari ini.

Perbadanan Pinjaman Sabah (PPS) pada tahun ini akan meraikan ulangtahun ke-69 tahun semenjak penubuhannya pada 15 Jun 1955. Organisasi ini ditubuhkan dengan mandat untuk meningkatkan tahap sosioekonomi penduduk Malaysia khususnya di negeri Sabah dengan menyediakan kemudahan kewangan yang mudah dicapai. Sepanjang 69 tahun beroperasi, PPS telah berjaya untuk kekal berkembang melalui fokus penyampaian perkhidmatan yang berkualiti dengan berlandaskan slogan Professional, Prihatin dan Sopan. Dalam usaha ini, kepentingan kolaborasi, sinergi dan jalinan kerjasama antara Perbadanan bersama dengan jabatan dan agensi kerajaan serta badan bukan kerajaan, dewan-dewan perniagaan dan sebagainya, memainkan peranan penting dalam mencapai mandat Perbadanan ini. Sepertimana yang kita tahu, jalinan kerjasama Perbadanan dan Jabatan Pendidikan Negeri Sabah bukanlah satu perkara yang baharu.

Semenjak portfolio pembiayaan peribadi diperkenalkan oleh Perbadanan pada tahun 2000 dan sehingga kini, sebanyak 99 ribu akaun telah dibuka oleh “warga pendidik” dengan nilai kasar sebanyak RM4.7 bilion. Kami di Perbadanan mengucapkan terima kasih kepada Jabatan Pendidikan Sabah serta semua Warga Pendidik atas sokongan padu terhadap perkhidmatan kami. Dengan adanya sokongan ini, dan berserta dengan sokongan daripada seluruh pelanggan Perbadanan, Perbadanan sejak tahun 2005, telah memulakan inisiatif Tanggungjawab Sosial Korporatnya yang memanfaatkan sebilangan besar rakyat Malaysia khususnya di negeri Sabah terutamanya dalam sektor pendidikan melalui sumbangan-sumbangan seperti kemudahan infrastruktur sekolah seperti dewan terbuka, asrama, bilik darjah di setiap pelusuk negeri. Sumbangan kepada sektor pendidikan, setakat ini berjumlah RM34 juta, yang mana sehingga kini telah membantu



sebanyak 220 buah sekolah. Jumlah ini, pastinya akan terus meningkat selaras dengan pertumbuhan perkhidmatan Perbadanan dalam mencapai visi dan misi Perbadanan selaras dengan pencapaian dan perluasan mandat Perbadanan untuk meningkatkan tahap sosioekonomi penduduk Malaysia di negeri Sabah.

Pada tahun ini, PPS akan memperluaskan fokusnya untuk melibatkan pendidikan pengurusan kewangan dalam era ekonomi digital, di mana peranannya dalam memacu pertumbuhan ekonomi adalah amat besar. Program “YONO for Education”, platform digital Perbadanan, merupakan salah satu pemangkin untuk inisiatif ini. Direka untuk memperkasakan kemahiran kewangan, ianya adalah selaras dengan Strategi Literasi Kewangan Kebangsaan dan juga Rangka Kerja Rangkuman Kewangan Bank Negara Malaysia.

Perbadanan yakin dengan adanya program ini, ianya dapat merealisasikan aspirasi Strategi Literasi Kewangan Kebangsaan dan juga Rangka Kerja Rangkuman Kewangan Bank Negara Malaysia untuk menyumbang kepada pembangunan ekonomi negeri dan negara, selaras dengan perkembangan ekonomi digital yang sedang berkembang secara global dimasa kini. Justeru itu, kerjasama di antara Perbadanan dan Jabatan Pendidikan dalam program ‘YONO For Education’ ini adalah tepat kerana warga pendidik merupakan satu saluran penting yang ditempatkan di barisan hadapan dalam memperkenalkan dan memperkembangkan pengetahuan termasuk ekonomi digital kepada anak bangsa serta ibu-bapa. Seperti pepatah melayu yang mengatakan, ‘Melentur buluh biarlah dari rebungnya’. Adalah menjadi harapan kami bahawa inisiatif ini dapat memanfaatkan dan merapatkan lagi sinergi serta kerjasama antara Jabatan Pendidikan Negeri Sabah bersama Perbadanan Pinjaman Sabah.

Sebelum mengakhiri ucapan saya pada hari ini, sekali lagi saya ingin mengucapkan ribuan terima kasih kepada Yang Berbahagia Datuk Pengarah, Warga Pendidik serta semua pihak yang sudi meluangkan masa untuk sama-sama memeriahkan majlis pada hari ini. Ucapan terima kasih juga saya tujukan khas kepada Bank Negara Malaysia yang selama ini telah mendorong Perbadanan untuk memperluaskan aktiviti transaksi tanpa tunai, cashless transactions, di negeri Sabah. Ucapan terima kasih juga saya tujukan kepada PayNet, ia itu, pembekal “payment gateway” negara yang telah memberikan sokongan padu kepada Perbadanan untuk merealisasikan penggunaan dan perkembangan YONO.

Saya juga ingin mengambil kesempatan ini untuk mengucapkan tahniah kepada semua Kakitangan Perbadanan serta Jabatan Pendidikan Negeri Sabah yang telah bertungkus-lumus untuk menjayakan majlis pada pagi ini.

YONO, ‘You Only Need One’, ‘Dia lah bah itu’.

Sekian dan terima kasih.



THE 68-YEAR JOURNEY OF SABAH CREDIT CORPORATION

TURNING VISION INTO REALITY

68 years ago, to be exact, on 15 June 1955, an organisation was established and given the name North Borneo Credit Corporation (NBCC). It operated based on the Credit Ordinance 1955.

The name North Borneo Credit Corporation was then changed to Sabah Credit Corporation (SCC) and in the year 1981, the Credit Ordinance 1955 was replaced with Enactment No. 22, 1981, of which SCC operates on until today.

SCC is mandated to promote the economic development of Sabah and with that object to provide or facilitate the grant of financial credits where necessary and desirable and to stimulate and facilitate private investment in Sabah by local and external capital.

With the grant of NBD1 million, NBCC started its operation and provided financing for farmers to buy buffaloes and tractors to plough their fields, boats for the fishermen, rice mills and pick up for the services and logistic providers, and later financing for plantations, animal husbandries, township development, houses, factories, shops, professionals, businesses and many more.

Back then, NBCC then SCC relied solely on the State Government injection of funds in the form of soft loans to continue carrying out its mandated roles.

Indeed, it was challenging, especially when the injection of funds stopped and what more when SCC core business was taken away.

However, SCC persevered. With the help of SCC's banker friends, SCC started venturing into the capital market to source for its funding needs.


We started with asset securitisation with Cagamas and followed by term loans from the banks. In the year 2011, SCC had its first bond program worth RM500 million.

Subsequently, it was followed by several sukuk programmes, with a total worth of RM6.25 billion. With all these, SCC has evolved with time and needs to become a different entity to remain relevant, resilient and sustainable that enabled SCC to continue with its mandated role and to assist the beloved state of Sabah in anyway it can.

Our varieties of products and services have significantly grown. Although we are relatively still a small organisation, we have grown leaps and bounds in our own way, now with assets worth RM3.07 billion and profits before tax averaging more than RM100 million annually.

Since the year 2005, we have, without failed, paid dividend to the State Government of Sabah and to date the total amount is about RM368 million. Aside from that, since 2016, we have also contributed to Zakat, amounting to a total of RM1.2 million and interest payment to the State Government amounting to RM140 million.

SCC has also contributed to income tax which by today may be well above RM500 million.

The background of the page features a silhouette of a person with a large backpack climbing a steep, rocky mountain. The scene is set against a vibrant orange and yellow sunset sky, with a bright sunburst effect in the lower-left corner. The overall mood is one of perseverance and achievement.

For the community at large, those who are not able to receive financial credits facilities, SCC has since the year 2005, introduced its Corporate Social Responsibility (CSR) programme that given priority to children, women and physically challenged people. SCC allocates RM5 million annually to the CSR programme.

