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SPECIAL

# BUSINESSTODAY MALAYSIADAY

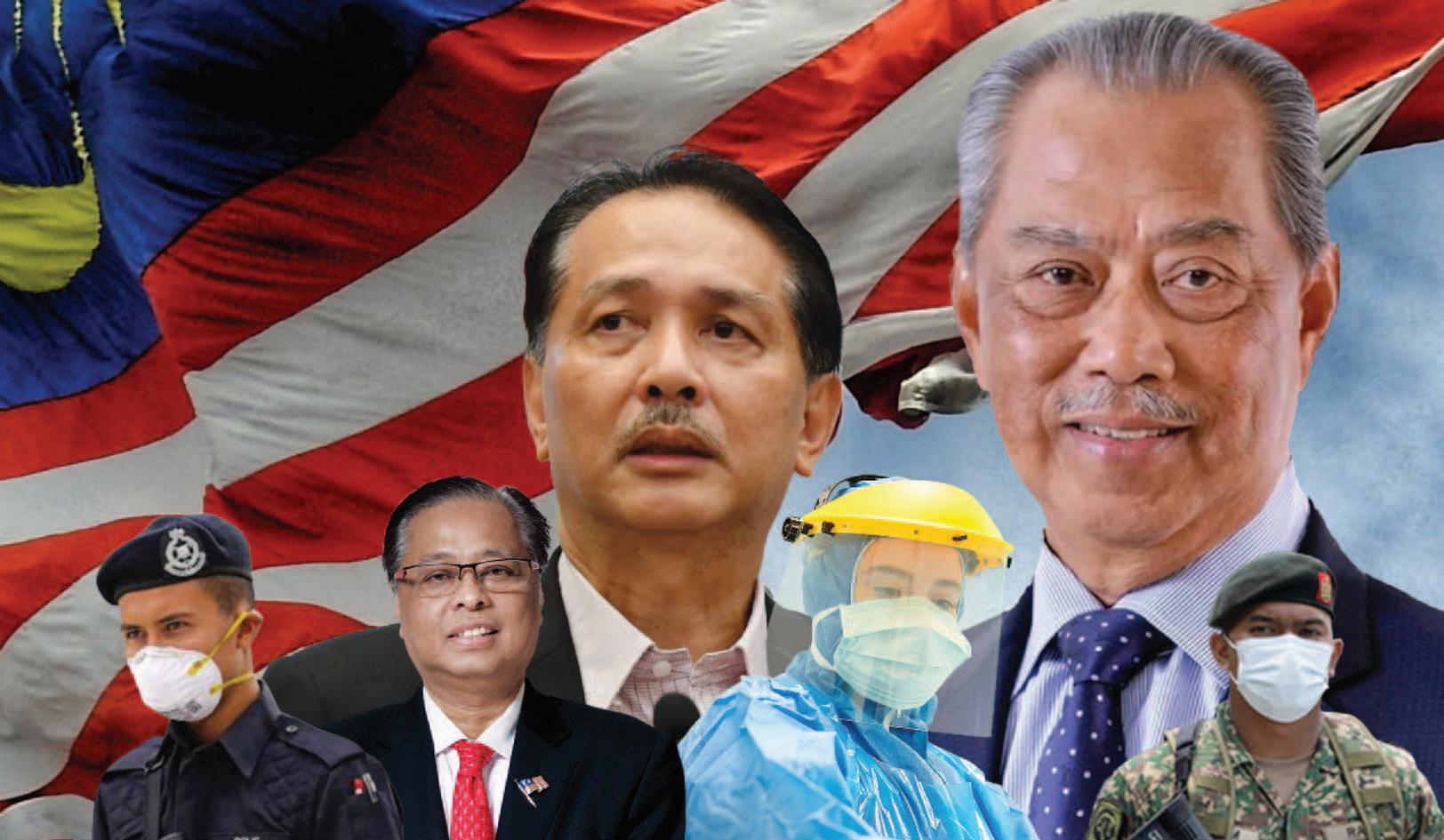
## S U P P L E M E N T

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# PROUDLY MALAYSIAN, 48 YEARS AND COUNTING.

**M**alaysia Airlines is no stranger to anyone who has lived or visited Malaysia. The household name that has soared the skies since its first commercial flight in 1947 as Malayan Airways Limited saw its first paying passengers on a charter flight that was bound for Kuala Lumpur's Sungai Besi Airport from Singapore's Kallang Airport.

Weekly flights at the time were scheduled from Singapore to Kuala Lumpur, Ipoh and Penang from May 1, 1947, on the Airspeed Consul twin-engine aircraft. After two name changes and rapid expansion, the airline was called Malaysia Airlines System in 1972 and when it became publicly listed, it went by Malaysian Airline System Berhad, once again.

