

HAPPY CHINESE
NEW YEAR



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Selangor JOURNAL

EMPOWERING KISS

It empowers mothers, it exudes compassion. People embrace the Kasih Ibu Smart Selangor (KISS), the Selangor government's latest people-centric initiative to help the lower-income group

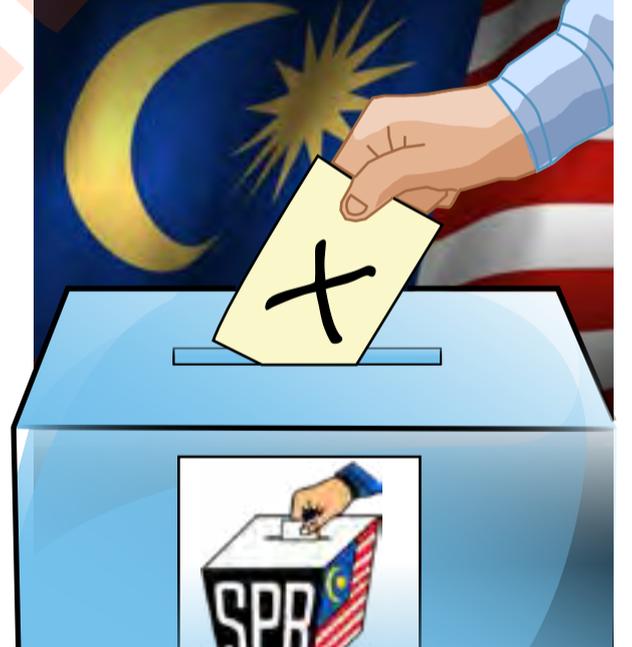
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MAKE EVERY VOTE COUNT

It is important for the people to exercise their fundamental right to vote

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KASIH IBU SMART SELANGOR

Selangor Masa Depan Malaysia



KISS
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Dato' Seri Mohamed Azmin bin Ali
Menteri Besar Selangor

Major boost for S'gor-Japan business ties

THE business relationship between Selangor and Japan has chalked up another milestone with the signing of a joint-venture deal between GS Paper (GSPP) and Worldwide Holdings in Tokyo.

Selangor Menteri Besar Dato' Seri Mohamed Azmin Ali said the collaboration is a manifestation of a sustainable and growing business relationship between Selangor and Japan.

Significantly, this deal will pave the way for a RM1.26 billion expansion of GSPP's current paper mill business in Kuala Langat, Azmin said in a statement on Jan 25.

"This is a synergistic collaboration and let us congratulate both sides for finally achieving this success. Omeidetou gozaimasu!"

"We welcome GSPP and by being a partner with Worldwide Holdings Berhad, you are therefore a partner with the state of Selangor," he said.

Japanese investment in Selangor has been growing and remains dominant of the top foreign investors.

Selangor continues to draw investments and will be a hub for the Asean region, Azmin said.



Property-related taxes not main cause of rising cost of living

THE Asli Centre for Public Policy Studies has rebutted a claim by a Putrajaya official that "property-related taxes are the main cause of increase in cost of living" in Pakatan Harapan-ruled Selangor and Penang.

Its chairman Tan Sri Ramon Navaratnam said while it is agreed that any tax would add to the cost of living, property-related taxes could not be the main culprit for the rising cost of living in Selangor, Penang or anywhere else in Malaysia.

He lamented that inflation and cost of living have been steadily rising over the years while the incomes of the poor have remained relatively low.

"Hence workers and low-income earners feel the pinch of higher and rising prices, much more than anyone else and it hurts badly," Ramon said in a letter published in the Sun newspaper on Jan 24.

Responding to articles written by the prime minister's special officer Isham Jalil, Ramon said there are many other causes of price increases and these factors cannot be ignored.

He listed some of the causes as:

- First, our economic structure needs much more reform. Our demand for goods and services is greater than the supply of

goods and services. This leads to disequilibrium and that is the fundamental cause for rising prices.

- This structural problem can be caused by several factors. These include low productivity, inefficiencies in our economic system, too much protection for special groups and even too much politicking.
- Our weak ringgit can raise import prices. Higher import prices lead to higher costs for our consumer goods and services. Most of our food is imported or has foreign import content thus raising our prices. Even our nasi lemak, kuay teow, roti canai and thosai have imported higher priced ingredients. Hence Malaysians are paying more for less.
- Corruption is high and widespread and is adding to extra costs to doing business. Of course, the businessmen and traders will suffer from lower profits due to forced corruption. Hence they transfer their losses to the consumers, like all of us.
- Government expenditures that are imprudently spent as indicated repeatedly in the Auditor-General's Reports also cause higher costs of goods and services. Leak-

ages can drown us in time.

He said the higher cost of living is eroding the people's standards of living and quality of life, and the poor and low-income groups are suffering the most.