As of today, SCC has contributed more than 65 units of rural hostels, more than 57 units of open halls, classrooms, resources centres, table and chairs for many schools in all over Sabah.

SCC has also sponsored resources centres for the single mothers and those physically challenged people as well as other medical related facilities, such as breast cancer scanning.

SCC has also contributed various medical equipment to the government hospitals, in and around Sabah. In general, SCC has spent more than RM70 million for 543 CSR projects since year 2005.

We venture into human capital capacity development by exposing our staffs to world class events and trainings, conferences as well as study visits and took great care of their welfare.

We embark on improving our internal control and supervision, reviewing our obsolete processes and procedures and enhancing our governance and integrity. We set up our Compliance and Integrity Unit that look into areas such as Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) as well as integrity. Soon we will have a Certified Integrity Officer.

We invested heavily on technology to create a platform for better and efficient services. We deployed the current state of the art technology in our financing system as well as in our accounting system.

We ensure our system, network and data security by regularly update and upgrade our security system, setting up our disaster recovery centre for business continuity and using cloud for easier access and cost management and embarked on data analytical and developed our dashboards, develop apps and so on.

MR GEORGE TAITIM TULAS
CHIEF EXECUTIVE OFFICER OF
SABAH CREDIT CORPORATION

About Great Eastern



Great Eastern Life began its operations in 1908 as a branch office of The Great Eastern Life Assurance Company Limited. The Company was certified by The Malaysia Book of Records in 1998 as “The Oldest and Largest Life Insurer” in Malaysia.

With more than a century of experience and solid financial foundation, **Great Eastern Life Assurance (Malaysia) Berhad** (“GELM”) has more than RM92 billion in assets, over 4.0 million policies in force, and a network of close to 22,000 agents nationwide as at 31 December 2022. To date, GELM has 21 branches nationwide and products including life insurance plans, investment-linked plans, mortgage protection, business protection, employee benefits, medical insurance and group health benefit schemes.

GELM is a wholly-owned subsidiary of Great Eastern Holdings Limited (GEH) and its ultimate holding company is Oversea-Chinese Banking Corporation (OCBC) Limited.

As the oldest and most established life insurer in Malaysia, we continue to set new standards as an innovative industry leader. We have provided generations of Malaysians with innovative financial solutions to protect them against the unexpected throughout different stages of their lives. This is complemented by our expanding suite of health protection products to help our customers better manage the economic implications of escalating medical costs.

At Great Eastern, we believe in the potential to achieve our greatest selves. That’s why since 1908, we’ve made it our purpose to protect you and your loved ones from life’s uncertainties.

Coming soon: Be a Junior BIJAK-preneur!



Stand to win up to **RM1,000**
for your kids to kick start their
business idea

In partnership with King's University College,
help your child become their own CEO at a
young age with our kid entrepreneurship program.

Who can participate

Teens age 13 - 21 years old.

What does it cover

- 1 Demonstrate an entrepreneurial spirit skill for starting up a business venture and application of business strategies in today's business environment.
- 2 Includes fundamentals of starting their own online shop under the guidance of a virtual mentor.
- 3 Option to sign up for entrepreneur degree in with exclusive discounts and scholarships.

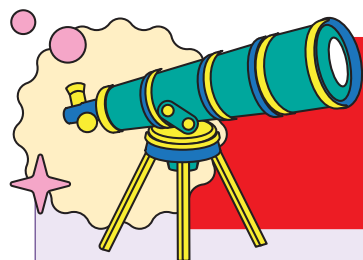


Register your interest today!

Subscribe for more updates!
Claim a trial kids business starter
pack for FREE and help them fulfil
their entrepreneurial dreams.



gelm.info/scc-kids-kuc



Thinking of your children's future? Start with protection here!

Subscribe to the Great Eastern Group Multiple Benefits Insurance Scheme (GMBIS), a voluntary group investment-linked insurance from only RM1 for the first month that covers you, your spouse and children.

8 Great Benefits!

- 1 No medical check-up required
- 2 Coverage up to RM60,000 for RM30/month
- 3 Covers 45 critical illnesses, 2X payout for personal accident and more
- 4 Flexible partial cash withdrawal for emergency
- 5 Same premium for all ages
- 6 Extendable coverage for spouse and children
- 7 Protection until 65 years next birthday
- 8 Portable and continuous coverage after the member has left the company

Apply now for only **RM1** for your first month
through the **YONO App!**

For more information, kindly reach out to gmbismarketing@greasternlife.com
T&Cs apply.



gelm.info/scc-yono-rm1

YONO

IS THE FUTURE

In 2017, Sabah Credit Corporation (SCC) embarked on an ambitious journey into the realm of fintech, heralding a new era of digital transformation. Their dedication led to success in 2020 when Sabah unveiled its groundbreaking app, the Sabah Pay, functioned as a digital payment platform for the Sabah State government.

Unfortunately, shortly after the launch of Sabah Pay, the country was hit by a nationwide lockdown due to the COVID-19 movement control order. Amidst the MCO, the private sector experienced financial challenges, with closed businesses, reduced incomes, and rising unemployment becoming harsh realities for many.

"Since March 2020, over 30,000 companies have closed, marking the highest number in August 2020. Additionally, nearly 100,000 Malaysians lost their jobs since the beginning of the Movement Control Order (MCO), according to the HR ministry. Moreover, SOCSO in Malaysia disclosed that 74.6% of those affected in Sabah are workers earning below RM2,000."

Sabah State too cannot escape the challenges brought by the impact of the pandemic. In response, SCC made a tough decision in an effort to improve everyone's life. This decision aimed to help economic and social growth in the State of Sabah, with its main objective being to assist its citizens, support businesses, and create more jobs.

So today, in 2023, Sabah Credit Corporation reaches a monumental milestone, introducing Sabah's first Financial Superapp – YONO Superapp, a truly digital ecosystem for everyone. YONO Superapp redefines finance, offering an all-inclusive ecosystem for seamless financial solutions.

From fishermen, farmers, professionals, and students, as well as people of all ages, can easily utilize YONO for a wide array of services, spanning from financial to daily lifestyle. Whether they need a loan, insurance, investment, will writing, or simply want to use YONOPay, the integrated e-wallet within the Superapp ecosystem, YONO offers accessibility to all.

YONO Superapp exemplifies our dedication to embracing the digital era, fostering financial inclusion, and ensuring the well-being of our citizens. Join us as we create a State of boundless opportunities, fueling economic progress and enhancing the lives of everyone.

YONO is more than just an app; it represents the future. We will continue to build better future through innovation and creativity.



Our Vision

To promote positive growth in the financial sector, emphasizing collaboration and transparency. We aim to build a supportive ecosystem that enhances the quality and efficiency of financial interactions, benefitting both businesses and individuals.

Our Mission

To empower the citizens of Sabah by providing innovative fintech solutions that are accessible, reliable, and user-friendly. Through continuous collaboration and the advancement of technology, we strive to bridge the gap between traditional finance and digital innovations. Our mission is rooted in contributing towards the socio-economic development of the state of Sabah, ensuring that every individual and business can thrive in a modern financial landscape.

Our Objective

We are committed to shaping a new fintech future for the citizens of Sabah, not only driving business prosperity and creating job opportunities but also on empowering our citizens to achieve their aspirations and guiding the way in the 21st-century digital landscape.

What happens when you
are no longer around...