Since then, the airline has seen its fleet fly to over 1,000 destinations in over 150 countries with access to 650 airport lounges worldwide.

## SAFETY AND HYGIENE AT THE HEART OF THE AIRLINE.

Dubbed as the national pride of the country, Malaysia Airlines comes with a rich and proud history that is synonymous with its outstanding warm hospitality. The airline has always believed that their hospitality services is what defines them, not only as an airline but also as Malaysians.

"We believe in treating every passenger as guests in our own home. We believe in warm smiles, sincere hearts, gentle gestures, understanding others' needs and our pride in making someone feel at home even when they are miles away," Malaysia Airlines believes.

Even in unprecedented circumstances such as the recent outbreak of the coronavirus, Malaysia Airlines has ensured that the safety and hygiene initiatives of their customers will be on top of their priorities. The efforts and commitment towards both their employees and customers during the outbreak will include several initiatives.

For a start, all regularly touched surfaces in the cabin, galley and lavatories are sprayed and wiped with aircraft manufacturer approved disinfectant.

Additionally, all aircrafts will have the high-efficiency particulate air (HEPA) filters fitted. The HEPA installations have the capability to filter out 99.97% of dust particles and airborne contaminants. The airline will also be constantly monitoring in-flight social distancing on rescue flights.

Furthermore, the airline also practices strict temperature checks before entering the airport and

complimentary hygiene kits will be handed to all passengers. And to reduce the risk of onboard disease transmission, all customers and cabin crew will be introduced to medical communicable disease kits which will be available in every one of its aircraft.

## BETTER REWARDS FOR A BETTER BUSINESS

Malaysia Airlines has also stepped up its rewards offering by introducing the Enrich BizConnect which aims to provide business owners with a unique opportunity to engage and reward their existing customers with Enrich Miles for travel benefits and lifestyle privileges.

The rewards offering is an easy-to-use online tool that allows business owners to decide who and how to reward customers with a chance to connect the brand to the customers with a whole array of rewards. And for a start, business owners can earn 2,000 Enrich Miles when they sign up as an Enrich BizConnect partner and enjoy 20% Bonus Miles when making their first purchase.

This new offering by Malaysia Airlines aims to further benefit businesses by helping them acquire new customers, retain existing ones, increase sales and revenue as well as lowering the marketing cost. Customers, on the other hand, will be able to enjoy enhanced purchasing experience, gain travel benefits and tap into lifestyle privileges.



### MALAYSIA AVIATION GROUP



# STRENGTHENING THE MALAYSIAN SPIRIT

**A**s we embrace our 63rd Independence Day, we recall Malaysia's journey to becoming who she is today. From overcoming the financial crisis to combating the Covid-19 outbreak as a nation, Malaysians have proven time and time again, that we are able to overcome any hurdle. In March, when the Movement Control Order was implemented, we faced mounting challenges. Not only did we have to battle an invisible enemy, we also faced the impacts caused by it.

The economic crisis, healthcare scares and unemployment were amongst the few. Businesses faced the possibility of closing down for good, crushing dreams along with closed doors. However, as proven before, Malaysians overcome these obstacles by strength and fine leadership.

Prime Minister Tan Sri Muhyiddin Yassin approved aids to help those in need, regardless of which tier of the society we belonged to and took immediate action to prevent the crisis from becoming worse. Director-General of the Health Ministry, Tan Sri Dato' Sri Dr. Noor Hisham bin Abdullah who led the country through the health crisis, became widely known for leading the country's battle against the pandemic.

This supplement looks to honour this Merdeka Day significance by presenting businesses across the nation who have dedicated their services in bringing the best for Malaysians. From Coway which presents the solution for a healthier home to Timing and You, a programme designed to enable Malaysians to survive and profit in any crisis.

*Selamat Hari Merdeka!*



# PROTECT YOUR LEGACY THIS MERDEKA DAY

**E**stablished in 1921 as the Department of Public Trustee and Official Administrator, Amanah Raya was corporatised in 1995. The country's premier trustee has continued to deliver impeccable solutions to the nation whilst strengthening their business portfolio through innovative products and services and optimising operational excellence.



A Will represents your responsibility to loved ones and ensuring that your estate will be fairly distributed and according to your wishes is important. As your estate will encompass assets such as immovable and moveable, you would require services that will allow you to carry out services seamlessly.

With over 90 years' experience in the business, AmanahRaya will be able to provide the said services, for both Muslims and Non-Muslims. The company will serve as your appointed executor and administer the estate accordingly as well as distribute the estate according to your Will.