Ramon said the latest Oxfam report pointed out that "The world's richest 1% made 82% of the wealth created last year, while the poorest half of the population received none" is a serious indictment against the whole world.

"Income and wealth disparities are also widening here in our own country. Rising costs of living are worsening the socio, economic and even the political situation.

"That is why people like Prof K. S. Jomo, Tan Sri Sherif Kassim, Prof Lin See Yan, Prof Andrew Shang, myself and many others have been calling for a long time for more major socio-economic and even political reforms," he added.

He expressed hope that all political leaders and parties will provide manifestos that will address the many basic underlying long-term structural problems and sincerely follow through regardless of who forms the government.

"Malaysia and Malaysians must come first, rather than political parties and individual politicians, please."

Health insurance for S'gor state civil servants

SELANGOR has introduced a health insurance scheme which will benefit more than 10,000 employees in the lower grades of the state civil service.

Selangor Menteri Besar Dato' Seri Mohamed Azmin Ali launched the "Skim Peduli Sihat Penjawat Awam Selangor" after praising the state's civil service for its hard work and contributions to the state's progress over the past year.

"The takaful scheme is an endeavour to help Selangor civil service members obtain quality healthcare.

"The scheme will guarantee protection to over 10,000 personnel of grade 44 and below," he said when launching the scheme at the monthly state civil service gathering in Shah Alam on Jan 29.

He said the scheme offers hospitalisation benefits of up to RM10,000 annually to each policyholder as well as payments for death and permanent disability.

Those eligible for the scheme include administrative assistants, enforcement personnel and drivers.

"The welfare of civil servants is always close to my heart. While there are negative voices calling for the civil service to be trimmed, I take a different view," added Azmin, who also distributed the "Kad Peduli Sihat" to 10 recipients.

The "Skim Peduli Sihat", which is part of the state's Inisiatif Peduli Rakyat (IPR), has been allocated RM125 million a year to help ease the people's burden in the face of rising cost of living.

Malaysiakini reported Azmin as saying that Selangor had started the year with a "big bang", with a recent state government mission to Japan bringing home a new investment by Oji Group worth RM1.26 billion related to industrial water supply in Selangor.

Others, he said, include investments from logistic firm Nippon Express and other Japanese firms exceeding RM500 million.

Azmin said while foreign investment is welcome, "investments must benefit the people and the state without jeopardising the sovereignty and interests of the state".

Selangor's empowering KISS for cash-strapped mothers

Selangor has implemented the "Kasih Ibu Smart Selangor" (KISS) aid scheme, a unique people-centric initiative to help mothers of low-income families cope with the rising cost of living.

It is noteworthy that KISS will empower some 30,000 womenfolk by channelling the aid through mothers, in recognition of their important role in managing household finances.

Selangor Menteri Besar Dato' Seri Mohamed Azmin Ali said the Selangor government had allocated RM72 million for KISS, which is aimed at improving the well-being of families, including those headed by single mothers.

Selangor is the first state to implement this initiative to help intensify the country's women development agenda, Azmin said when launching KISS in Kuala Selangor on Jan 22.

This commitment is in line with the objective of the Selangor Women Policy, which is to enhance the socio-economic status and autonomy of marginalised women, he added.

"Through this initiative, the



KISS participants at the launch in Kuala Selangor

state government extends aid worth RM2,400 per year or RM200 per month to every eligible mother.

"KISS participants can get basic food supply such as rice, cooking oil and flour, as well as school uniforms and equipment for children from more than 500 supermarkets and grocery shops like Giant Hypermarket, 99 Speedmart and Pusat Pakaian Hari-Hari which are registered (for the scheme)," he said.

More than 1,000 people at-

tended the launch of KISS at the Kampung Permatang public field, which saw the inaugural distribution of 700 KISS welfare cards to eligible mothers from the Pendang, Ijok and Bukit Melawati constituencies.

The scheme is open to those whose monthly household income is not more than RM2,000, are Selangor people or have resided in the state for more than 10 years, and are registered voters in Selangor. It is also open to single moth-

ers with children or dependents below 21 years old.

"I am thankful that the KISS programme has received overwhelming support from mothers in Selangor.

"This proves that the state government's policies and programmes fulfil the aspirations of the rakyat and the objective of empowering mothers and women folk," Azmin said.

The entire RM72 million will be fully utilised in 2018 to aid the bottom 40 per cent income (B40) group.

In less than a month since registration started, more than 100,000 Selangorians have applied for KISS, with some state constituencies receiving up to 3,000 applications.

Meanwhile, Selangor Health, Welfare, Women and Family Affairs Exco Dr Daroyah Alwi said KISS is the Pakatan Harapan state government's way of helping low-income families deal with the high cost of living fuelled by the goods and services tax (GST).

Speaking to The Malaysian Insight ahead of the KISS launch, Daroyah said GST had increased the rate of inflation since it was in-

troduced by the Barisan Nasional administration in 2014.