Without a Will vs With a Will



When you die,
Your Assets Are Frozen

Intestate (Without a Will)

Apply Letter of Administration
need **3 - 5 years**

Requires **two Sureties** (Guarantors)
equivalent to your estate worth

Your estate is distributed according
to **Distribution Act 1958**

Long process and **costly** to your
family
May result in **disputes**

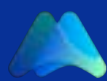
Testate (With a Will)

Apply Grant of Probate
need **6 - 18 months**

Does **not require** Sureties
(Guarantors)

Your estate is distributed according
to **Your wishes and intentions**

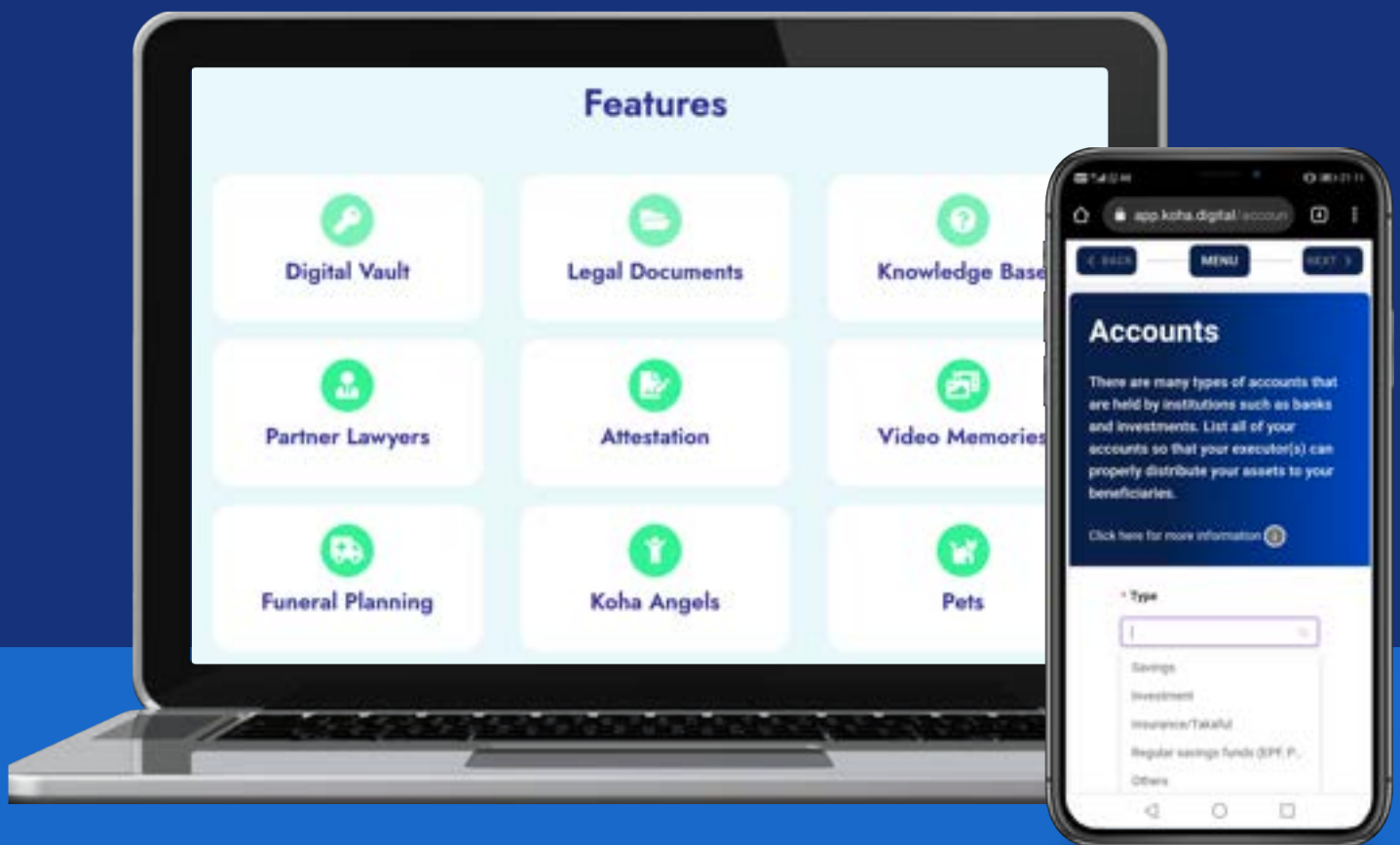
Clarity on your instructions
Avoid family disputes



Plan Your LEGACY


Available in YONO

With **Ease and Clarity**
so your family financial futures are protected



- Digital Vault to Store Your Important Information
- Generate Legal Documents to Protect Your Legacy
- Access Knowledge Base and Expert Advice
- Connect to Legal and Financial Professionals


MALAYSIA DIGITAL

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202301007813 (1501734-V)

Live and Gift a Good Life



YONO FOR EDUCATION

SPEARHEADING FINANCIAL LITERACY IN SABAH

Empowering Sabah Through Education

The "Yono Financial Education" is a initiative by Sabah Credit Corporation dedicated to elevating financial literacy, making essential financial education accessible to everyone in Sabah. This initiative closely aligns with Malaysia's National Strategy for Financial Literacy 2019-2023, underscoring financial knowledge as crucial for both personal and national economic prosperity.

The Critical Role of Financial Literacy Post-Pandemic

As Malaysia recovers from the COVID-19 pandemic, financial literacy faces new challenges. The pandemic's significant impact on personal finances has made Malaysians more attuned to financial decisions. The Financial Capability and Inclusion Demand Side (FCI) Survey 2021 revealed mixed effects of the pandemic on financial capabilities, with many people struggling to regain control of their finances. This situation underscores the urgent need for enhanced financial education to help individuals effectively manage economic shocks and financial stress.

Why Financial Literacy Matters

In a rapidly evolving financial landscape, where access to digital financial services is increasingly facilitated while more risks are being transferred to individuals, financial literacy has become a crucial life skill. This skill is vital not only for individuals but also for micro and small businesses. Through "Yono Financial Education", the goal is to improve understanding, proficiency, and attitudes toward finance, thereby promoting engagement in economic and social activities and strengthening financial stability. Such education plays a role in rebuilding trust in financial systems and maintaining their stability.

Understanding concepts like budgeting, saving, investing and estate planning is especially crucial in a landscape of diverse economic activities that demand personalised financial approaches. Financial literacy empowers individuals to make

well-informed decisions, shielding them from economic upheavals through prudent savings and investments. Informed consumers adeptly navigate financial products, sidestepping scams and selecting options aligned with their long-term objectives. Enhanced financial well-being not only fosters community economic vitality and stability but also contributes to broader development initiatives.

Yono Superapp: Tailored for Sabah's Unique Needs

Within the Yono Superapp lies a "Yono Financial Education" miniapp, catering to Sabah's population with an online learning platform finely tuned to their financial education requirements. This platform offers courses covering vital subjects such as savings, budgeting, credit, and loans, all meticulously aligned with the region's economic landscape. The interactive multimedia content ensures accessibility and sustains user involvement, fostering an engaging learning experience.

The Immediate Benefits of Financial Literacy in Sabah

The "Yono Financial Education" initiative empowers Sabahans by enhancing their financial management skills, raising awareness of financial frauds, and enabling fuller economic participation through informed financial choices. These improvements support both personal and community growth.

Looking Ahead: The Future of Yono for Education

Currently focused on foundational online learning, future developments may include interactive simulations, localized assessments, and adaptive educational paths to enrich the learning experience. These enhancements will be guided by user feedback and the evolving educational needs of Sabah's populace.

Join the Movement: Elevating Financial Literacy in Sabah

We invite all Sabahans to engage with "Yono Financial Education" and actively enhance their financial literacy. This initiative is about more than personal growth; it's about building a financially savvy community that can drive Sabah's economic future.



SPECIALIST IN FIXED INCOME



About Us

OpusAsset is the brand name for the fund management business comprising Opus Asset Management Sdn Bhd ("OpusAM") and Opus Islamic Asset Management Sdn Bhd ("OpusIAM").

OpusAM and OpusIAM are regulated by the Securities Commission Malaysia. OpusAM is licensed to conduct fund management services and to deal in securities restricted in unit trusts. OpusIAM is licensed to conduct Islamic fund management services.

At OpusAsset, we are driven to help you preserve and grow your wealth by generating consistent risk-adjusted returns. With a track record of more than 18 years in the fund management industry, we strive to be the fixed income specialist of choice.

Vision

We help people in achieving their financial goals and life aspirations.

Mission

- To be the Fixed Income Asset Manager of Choice.
- Popularising Fixed Income Investment and Savings.

Investment Objective

We aim to consistently outperform the benchmark through a disciplined investment process within the investment mandates and risk tolerance level of our clients.