As an independent and impartial body carrying out your wishes, the company practices high levels of integrity and confidentiality.

Additionally, for those looking for a body to govern their trust account in order to provide financial security for your loved ones, AmanahRaya also comes as the preferred partner. The organisation as an appointed Trustee will administer your Trust Assets as contained in the Trust Deed.

The body provides a variety of Trust Accounts to cater to the wishes of the Donor such as Institutional Trust, Safecare Trust, Property Trust and Charitable Trust.

Some of the advantages of having a Trust Account with AmanahRaya includes having your trust assets protected from creditor's claims and since trust assets do not form part of the deceased's estate, it will be distributed to the rightful beneficiaries according to the Trust Deed.

Furthermore, AmanahRaya invests your Trust Assets and offers competitive returns on the investments. It also serves as a one stop centre for Legacy Planning which encompasses Will Services, Trust and Estate Administration.

Lastly, equally as important as managing your Will and Trust Account, is the act of Estate Administrator. As an estate encompasses all assets such as properties, possessions and investments the deceased has left behind, the process of managing their assets, settling any debts and distributing the remaining assets to the rightful beneficiaries is important.

Administering an Estate can take anywhere from 3 months to several years depending on the nature of the assets and whether any dispute arises. Therefore, it is pertinent to choose the right Administrator to manage and administer the deceased's estate.

In Malaysia, there are only three institutions with the authority to grant LA, which are the AmanahRaya, High Court and the Small Estate Distribution Unit.

AmanahRaya grants LA in the form of a Declaration or Order as governed by Public Trust Corporation Act 1995 (PTCA 1995). For better understanding

of AmanahRaya's Estate administration fee structure, refer to the FAQ that is available on their website.

For more information, please contact their CareLine at 03-2072 9999 or visit their website at [www.amanahraya.my](http://www.amanahraya.my)



Apply for Will & Estate Administration Online ▶

## AMANAH RAYA

# START YOUR NEXT VENTURE WITH PARK PLACE 1



**T**he Covid-19 pandemic has wrought mayhem on almost every industry. But, with support from government's initiatives, businesses have since regain momentum and see light at the end of the tunnel. Business owners who act now to invest will be well positioned to reap the rewards of business growth in the future.

Park Place 1 is the first phase of commercial shop offices located in Dengkil, Selangor. It is a centralised hub for consumer, education and healthcare excellence, which is accessible via all major highways. It is the newest and most exclusive development at Cybersouth, offering said potential if harnessed correctly. The lucrative commercial area attracts a population catchment of 281,770 people from the nearby fast-growing metropolitan hubs such as Putrajaya, Cyberjaya and Dengkil, all located within a 10 km radius.

The area surrounding Park Place 1 is perfect for investment, as it is home to excellent amenities and facilities attracting a wide array of customers from all background. The promise of an active, convenient and easy-going lifestyle, the area offers a selection of fast food restaurants and business and essential services such as the post office, police station, petrol stations and banks all within a short distance.

In addition, the locality also acts as an educational hub, including prestigious public primary and secondary schools and well recognised local and foreign higher education institutions.

For healthcare needs, Cyberjaya Hospital, Putrajaya Hospital and National Cancer Institute are within a 10km radius of Cybersouth. Cybersouth is connected to five major highways: the LDP, ELITE, Putrajaya-Cyberjaya Expressway, Maju Expressway and SKVE.

The commercial spaces within Park Place 1 consist of 2-Storey shop offices and shop outlets. The 2-storey shop office is 20' x 80' in dimension with a square footage built up of 2,934 sq. ft. All shop offices and shop outlets are provided with three phase electrical wiring of 60 amperes as well as larger loading capacity.

Buyers will be happy to note that the lots in Park Place 1 are expandable allowing for business owners to hack down walls and extend their business space to create a more spacious area.

The commercial spaces offer a clean, modern design that elevates the business to the next level. The mesmerising view offers a wide opportunity to highlight the uniqueness of the showcase, captivating the interest of consumers who frequent nearby shopping malls such as Dpulze Shopping Mall, Alamanda and IOI City Mall.

For a limited time, MCT Berhad is offering free Memorandum of Transfer (MOT) and an 18-month instalment deal on a case by case basis. As an indication of the incredible demand flourishing in the area, the residential areas within Cybersouth, such as CasaGreen, CasaView, CasaBluebell and CasaWood have been sold out.

Interested buyers may visit the Cybersouth Property Gallery from 9.30am to 6pm, Monday through Sunday. For more information, be sure to call +6011-1722 5596 and our property specialist will be there to assist you. More information can also be found on the Cybersouth website [cybersouth.my](http://cybersouth.my)

# PARKPLACE 1

CYBERSOUTH

**60%  
SOLD**

## CASABAYU

Apartment & Townhouse  
Total 260 units  
(New Launch)

## CASAVIEW

2-storey link house  
Total 530 units  
(Completed)

## CASAWOOD

2-storey link house  
Total 251 units  
(Expected Handover in Q1 2021)

## CASAGREEN

2-storey link house  
Total 418 units  
(Completed)

## CASA EMBUN

Serviced Apartment  
Total 987 units  
(Pre-Launch)

## CASA BLUEBELL

Townhouse  
Total 264 units  
(Expected Handover in Q4 2020)

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CYBERSOUTH  
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Modular size up to  
**40' x 80'**

Approx. **284,770\***  
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**5** MALAYSIA BERKHATIN  
BUSINESS TODAY

# GUIDING MALAYSIANS TO SURVIVE AND PROFIT FROM DEVASTATING FINANCIAL CRISES



**T**he Cycle Analysis is the conduct of statistical research relative to cyclic behaviour to project the timing and turning points and profit from the possible repercussions of various rhythmic forces to the performance of different investment asset classes.

It was through this study of CA, Derick Tan, the founder of Timing & You, knew about the existence of the 7-year Sabbatical Cycle which will result in socio-political events, including wars, demographic and population shifts, as well as governmental and political policies that can impact the global economy and financial systems. This gave him the advantage of being prepared for the turning point during the 2008 Global Financial Crisis.

He did a lot of short-selling to benefit from the plunge in the global stock markets at the time. After that he scooped up blue-chips stocks at cheap prices and that was how he made his first pot of gold.

"I started Timing & You in 2015 to guide individuals to survive and profit from the devastating financial crisis," Derick says.

Timing & You programme has raised the awareness of Sovereign Debt Crisis (SDC) and Global Monetary Crisis (GMC) among its members and the public in preparation for the Melt-Up, and to avoid any government bonds in Europe, Japan and U.S. Applying the knowledge he has of CA, he further predicted the

approaching big storm due to the convergence of the SDC and GMC in 2021/2022.

The combined forces of the SDC and GMC, Derick says will result in the outright collapse in the confidence of governments and government debt. The recent outbreak of the coronavirus has accelerated the convergence of both crisis cycles.

"This will result in the movement of capital from public assets such as government bonds to private assets such as stocks and gold," he opines.

He further adds that this will cause the U.S stock market and precious metals to rise regardless of the economic conditions and a Melt-Up in the Dow Jones to 30,000 and higher, S&P 500 towards 4,000 and Nasdaq to 12,000 and beyond, before the occurrence of a devastating bear market.

Since Timing & You's launch, Derick has accurately predicted the final low in Oil & Gold at the Wealth Insider Summit December 2015, held in Kuala Lumpur. During the Wealth Insider Summit in May 2016 held in Hanoi, Vietnam, he correctly forecasted the occurrence of Brexit. In July 2017, he also successfully called for the bottom of Bitcoin at the US\$2000 level. His latest forecast also came true when he predicted a correction in the U.S stock market within the first half of 2018 and the early part of 2020.

His next prophecy is the Melt-Up in the U.S. stock market before the arrival of an ugly global bear market in 2021/2022.



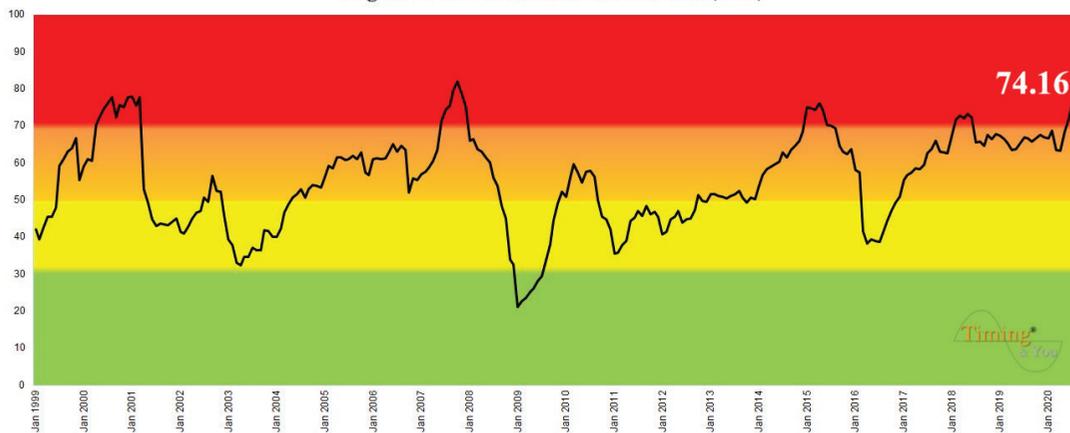
Derick has successfully conducted workshops and seminars and has shared his finding to over thousands of private and institutional investors. He has also been invited as a speaker for AIA, CMC Markets and Phillip Capital in Singapore, as well as Bursa Malaysia, CIMB Investment Bank Berhad and Kenanga Investment Bank Berhad in major cities in Malaysia.