Our Investment Philosophy

Long-Term Thinking

Our investments are driven by long-term views and secular trends instead of merely reacting to short-term factors.

Fundamentals Driven

We focus on credit-worthy, investment-grade issuers of debt rather than frequent trading.

Market Correlations Matter

Correlations across global economies and asset classes set the framework for our asset allocation and maturity structure decisions.

Contact Us



+603-2288 8833



www.opusasset.com



clientservices@opusasset.com

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Opus Islamic Asset Management Sdn Bhd

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Kuala Lumpur, Malaysia

iSCC -CASH

**Pembiayaan Peribadi khas untuk
Kakitangan Perkhidmatan Awam
(Persekutuan & Negeri) dan Agensi Kerajaan
terpilih yang berkhidmat di negeri Sabah**

TIADA CAJ TERSEMBUNYI!

Kadar keuntungan tetap pada 3.99%


**Pembiayaan sehingga
RM200,000**

**Tempoh Pembayaran sehingga
10 tahun**




HUBUNGI KAMI

PERKHIDMATAN PELANGGAN

 013-8187783 Tel : 088-323 975

IBU PEJABAT (PENAMPANG)

 013-8047704 / 013-8277704 Tel : 088-323 888


WAKTU OPERASI

ISNIN - JUMAAT : 8 PAGI - 5 PETANG


ALAMESRA

 013-8337704 / 013-8347704
Tel : 088-448 900


BEAUFORT

 013-8377704 / 013-8397704
Tel : 087-211751


PAPAR

 013-8637748 / 019-8017748
Tel : 088-913076


TENOM

 013-8367783 / 013-8417783
Tel : 087-735655


KOTA MARUDU

 013-8017748 / 013-8087748
Tel : 088-663007

KUDAT

 013-8117748 / 013-8167748
Tel : 088-622676

LAHAD DATU

 013-8187748 / 013-8627748
Tel : 088-863885


RANAU

 019-8107748
Tel : 088-875200

SANDAKAN

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Tel : 089-215555


TAWAU

 013-8487783 / 013-8507783
Tel : 089-777807


TELUPID

 019-8627748

UTC SABAH

 013-8627783 / 019-8857783
Tel : 088-313 600

KOTA BELUD

 013-8627704 / 019-8617704
Tel : 088-976643


NABAWAN

 013-8157783

TAMBUNAN

 019-8857704

KENINGAU

 019-8757704
Tel : 087-331567



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Imbas kod QR ini untuk info lanjut mengenai produk dan perkhidmatan kami



www.sabahcredit.com.my

YONO SUPERAPP FEATURES

YONO redefines finance, offering an all-inclusive ecosystem for seamless financial solutions. A truly unique financial app designed to cater to the financial needs of the citizen in Sabah.

Superapp

- YONO Superapp offers a seamless, **ALL-IN-ONE PLATFORM** where citizens can access diverse financial services and tools, simplifying their digital experience.
- Experience peace of mind with YONO's highest level of **SECURITY**.
- YONO, the ultimate **GRANT** and initiatives management tool
- **EASY, FAST,** and **SECURE** platform for individuals to access their financial needs.
- YONO driving **ECONOMIC DEVELOPMENT** and **ENHANCING WELL-BEING**.

Miniapp

- A **MINI-APP PLATFORM** for business and services digitalization, speed-to-market advantage and efficient digital transformation.
- Enjoy the ease and convenience of **SABAH PAY** seamlessly integrated into YONO Superapp
- Experience the ease of creating your **LEGACY ONLINE** with our Digital Will Writing App.
- Effortless digital **INSURANCE** purchase through YONO.



Wallet

- Seamlessly manage your finances using the integrated **E-WALLET** within the Superapp ecosystem.
- Sabah's Premier E-Wallet with East Malaysia's **HIGHEST** Limit: RM10,000.
- **DUITNOW QR** available for user scan



Value Added Services

- Our Superapp offers **ESSENTIAL BUSINESS INSIGHTS**, including status, finances, and ownership structure, empowering business owners with fundamental information.
- Provides citizens with smart **CREDIT SCORING** insights, aiding better financial planning.
- Seamless **INVESTMENT** journey, enabling you to manage your portfolio effortlessly.
- **CASHBACK** helps you stretch your dollar further by giving you money back on your purchases.



**AVAILABLE
NOW!!**

Download Now



NOW EVERYBODY CAN APPLY

WITHOUT GUARANTOR



FULFIL YOUR NEEDS



House Renovation



Education



Medical



Vacation & Leisure



Wedding

Shariah Advisor:

LOOKING FOR PERSONAL FINANCING

Minimum salary **RM 2500** per month

Working at **Private Sector** at least **1 year**

Maximum **RM 50,000** and Minimum **RM 5,000**

Up to **10 Years**

PROFIT RATE AS LOW AS

4.5%

PAYMENT THROUGH: STANDING INSTRUCTION OR ONLINE



- 1 Type www.sabahcredit.com.my
- 2 Click "i-Executive" & click "Submit"
- 3 Complete the information & click "Submit"
- 4 We will contact you within 24 hours

DOCUMENT CHECKLIST

- Copy of IC (Both sides)
- Latest 3 Months' Salary slip (Certified True Copy)
- Latest EPF Statement
- Latest Electricity Bill
- Confirmation Letter from Employer (with company's letterhead)
- Copy of Appointment Letter (Certified True Copy)
- Copy of Bank Book/ Bank Account Statement



SABAH CREDIT CORPORATION

KHIDMAT PELANGGAN

📞 013-8187783
☎️ 088-323975

IBU PEJABAT PENAMPANG

Wisma Perbadanan Pinjaman Sabah, Dongonggon New Township, 89500 Penampang, Sabah.

📞 013-8047704 / 013-8277704 ☎️ 088-323888

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Tel : 089-215555

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Tel : 089-777807

TENOM

📞 013-8367783 / 013-8417783
Tel : 087-735655

TAMBUNAN

📞 019-8857704



SABAH CREDIT CORPORATION

~~4.5%~~
3.99%
KADAR KEUNTUNGAN TETAP



PEMBIAYAAN PERIBADI I-GOLD

- ✓ Pesara Penjawat Awam Di Sabah
- ✓ Umur Tidak Melebihi Dari 67 Tahun
- ✓ Menerima Pencen Tidak Kurang Daripada RM 1,500.00 sebulan

TEMPOH PEMBIAYAAN SEHINGGA

10 TAHUN

PEMBIAYAAN MAKSIMA

RM 100,000

- ✓ Kadar Keuntungan Lebih Rendah
- ✓ Tiada Caj Tersembunyi
- ✓ Proses Kelulusan Yang Cepat
- ✓ Dokumen Ringkas
- ✓ Tanpa Penjamin & Cagaran
- ✓ 100% Dilindungi Takaful

DOKUMEN YANG DIPERLUKAN

- ✓ Borang Permohonan Lengkap
- ✓ Salinan Kad Pengenalan
- ✓ Salinan Kad Pencen
- ✓ Penyata Akaun Bank
- ✓ Bil Utiliti
- ✓ Borang Pengakuan
- ✓ Salinan Borang Arahan Tetap

"Bersara lah dengan i-Gold"

**MOHON SEKARANG!
IMBAS DI SINI!**

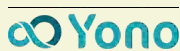


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HUBUNGI KAMI!

Sabah Credit Corporation (HQ)
@ Perbadanan Pinjaman Sabah
 088-323888
 013-8047704 | 013-8277704
 www.sabahcredit.com.my

NO. TELEFON CAWANGAN
KAMI YANG LAIN





**ENTREPRENEURSHIP DEVELOPMENT INITIATIVE: HOPE, SHARE AND GROW
TOGETHER MAKING A DIFFERENCE.**

Sowing Seeds of Change in Sabah's Women and Youth Entrepreneurs"



Mr. George Taitim Tulas
Chief Executive Officer

The Entrepreneurship Development Initiative is a transformative program committed to empowering individuals to pursue their dreams of becoming entrepreneur. This initiative was initiated in June 2022 and is powered by Sabah Credit Corporation through its vision of giving Hope, Sharing and Growing together. The empowerment is made possible through training, mentoring, sharing of resources and provision of financial packages facilities.