Derick also provides global asset strategies for High Net Worth Individuals (HNMI) in Singapore, Malaysia, Indonesia, China, Myanmar and Vietnam to deploy and allocate their investment between different asset classes in different stages of macro market cycle.

Adding onto his list of achievements, 2019 was a breakthrough year for Timing & You as Derick developed a proprietary 3-dimensional T&Y Relative Risk Index (RRI™) which provides objective time-tested analysis that is not clouded by human bias to access the risk level in the system of the U.S. stock market.



**August 2020 T&Y Relative Risk Index (RRI)™**



The RRI™ analyses 14 different cyclical, technical, financial, credit, and economic indicators and composes of a correlation of 47 individual sub-models to tell at a glance whether the U.S. stock market environment is bullish, bearish, or somewhere in between.

“It was created to offer us guidance about the risk level of the U.S. equity market that is totally unbiased through utilizing proprietary models, Artificial Intelligence and huge database, and would provide a road map for the future,” he says.

On 2nd September, 2020, Derick’s prediction of Nasdaq going beyond the 12,000 mark since May 2020 came true when it closed at 12,056.44.

Evident of his milestones and achievements, Derick

was awarded the “2019 World Excellent Young Leader” by the prestigious Yazhou Zhoukan for his vision, courage and influence to drive positive change and be a force for good in the world.

Additionally, he is the Ambassador and Adviser for Samtrade FX, which is one of the fastest growing derivatives brokerage in Asia Pacific and the official Global FX Trading Partner for Cardiff City Football Club.

Timing & You also fulfils its Corporate Social Responsibility (CSR) through its Timing & You Foundation. One of the charity organisations that it supports is the Pertubuhan Pusat Kebajikan Destiny Welfare Centre in Kuala Lumpur.

To learn more about the Timing & You programme, visit [www.timingandyou.com](http://www.timingandyou.com).

# GIVING A DIGITAL BOOST TO BUSINESSES FOR A BETTER TOMORROW

**T**he Covid-19 outbreak had wreaked havoc globally and Malaysia was no exception to its impact. Businesses faced the possibility of closing down for good and many Malaysians nationwide risked losing their jobs in the midst of healthcare and economic crisis.

However, as the country was led by the finest leaders who managed to re-open the economy in stages, preventing another outcome which could have led to the worst, businesses have started seeing hope to keep going.

Playing their part to help businesses, in particular for the MSMEs, homegrown e-wallet player, Boost, has developed the Boost Business Payment Link. A contactless payment solution developed for MSME merchants which was introduced at the start of the Movement Control Order (MCO).

It allowed merchants to collect payments by sending a URL payment link directly to their customers via email, SMS or whatsapp, which in return enabled merchants to innovate their existing business model. They will also be helping merchants digitise and move offline-to-online (O2O) by setting up their own e-commerce catalogue that is integrated with the Boost Business Payment Link feature to allow a seamless end to end online journey.

The new offering by Boost has since seen an increase in transactions by 21 times to-date.

Mohd Khairil Abdullah, chief executive officer of Boost says, "In demonstrating the spirit of Malaysia, the rakyat has taken it upon themselves to support each other, showing strength through unity and reinforcing the importance of rebuilding the economy together."

He further states that while MSMEs have been hailed as the backbone of the economy, it takes consumer spending to spur economic recovery. Collectively, Malaysian businesses and consumers have the power to impact the economy positively and Malaysians understand this.

According to Boost's data, SME merchants under it performed better at maintaining earnings during the downturn compared to larger enterprises.

"This shows that Malaysian are aware of the impact of their purchasing power and naturally shifted towards supporting MSMEs by shopping and dining locally, and still continue to do so. This is why I am proud to be Malaysian," says Khairil.

The e-wallet which was launched in 2017 has since revolutionised the way Malaysian consumers transact as the country undergoes a digital transformation.

Boost has also aided MSMEs in the F&B, services and retail sector in their digital journey to make them more resilient in the long-term. As a result, Malaysians find it safer for them as digital transformations by businesses especially during a crisis such as the Covid-19 outbreak, also benefitted them.

Cashless payments has allowed many Malaysians nationwide to perform transactions in a safer method.

"While businesses in Malaysia continue to transform themselves to remain resilient, this Merdeka, let's make a conscious effort to continue safeguarding and supporting our family, friends, neighbors, colleagues and communities for the collective betterment of our nation. #KitaBoostKita," he says.

As part of our role as Malaysians to one another this 63rd Independence Day, let's continue supporting local businesses as they represent the Malaysian spirit of tenacity who have overcome one of the biggest hurdles both the country and the community has faced.

**CONTACTLESS WAYS** Malaysians are **STIMULATING OUR ECONOMY** to Merdeka from COVID-19

- 100%** increase in total user spend with Boost in August 2020 compared to December 2019.
- >90%** of user spend at MSME merchants during PENJANA is across F&B, retail and services sectors.
- 85%** increase in consumer spending at MSMEs in the month of July compared to April during MCO.
- 21x** increment in the number of transactions done through Boost Payment Link.

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**Stimulating the Nation's economy has never been more rewarding with cashback, amazing prizes and Boost coins!**



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...& many more

Use your Partner Wallet cashbacks before they expire!



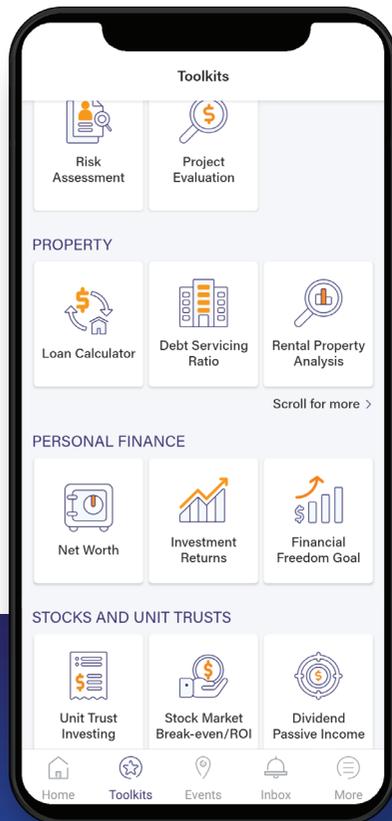
# EMPOWERING MALAYSIANS TO BECOME INFORMED INVESTORS ONE APP AT A TIME

**W**ith a goal to build 500 applications that focuses on enabling action, Reactive Labs, co-founded by George and Riza, aims to go niche in a massive way, serving underserved markets en masse by building applications to enable specific user goals rather than work towards a super app.

"500 applications would seem like a stretch for most Asian tech companies but we do remain optimistic as we feel Southeast Asia would become a hotbed of innovation in years to come, hopefully with the support of institutions and government agencies," the co-founders say.

And with a mission to develop applications that enable positive actions to achieve desired goals, this duo is on their way on achieving that mission with their first application, *duedi*. An app created to encourage and motivate investors to seek out information and knowledge before taking the plunge thus minimising potential risks. *Duedi* was born out of the need to focus on a specific niche in the investment market.

"Both of us, having been entrepreneurs and investors for over a decade in various industries, have seen first-



hand how many investors have lost money, sometimes even their life savings, from bad investments or in other cases, Ponzi schemes,” both George and Riza point out.