The Entrepreneurship Development Initiative for women and youth is an initiative that empowers women and youth in their entrepreneurial pursuits. This initiative provides invaluable resources, mentorship, guidance, and credit facilities, equipping participants with essential skills and confidence for success in the business world. With a primary focus on single mothers, youth, school leavers, and individuals from economically disadvantaged backgrounds, the program aims to furnish them with the necessary tools and resources to pursue entrepreneurship and establish sustainable businesses.

Sabah Credit Corporation, recognizing SMEs' hurdles, is proactive. Our initiative assists entrepreneurs in adapting products to market needs, ensuring effective distribution amid uncertainties. The Entrepreneurship Development Initiative aims to sow seeds of change, providing support, resources, and guidance to empower entrepreneurs for success in challenging times. It focuses on single mothers, youth, school leavers, and individuals from economically disadvantaged backgrounds.

As we navigate uncharted waters, let us unite in our commitment to positive change, empowering entrepreneurs to thrive in adversity.

Women And Youth Entrepreneurs Seminar				
NO.	PLACE	DISTRICT	DATE	NO. OF PARTICIPANTS
1	Menara UTC	Kota Kinabalu	17-Jul-23	129
2	Hotel Emas	Tawau	23-24 August 2023	177
3	Dewan Komuniti	Kota Marudu	19-20 September 2023	119
4	Dewan Serbaguna	Sipitang	16-17 October 2023	152
5	Puteri Nabalu	Kundasang	12-13 December 2023	95
TOTAL:				672



PAKEJ SABAH "WE CARE" SKIM PINJAMAN MIKRO KREDIT

- Rm 300.00 - Rm 10,000.00
- Kadar Faedah **0%**
- Tempoh Bayaran Maksimum 5 Tahun / 60 Bulan
- Penyelesaian Awal Tanpa Caj
- Penjamin Diperlukan
- Permohonan & Pembayaran Balik Melalui Aplikasi Sabah Pay

- ◆ WARGANEGARA MALAYSIA, BERMASTAUTIN DI SABAH
- ◆ BERUMUR DARI 18 - 70 TAHUN (PADA AKHIR TEMPOH BAYARAN BALIK PINJAMAN)
- ◆ PENIAGA-PENIAGA KECIL, PETANI, PENTERNAK, NELAYAN, PEMANDU BAS, PEMANDU TEKSI & PEMANDU PELANCONG

Senarai Semak Dokumen Yang Diperlukan

- Salinan Kad Pengenalan Pemohon
- Lesen Perniagaan / Sijil-sijil Yang Berkenaan
- Dokumen-Dokumen Tambahan Yang Akan Diperlukan Kemudian



Muat Turun Sekarang



URBAN TRANSFORMATION CENTRE (UTC) - (Bernadith)
WhatsApp : 013-8627783 / 019-8857783
Tel : 088-313 600

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KENINGAU - (Ronnie)
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Tel : 088-663007

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Tel : 088-622676

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Tel : 088-913076

RANAU - (Berryvictor Daik)
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Tel : 089-215555

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Tel : 089-777807

TENOM - (Markrozer)
WhatsApp : 013-8367783 / 013-8417783
Tel : 087-735655



BUSINESS STARTUP LOAN SCHEME

ENTREPRENEURS DEVELOPMENT INITIATIVE



Required documents

- ✓ **BUSINESS REGISTRATION FORM / TRADING LICENSE**
- ✓ **COPY OF MYKAD OF ALL BUSINESS OWNERS**
- ✓ **WORKING PAPER**
- ✓ **OTHER FORM OF DOCUMENTS AS AND WHEN NECESSARY**



18 - 60 YEARS OLD

**MALAYSIAN WHO
RESIDES AND OPERATES IN SABAH**

**LOAN TENURE OF
1 - 5 YEARS**

**INTEREST RATE 3% PER ANNUM
(REDUCING BALANCE)**

**LOAN AMOUNT OF
RM 10,000 - RM 50,000**

HQ (Penampang)

Wisma Perbadanan Pinjaman Sabah, Donggongon New
Township, 89500 Penampang, Sabah.
Tel : 088-323 888 (General Line)

CUSTOMER SERVICE

013-818 7783 088-323 975

ALAMESRA

Whatsapp : 013-833 7704 / 013-834 7704
Tel : 088-448 900

KUDAT

Whatsapp : 013-811 7748 / 013-816 7748
Tel : 088-622 676

KENINGAU

Whatsapp : 019-875 7704 / 019-885 7704
Tel : 087-331 567

KINABATANGAN (CSC)

Whatsapp : 013-809 7783
Tel : 089-569 868

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Tel : 089-215 555

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Tel : 089-511 422

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Tel : 088-913 076

TENOM

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Tel : 087-735 655

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Tel : 089-777 807

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Whatsapp : 019-862 7748
Tel : 089-521 093

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Tel : 088-976 643

KOTA MARUDU

Whatsapp : 013-801 7748 / 013-808 7748
Tel : 088-663 007

SEMPORNA (CSC)

Whatsapp : 013-850 7783
Tel : 089-788 556

SOOK (CSC)

Whatsapp : 013-815 7783
Tel : 087-364 037

RANAU

Whatsapp : 019-810 7748
Tel : 088-875 200

BEAUFORT

Whatsapp : 013-837 7704
Tel : 087-211 751

SIPITANG (CSC)

Tel & Whatsapp : 013-839 7704

TAMBUNAN (CSC)

Whatsapp : 019-885 7704
Tel : 087-771 129



✔ **Warganegara Malaysia**

✔ **18 - 65 Tahun**

✔ **Memiliki Perniagaan Yang
Telah Beroperasi Di
Negeri Sabah Lebih
Dari Setahun**

- + RM 50,000.00 - RM 250,000.00
- + Kadar Faedah Serendah 3.0%
- + Tempoh Bayaran Maksimum 10 Tahun
- + Seorang Penjamin
- + Cagaran Diperlukan Bagi Pinjaman Melebihi RM100,000.00



SKIM PINJAMAN BELIA & USAHAWAN

YOUTH & ENTREPRENEUR LOAN SCHEME

SENARAI SEMAK DOKUMEN YANG DIPERLUKAN

- ◆ Yuran Pendaftaran RM50
- ◆ Salinan Kad Pengenalan Dan Sijil Kelahiran
- ◆ Bukti Pendapatan Pemohon Dan Penjamin : Slip Gaji, Cukai Pendapatan, Penyata Akaun Simpanan Bank Dan Lain-lain
- ◆ Kertas Kerja Termasuk Analisis Aliran Tunai Perniagaan
- ◆ Salinan Geran Tanah Bersama Laporan Penilaian
- ◆ Salinan Kad Pengenalan dan Sijil Kelahiran Tuan Punya Tanah
- ◆ Lesen Perniagaan / Sijil-Sijil Yang Berkenaan
- ◆ Surat Perjanjian Tapak Perniagaan (Jika Menyewa)
- ◆ Bil Utiliti Tapak Perniagaan
- ◆ Borang 9, 24, 44 Dan 49 *
- ◆ Memorandum Dan Artikel Pertubuhan *
- ◆ Salinan Kad Pengenalan Kesemua Pemilik / Pengarah Syarikat *
- ◆ Borang J Kesemua Pemilik Syarikat *
- ◆ Resolusi Syarikat Memohon Pinjaman dari PPS *
- ◆ Akaun Syarikat Yang Telah Diaudit (3 tahun terkini) *
- ◆ Profil Syarikat - Butir-butir Lengkap Latar Belakang Dan Pengalaman Setiap Kumpulan Pengurusan Syarikat *

*Dokumen lain yang diperlukan bagi permohonan yang menggunakan nama syarikat (Sdn Bhd)



**SABAH CREDIT
CORPORATION**

HQ (PENAMPANG)

TEL : 088-323888 (GENERAL LINE)

088-323972 (FARAH)

KHIDMAT PELANGGAN

013-8187783

088-323975

@SabahCreditCorporation

IBU PEJABAT PENAMPANG

Wisma Perbadanan Pinjaman Sabah, Dongongon New Township, 89500 Penampang, Sabah.

URBAN TRANSFORMATION CENTRE (UTC)

WhatsApp : 013-8627783 / 019-8857783 Tel : 088-313 600

ALAMESRA

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Tel : 088-448 900

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Tel : 087-211751

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Tel : 089-777807

TENOM

WhatsApp : 013-8367783 / 013-8417783
Tel : 087-735655



SABAH CREDIT CORPORATION

SABAH 'WE CARE' SME LOAN SCHEME

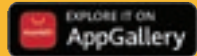
A package to sustain businesses in time of Pandemic Covid-19 catastrophe



- ✓ **Registered SME**
- ✓ **In Operation at least a year**
- ✓ **Amount RM250K to RM1.5MILLION**
- ✓ **Interest Rate 3.5% per annum**
- ✓ **Max Repayment Period 120 months**
- ✓ **Landed Properties**



Download Now



Documents for Companies

- Form 9, 24, 44 & 49
- Memorandum & Articles Of Association Of The Company [M&A]
- Certification Of Incorporation
- Tenancy Agreement For Business Premise-if Rented
- Latest 3 (Three) Years Audited Accounts & Management Accounts*
- Latest Debtor's & Creditor's Ageing List
- Income Tax Statement
- Company Profile Or Business Plan - Whichever Applicable
- Latest 6 Months Bank Statement
- Trading License
- Director's Resolution
- Copy of Land Title / Valuation Report

Note: SCC will inform/request for additional information/documents if the need arises. (Pls provide certified copies of documents only).

**Tenure in operation applies*

Documents for Sole Proprietors / Partnerships

- Latest Business Registration Form
- Utility Bills
- Rental
- Latest 2 Years Management Accounts*
- Latest Debtors' And Creditors' Ageing List
- Income Tax Statement
- Latest 6 Months Bank Statement
- Partner's Resolution
- Trading License
- Copy of Land Title / Valuation Report

Background of Owner / Director / Main Management Team

- Customer Information Form
- Copy Of Mykad / Passport Of Directors / Shareholders / Partners / Proprietor
- Profile Of The Directors / Shareholders / Proprietor Profile



HEADQUARTERS

Wisma Perbadanan Pinjaman Sabah, Dongonggon New Township, 89500 Penampang, Sabah.

☎ 013-8047704 / 013-8277704 📞 088-323888

KHIDMAT PELANGGAN

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SABAH CREDIT CORPORATION



Revolving Line of Credit Facility

A facility to monetise your assets with flexibility

- ✔ Open to individuals / businesses working and residing / operating in Sabah
- ✔ Facility amount RM10,000 to RM5,000,000
- ✔ Annual income of at least RM36,000 / business turnover of at least RM250,000
- ✔ No commitment fee
- ✔ Competitive interest rates
- ✔ Collateral in the form of land / property



Scan for more info!

DOCUMENTS REQUIRED

- Copy of I/C of sole-proprietor / directors / partners / guarantor (s)
- Personal / company profiles
- Latest 6 months bank statement
- Latest 2 years financial statement
- Latest income tax assessment of sole-proprietor / directors / company
- Property valuation report
- Company's form
- List of achievements / completed projects
- Copy of latest contract / project awarded / Letter of Award
- Business projection / sales or profit forecast
- Summary of assets owned and the current estimated value of the assets

CONTACT US

URBAN TRANSFORMATION CENTRE (UTC)
WhatsApp : 013-8627783 / 019-8857783
Tel : 088-313 600

ALAMESRA
WhatsApp : 013-8337704 / 019-8857783
Tel : 088-448 900

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PRIVATE HOUSING LOAN

As low as
2.2%*
p.a.

Joint application
allowed subject to
immediate family
members as
follows:

Spouse / Parents /
Children / Siblings

**Buy & Build
Your Own
Dream Home**

Loan amount up to
100%*
Financing

**Terms & Conditions Apply*



Scan for more info!



Requirements

- ✓ Minimum applicant age: 18 years old
- ✓ Tenure up to 35 years
- ✓ Working in the public and private sector or self-employed
- ✓ DSR up to 70%*

APPLY NOW!

**at the nearest
SCC office to you!**

 www.sabahcredit.com.my

 088-323888



@SabahCreditCorporation



PERBADANAN PINJAMAN SABAH

BADAN BERKANUN YANG DIMILIKI SEPENUHNYA OLEH KERAJAAN NEGERI SABAH

PINJAMAN BERCAAGARAN

- > RM3,000 – RM200,000
- > Kadar faedah 10% (baki berkurangan)
- > Tempoh bayaran maksimum sehingga 10 tahun
- > Jumlah pinjaman sehingga 90% nilai pasaran cagaran

- ✓ WARGANEGARA MALAYSIA
- ✓ 21-60 TAHUN

Senarai Semak Dokumen yang Diperlukan

- Salinan kad pengenalan dan sijil kelahiran (pemohon dan pencagar)
- Surat kuasa (untuk cagaran pihak ketiga)
- Bukti pendapatan: Slip gaji, penyata KWSP, cukai pendapatan, penyata akaun bank, dan/atau lain-lain penyata pendapatan yang berkenaan
- Surat pengesahan majikan
- Lesen perniagaan / Sijil-sijil yang berkenaan
- Salinan geran tanah
- Laporan penilaian tanah daripada jurunilai berdaftar yang diprakerui PPS
- Perjanjian jual-beli tanah
- Lain-lain dokumen yang diperlukan dari masa ke semasa

PERKHIDMATAN PELANGGAN

☎ 013-8187783 Tel : 088-323 975

IBU PEJABAT (PENAMPANG)

☎ 013-8047704 / 013-8277704 Tel : 088-323 888

WAKTU OPERASI

ISNIN - JUMAAT : 8 PAGI - 5 PETANG

ALAMESRA

☎ 013-8337704 / 013-8347704
Tel : 088-448 900

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Tel : 088-913076

LAHAD DATU

☎ 013-8187748 / 013-8627748
Tel : 089-863885

TAWAU

☎ 013-8487783 / 013-8507783
Tel : 089-777807

KOTA BELUD

☎ 013-8627704 / 019-8617704
Tel : 088-976643

KENINGAU

☎ 019-8757704
Tel : 087-331567

TENOM

☎ 013-8367783 / 013-8417783
Tel : 087-735655

Imbas kod QR ini untuk info lanjut mengenai produk dan perkhidmatan kami



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@SabahCreditCorporation



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KEMUDAHAN KREDIT KONTRAKTOR RUMAH MESRA SABAH MAJU JAYA (SMJ)

- Terbuka kepada kontraktor yang menerima tawaran projek membina rumah mesra SMJ
- Jumlah kemudahan : Tertakluk kepada jumlah nilai projek
- Kadar tetap 1% sebulan
- Tempoh bayaran (Sehingga 12 Bulan)
- Kos pemprosesan RM50.00 Sahaja
- Duti setem 0.5% daripada jumlah kemudahan
- Yuran pembaharuan RM100.00
- Kelulusan segera



DOKUMEN DIPERLUKAN

- ✓ Salinan Kad Pengenalan
- ✓ Salinan akaun bank/penyata akaun bank
- ✓ 'Letter of award' daripada pihak berkuasa tempatan
- ✓ 'Letter of undertaking' daripada pihak berkuasa tempatan untuk menyalurkan pembayaran kepada PPS

HQ (Penampang)

Tel : 088-323888 (General Line)

Khidmat Pelanggan

013-8187783 088-323975

IBU PEJABAT PENAMPANG

Wisma Perbadanan Pinjaman Sabah, Dongonggon New Township, 89500 Penampang, Sabah.