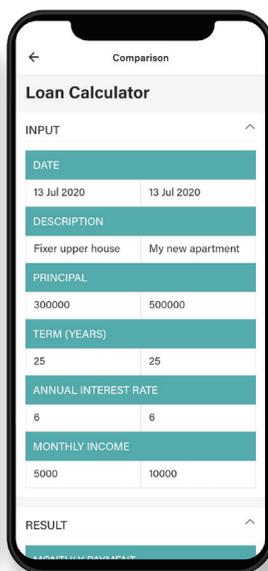
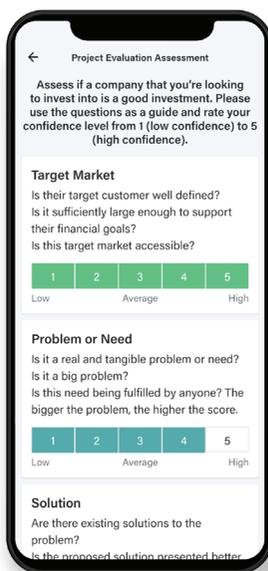
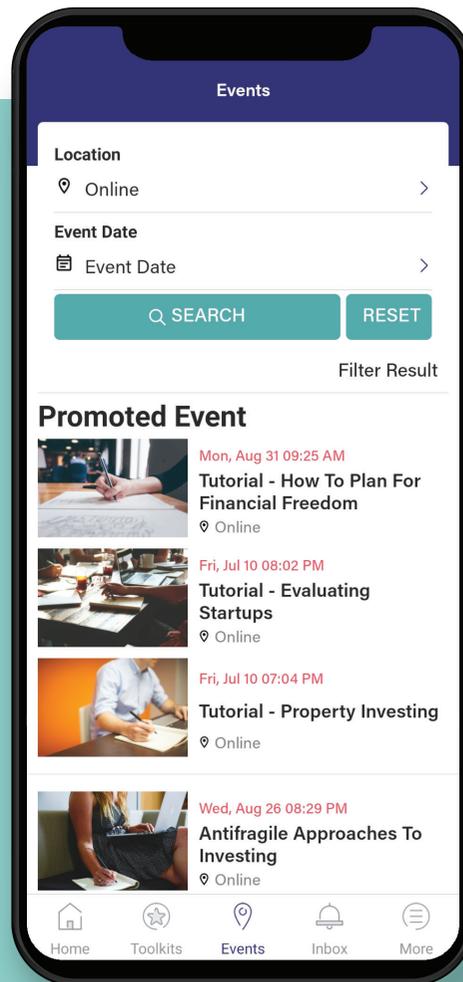
“This might sound a little odd but there are many applications or education programmes in the market that specifically focuses on motivation but we wanted to focus on enabling action. Our first application, for example, wanted to help reduce the fear of investing by supporting them with tools to make their own independent due diligence on as many investments as we can cover,” George added.

For their first app, duedi, the team at Reactive Labs hope to help Malaysians make informed decisions when it comes to investing. According to George, the number of scams during the Covid-19 outbreak had become more rampant as unscrupulous con artist prey on the fears and the financial distress of everyday Malaysians.

He believes that investing during the period can be potentially lucrative but fear and greed causes intelligence to go out the window, making even the brightest of minds suspect to bad investment decisions. “We feel it’s especially important now for financial literacy to increase especially as we enter into a critical period when moratoriums expire and no clear vaccine is in sight in the short term,” says George.

“Once an investor has done due diligence, they would have the confidence to invest, thus enabling them to make informed decisions,” says Riza, who adds that is the driving force behind all their existing and future application developments. “The areas we cover are heavily inspired by Nassim Taleb as we strive to enable the application of anti-fragility to all aspects of daily life by limited negative effects of downsides and enabling unbounded potential upsides,” he adds.

Duedi is both available on IOS and Google Play



Riza Abd Aziz



# CHANGE YOUR LIFE WITH COWAY

Quality of life has been a factor Malaysians have always prioritised, be it outside or inside our homes. And as we spend more time at home and office to protect ourselves from the smoke dust and smog outside, indoor air quality has become even more important. According to United States Environmental Protection Agency, the levels of indoor air pollutants are often 2 to 5 times higher than outdoor.

Indoor air pollutants include chemical pollution from household cleaning supplies or building materials like paint; and dampness and mould that leads to microbial (bacteria) pollution.

This exposes young children and the elderly who tend to spend more time indoors to higher degree of indoor air pollutants. Some of the symptoms that are caused by poor indoor air quality include headache, dryness and irritation of the eyes, fatigue, dizziness, sinus congestion as well as coughing and sneezing.

Therefore, a clean home with clean and fresh indoor air will be important as it directly impacts the health and safety of your loved ones.

There are several ways to improve indoor air quality, while one of the easiest and carefree ways would definitely be air purifiers. All you have to do is place them in your home and they would get the job done for you.

Over the past years, Coway, a holistic life-care company, has dedicated itself to changing and improving lives by delivering clean water, fresh air and a good sleep for everyone with its affordable and high-quality range of household products, including their air purifiers.