URBAN TRANSFORMATION CENTRE (UTC)

WhatsApp : 013-8627783 / 019-8857783
Tel : 088-313 600

Tambunan

Whatsapp : 019-8857704
Tel : 087-771129

Kinabatangan

Whatsapp : 013-8097783
Tel : 089-569868

Sook

Whatsapp : 013-8157783
Tel : 087-364037

Beluran

Whatsapp : 013-8137783
Tel : 089-511422

Semporna

Whatsapp : 013-8507783
Tel : 089-788556

Sipitang

Whatsapp : 013-8397704

Telupid

Whatsapp : 0198627748
Tel : 089-520003

ALAMESRA

WhatsApp : 013-8337704 / 019-8857783
Tel : 088-448 900

LAHAD DATU

WhatsApp : 013-8187748 / 013-8627748
Tel : 089-863885

BEAUFORT

WhatsApp : 013-8377704 / 013-8397704
Tel : 087-211751

KENINGAU

WhatsApp : 019-8757704 / 019-8857704
Tel : 087-331567

PAPAR

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Tel : 088-913076

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WhatsApp : 013-8627704 / 019-8617704
Tel : 088-976643

KOTA MARUDU

WhatsApp : 013-8017748 / 013-8087748
Tel : 088-663007

RANAU

WhatsApp : 019-8107748 / 019-8627748
Tel : 088-875200

KUDAT

WhatsApp : 013-8117748 / 013-8167748
Tel : 088-622676

TAWAU

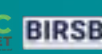
WhatsApp : 013-8487783 / 013-8507783
Tel : 089-777807

SANDAKAN

WhatsApp : 013-8097783 / 013-8137783
Tel : 089-215555

TENOM

WhatsApp : 013-8367783 / 013-8417783
Tel : 087-735655





SABAH CREDIT
CORPORATION

Skim Pinjaman AgroMakanan (AgroFood Loan Scheme) “Sabah Maju Jaya”



Syarat-Syarat Lain

- **RM100,000** (Maksimum)
- **0%** Faedah Pinjaman
- Tempoh Maksimum Pinjaman **60 Bulan / 5 Tahun**
- **6 Bulan** Tempoh Tangguh*
- Yuran Pendaftaran **RM100***
- Komitmen Membayar Balik Pinjaman

Senarai Dokumen Yang Diperlukan:

1. Salinan MyKad
2. Penyata Akaun Bank / Bukti Pendapatan*
3. Kertas Kerja Projek / Perniagaan*
4. Lesen Perniagaan / Sijil-sijil yang berkenaan*

Syarat-Syarat

- ✓ Warganegara Malaysia, Bermastautin & Lokasi Projek / Perniagaan di Sabah
- ✓ Berumur 18 - 65 Tahun*
- ✓ Petani, Penternak, Nelayan, Usahawan Tani & Pengusaha Industri berasaskan AgroMakanan
- ✓ Individu Atau Syarikat Pemilikan Tunggal*
- ✓ Seorang Penjamin
- ✓ Cagaran* (Pinjaman RM51,000 & ke atas)

5. Salinan Geran Tanah berserta Laporan Penilaian Tanah daripada Jurunilai yang diperakui oleh PPS*
6. Dokumen Penjamin (Salinan MyKad dan Slip Gaji / Bukti Pendapatan)*
7. Lain-lain Dokumen sokongan seperti yang dikehendaki oleh PPS dari masa ke semasa*

Untuk Maklumat Lanjut, Sila Hubungi:
088 - 323 870



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* Tertakluk Kepada Terma Dan Syarat

Revised_March 2024



SABAH CREDIT CORPORATION



Sabah Pay

BIRSB

Inisiatif Pembangunan Usahawan

(Entrepreneur Development Initiative)

Perniagaan

Mobile Trailer

Jumlah pinjaman sehingga RM50,000
(Trailer + Modal pusingan perniagaan)*

Kadar faedah
3% setahun

Bayaran ansuran bulanan
serendah RM316.70*

Tempoh bayaran maksimum 8 tahun
(8 tahun ke atas adalah tertakluk kepada
budi bicara pihak pengurusan)

- ✓ Warganegara Malaysia
- ✓ Berumur 18 tahun ke atas
- ✓ Mempunyai lesen perniagaan / Lesen-lesen yang berkaitan



Graduan



Ingin
mengembangkan perniagaan



Ingin
memulakan perniagaan

Senarai Semak Dokumen yang Diperlukan

1. Salinan kad pengenalan (Disahkan oleh pegawai SCC)
2. Salinan akaun bank
3. Kertas kerja perniagaan
4. Lesen perniagaan yang berkaitan dan sah

*Perbadanan Pinjaman Sabah berhak untuk meminta dokumen sokongan tambahan jika diperlukan

PEMBIAYAAN, SEWA BELI DAN SEWA

Pembiayaan – Melalui SCC
Sewa Beli – Melalui SCC
Sewa – Melalui BIRSB

UNTUK SEWA DAN PEMBELIAN TUNAI SILA HUBUNGI

marketing1.birsb@gmail.com

016-596 5523

HQ (PENAMPANG)

TEL : 088-323888 (GENERAL LINE)

KHIDMAT PELANGGAN

013-8187783 088-323975

IBU PEJABAT PENAMPANG

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Tel : 089-777807

TENOM

WhatsApp : 013-8367783 / 013-8417783
Tel : 087-735655





SABAH CREDIT CORPORATION

69 YEARS IN SERVICE AN ORGANISATION WITH A SOUL

" We have been contributing to the economic and social development of Sabah, Land below the Wind..."

PRODUCTS & SERVICES



- SCC i-Cash
- SCC i-Eksekutif
- SCC i-Gold
- Housing Loan
- YELS
- SME Loan Scheme
- Agrofood Scheme
- Micro Credit Scheme



MOBILE TRAILER BUSINESS
Entrepreneur Development Initiative

Wisma Perbadanan Pinjaman Sabah,
Donggongon New Township, 89500 Penampang.
P.O.Box 10451, 88805 Kota Kinabalu,
Sabah, Malaysia.

☎ 088-323888

☎ 088-718181

✉ pps_scc@sabahcredit.com.my

🌐 www.sabahcredit.com.my

Managed by Sabah Credit Corporation



CORPORATE SOCIAL RESPONSIBILITY

Sabah Credit Corporation (SCC) has contributed approximately RM73 million in Corporate Social Responsibility (CSR) programmes from 2005 to 2024. Our CSR activities are essential to contribute to small-sized community and charitable projects, and they consist of collaboration between beneficiaries and staffs. SCC's CSR programmes started in 1997. Our programmes have resulted in the completion of many community projects in Sabah, benefitting thousands of people.

20+

Districs

RM 73m

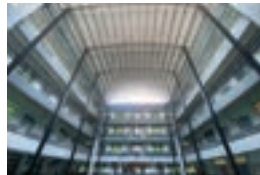
Contributed

620+

Projects



Waiting Area-
SK Puun Tunoh, Penampang



Open Hall -
SK Api-Api, Kota Kinabalu



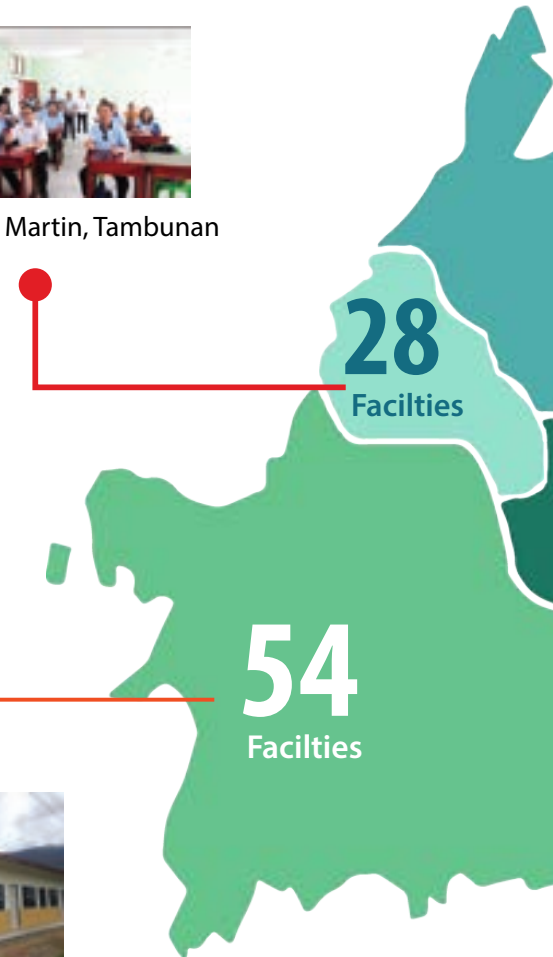
SM St Martin, Tambunan



Waiting Area-
PPKI SMK Bahang Penampang



Asrama Desa -
SK Tampasak Togudon, Penampang



Asrama Desa-
SK Kg. Bahagia Nabawan



Asrama Desa-
SMK Keningau



Classroom-
Pre School SJK C Chung Hwa Tenom



Waiting Area-
SK Kg. Baru, Keningau



Asrama Desa-
SMK Apin-Apin, Keningau



Open Hall-
SM St. Francis Xavier, Keningau

SCC'S CONTRIBUTION FOR EDUCATION

SCC's vision for education extends beyond the present. With ongoing investments in infrastructure, we are building a brighter future for students.