STORM  
AP-1516D

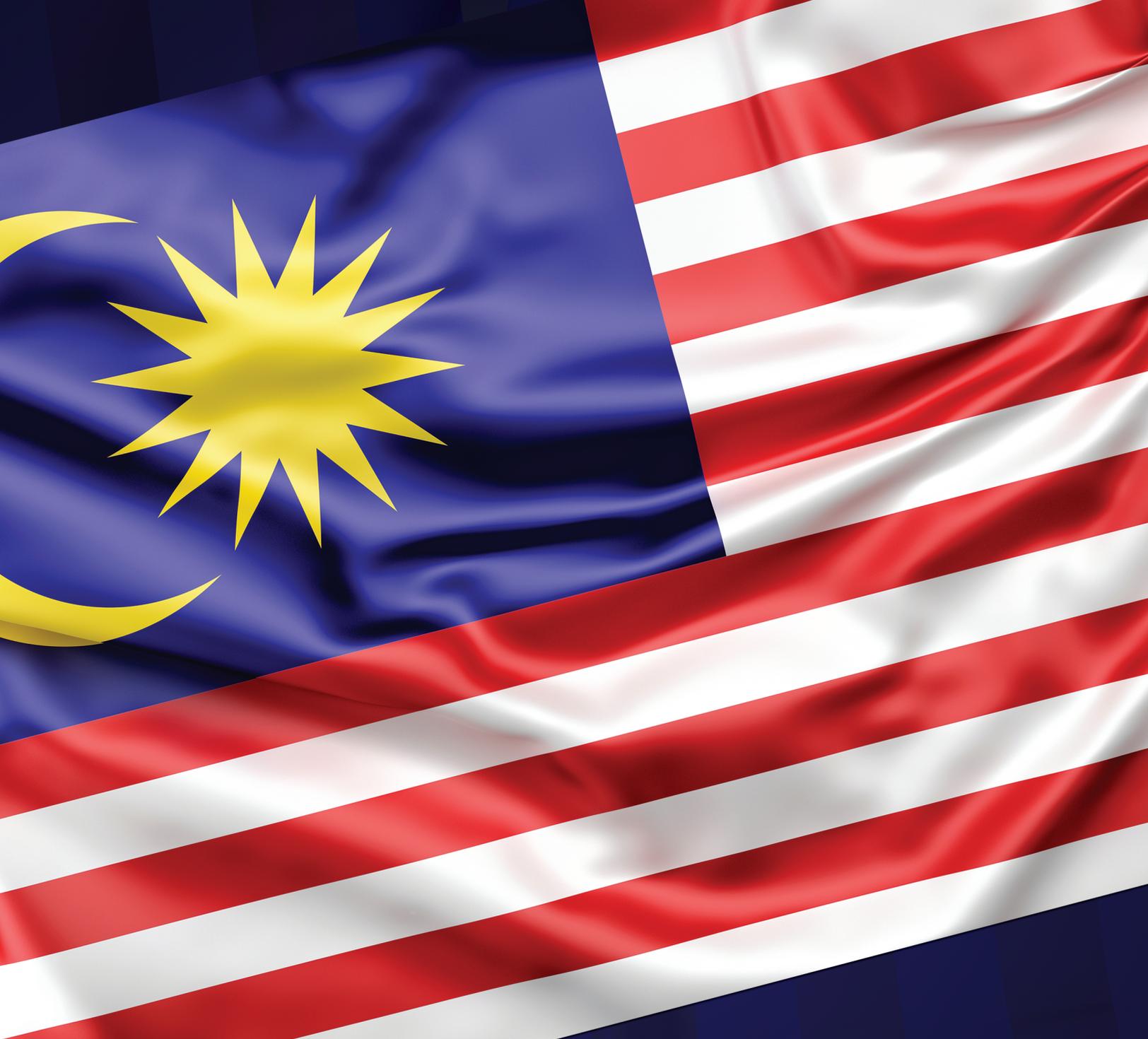
Coway offers a series of innovative hi-tech air purifiers which could fulfil different needs and requirements, such as household size concerns, budget-friendly, smart features, child safety lock, modern designs that could fit perfectly in your homes.

With fellow Malaysians in mind while developing their products, Coway's STORM air purifier comes with haze mode to comprehend the seasonal haze issue Malaysians faced each year, providing a more powerful air circulation and multidirectional air flows to help keep you and your family happy and healthy always.

You can choose to pay an outright price to purchase them for your home, which comes with a free 1-year maintenance service or you can opt for the monthly subscription scheme option which comes with a free 5-year maintenance service. Coway offers the most frequent maintenance service in the market, which is once every two months, keeping your air purifiers in tip-top shape.

If you are looking for a healthier home either for yourself or for your parents, what better way to celebrate the upcoming Malaysia Day than to do it with a Coway air purifier.

For more information, kindly log on to [www.coway.com.my](http://www.coway.com.my), visit Facebook (@CowayMalaysia) or contact 1800-888-111.



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**MERDEKA**

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15th Anniversary  
**BUSINESS TODAY**

Kita terus berdiri hari ini kerana kita tabah menempuhi cabaran,  
kerana kita jaga kita.

**Kita akan kembali teguh. Bersama.**



## Selamat Hari Kebangsaan Ke-63

Tonton video #KembaliTeguh di  TM Group, sebagai penghormatan ditujukan khas untuk rakyat Malaysia.