By 2023, SCC's contribution to education amounted **RM 34million** and had benefited more than **220+** schools, underlining our substantial investment in the future of our state



Classroom-
SK St James, Kudat



Open Hall -
SK Tawaras, Ranau



Open Hall -
SK St James, Kudat



Open Hall -
SK Piasau, Kota Belud



Asrama Desa -
SK Tiga Papan, Kudat



Asrama Desa -
SK Losou Podi, Kota Belud



Asrama Desa -
SK Sebayan, Kudat



Asrama Desa -
SK Padang Banggi,
Pulau Banggi Kudat



Open Hall -
SK Tambisan, Lahad Datu



Asrama Desa -
SK Pulau Sumandi, Semporna



Open Hall -
SK Pegagau, Semporna

WE HAVE **21** SERVICE CENTRES THROUGHOUT SABAH TO SERVE YOU BETTER

CALL CENTRE

☎ 088-323975
 ☎ 013-818 7783 / 013-804 7704
 ✉ pps_scc@sabahcredit.com.my



Headquarters & District Client Centre
 Customer Service Centre

CLIENT CENTRES



HEADQUARTERS
 Wisma Perbadanan Pinjaman Sabah
 Donggongon New Township
 89500 Penampang, Sabah
 ☎ 088-323888 (General)
 ☎ 013-827 7704
 ✉ 088-718181 (General) / 710666 / 715645

ALAMESRA
 Lot 25, Ground Floor,
 Block E., Phase 2, Jln Salaman
 88400 Kota Kinabalu, Sabah
 Tel: 088-448900
 ☎ 013-833 7704 / 013-834 7704

BEAUFORT
 No 1, Jalan Steven
 Mailbox No. 620
 89808 Beaufort
 Tel: 087-211751
 ☎ 013-837 7704 / 813-839 7704

KENINGAU
 Lot 5, Ground Floor
 Taman Birawa, Industrial Area
 89009 Keningau
 Tel: 087-331567
 ☎ 019-875 7704

KOTA BELUD
 Lot 9, Block B, Kompleks Sri Rangan
 Locked Bag No 1
 89159 Kota Belud
 Tel: 088-976643
 ☎ 013-862 7704 / 019-861 7704

KOTA MARUDU
 Lot 10, Ground Floor, Block A4
 Bandar Commercial Centre
 Phase 1, Jalan Tandek
 89108 Kota Marudu
 Tel: 088-463907
 ☎ 013-801 7748 / 013-808 7748

KUDAT
 Lot 8F, Ground Floor, Bangunan SEDCO
 Pekan Tomborinsung Kudat
 89058 Kudat
 Tel: 088-622676
 ☎ 013-811 7748 / 013-816 7748

LAHAD DATU
 Lot 10, Ground Floor, Block 2
 Lorong Singgahmata Point 3
 91110 Lahad Datu
 Tel: 089-863885
 ☎ 013-816 7748 / 013-862 7748

PAPAR
 Lot 10, Ground Floor
 Parklane City Bencoi
 89600 Papar
 Tel: 088-913076
 ☎ 013-863 7748 / 019-801 7748

RANAU
 Lot 1, Ground Floor
 Block C, Koinaan Point
 Locked Bag No. 1
 89309 Ranau
 Tel: 088-875200
 ☎ 019-810 7748

SANDAKAN
 Lot 156, Ground Floor
 Block 15A, Fasa 2
 Bandar Prima Square, Jalan Utara
 90000 Sandakan
 Tel: 089-215335
 ☎ 013-809 7783 / 013-813 7783

TAWAU
 TB 491, Lot 1, Block Q2
 91009 Tawau
 Tel: 089-777807
 ☎ 013-848 7783 / 013-850 7783

TENOM
 Lot No. 34
 New Township Extension Tenom
 89908 Tenom
 Tel: 087-735655
 ☎ 013-836 7783 / 013-841 7783

UTC SABAH
 Menara UTC Sabah
 Ground Floor MG-01, Jalan Bella
 Off Jalan Taniku Abdul Rahman
 88000 Kota Kinabalu
 Tel: 088-313600
 ☎ 013-862 7783 / 019-885 7783

COLLECTION CENTRES

BELURAN COLLECTION CENTRE
 Lot 10, 1st Floor, Block C
 Kg. Pelantong
 90107 Beluran
 Tel: 088-511422
 ☎ 013-833 7783

KINABATANGAN COLLECTION CENTRE
 Lot 4, 1st Floor, Block C
 Pekan Baru Kinabatangan, WDT 23
 90200 Kinabatangan
 Tel: 088-569868
 ☎ 013-809 7783

SEMPORNA COLLECTION CENTRE
 Lot A-6, 1st Floor, Bangunan Mara
 WDT 45, Jalan Hospital
 91308 Semporna
 ☎ 013-850 7783

TELUPID COLLECTION CENTRE
 Lot 4, 1st Floor, Block J
 Telupid New Township
 89320 Telupid
 Tel: 089-521093
 ☎ 019-862 7748

SIPITANG COLLECTION CENTRE
 Lot 5, 1st Floor
 Pantai Point
 96550 Sipitang
 ☎ 013-839 7704

SOOK COLLECTION CENTRE
 Lot 6, 1st Floor, Block A
 Pekan Baru Sook
 89908 Sook
 Tel: 087-364037
 ☎ 013-815 7783

TAMBUNAN COLLECTION CENTRE
 Lot 3, 1st Floor, Block C
 Kedai SUDC
 89650 Tambunan
 Tel: 087-771120
 ☎ 019-885 7704

(Opening Soon)
TUARAN COLLECTION CENTRE
 Lot 12, Ground Floor
 The Gate, Lorong Gate
 Jalan Benangh
 89208 Tuaran
 ☎ 013-834 7704

For latest updates, please refer to
<https://www.sabahcredit.com.my>

Klik di sini untuk
tebus sekarang!

Tebus **Gift Card** bernilai

RM10!!

di aplikasi YONO anda

- ✓ Eksklusif buat para guru dan pegawai Kementerian Pendidikan Negeri Sabah
- ✓ Sah sehingga 31 Disember 2024



Muat turun aplikasi YONO sekarang



— Cara-cara untuk Menebus —



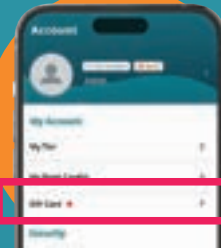
Langkah 1

Muat turun aplikasi YONO



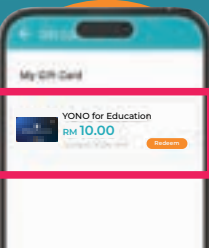
Langkah 2

Masuk ke "Account"



Langkah 3

Klik pada "Gift Card(s)"



Langkah 4

Pilih & tebus Gift Card "YONO for Education"



Langkah 5

Tanah!
Kad hadiah anda berjaya ditebus



019-572 7563



Menghadapi
masalah
tentang yono?

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Wisma PPS, Donggongon New Township, 89500 Penampang, Sabah.

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