Inflation, or the rate at which prices increased for goods and services, had averaged four per cent in 2017, according to economists.

She dismissed claims that KISS was a ploy to win over votes as it was launched this year when the 14th general election will be held.

"Ever since 2014, the public has been squeezed by the GST. The rise in the prices of goods and our weak ringgit was a big impact on our economy," Daroyah told the news portal.

"This is Selangor's way of helping at least the B40 group of people," she said.

She said the state chose to channel aid through the mothers of low-income households as they were the ones responsible for buying the family's groceries.

"We will look at a household's dependents. We will also consider women who are looking after their ageing parents and those caring for disabled children."

Applications can be made online at www.kiss.com.my or at the service centres of Selangor state elected representatives.

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Vote to let your voice be heard

Given the fact that this is election year, it's not surprising that news on the Election Commission (EC) and voting has hogged the limelight.

It is also not surprising that the EC has dominated the headlines for the wrong reasons – phantom voters, a questionable redelineation exercise, inexplicable transfers of voters, and other developments that critics allege were engineered to favour the ruling BN.

After all, many people feel that the EC has fallen short in its role as an independent body that was set up to conduct free and fair elections in the country.

But what is surprising is that this time around there are calls to boycott the polls or to deliberately spoil the vote as a sign of protest.

Hashtags “undirosak” and “boikotpru14” have been making their rounds on social media recently. It is believed that the reason behind the campaign is unhappiness, especially among younger voters, with Pakatan Harapan's decision to name Dr Mahathir Mohamad as its candidate for prime minister.

Student activist Anis Syafiqah Yusof said youth advocating a boycott were being countered by other youth who want to give the opposition a chance.

“These youths are just as politically aware and want people to come out and vote. They want to see a huge turnout on voting day,” Anis told the FMT news portal.

Anis had led the “Tangkap MO1” rally in August 2016 to press



VOTERS MUST COME OUT IN FULL FORCE TO AT LEAST SEND A STRONG OPPOSITION TO THE DEWAN RAKYAT

MARIA CHIN ABDULLAH
BERSIH 2.0 CHIEF



for action against Prime Minister Najib Razak in the wake of investigations into 1MDB funds in the United States.

It is definitely disturbing that the boycott campaign was organised by people who are politically aware and, by extension, cognisant of the effects of a low turnout on polling day. Records show that poor voter turnouts usually favoured BN.

To be sure, eligible voters have every right to opt not to vote. There are no laws to punish people who are registered to vote but who failed to cast their ballots. Neither

anyone be hauled up for messing up their ballot paper.

In the cacophony of noises made by pro- and anti-boycott lobbies, voters can be easily confused. To vote or not to vote?

Among those who have spoken out strongly against the movement advocating a boycott are former Bar Council chairperson Ambiga Sreenevasan, Bersih 2.0 chief Maria Chin Abdullah and the G25 group of eminent Malay moderates.

Ambiga has pleaded with those who are unsure to realise that every single vote matters and that by voting they are at least doing it for the rakyat who are voting, so that their efforts are not in vain.

“This is not the election to boycott or spoil your vote because the nation cannot afford for the present state of affairs to continue. By not picking a side or by not voting, you may believe you are punishing both parties. The reality is, you are punishing only one. You know which one,” Ambiga said in a statement.

Maria was just as forceful in making her case, saying that a high voter turnout for GE12 in 2008 resulted in BN losing five states, including the Federal Territory of Kuala Lumpur, to the opposition and its two-thirds majority in the Dewan Rakyat.

“Voters must come out in full force to at least send a strong opposition to the Dewan Rakyat,” she told the Malaysian Bar's symposium on “Constitutional Law: Rule of Law in Jeopardy?” in Kuala Lumpur on Jan 11.

Maria said a high turnout would also send a strong message that MPs and assemblymen must be accountable to the people who elected them.

“Do not stay away from polling stations on election day. Every vote counts and could make a difference,” she said, adding that Bersih still expected a national average turnout of 85 percent due to the widely expected intense contest among political parties.

We should all remember that our vote carries with it a heavy burden – a vote cast by an ordinary person may well change the course of the nation forever. Voting is not a matter to be taken lightly.

Perhaps, the G25 sums up the issue best when ending its statement urging the people to exercise their fundamental right to vote.

“We must all live in hope because that is the only way we can progress. Let us all go out in full force to vote in GE14 and make our country great again.”

Ku Li warns of severe ramifications of ballooning debt

FORMER finance minister Tengku Razaleigh Hamzah has added to the chorus of concerns about the federal government's staggering debt of RM687.43 billion, saying unproductive spending by the govern-

ment does not benefit the people.

Tengku Razaleigh, the Gua Musang MP, said the country's debt situation prevented the government from providing a universally accepted level of economic well-

being for its people.

“I would say, at the risk of stating the obvious, that our political leadership needs to be sensitive to and care for the economic wellbeing of the masses.

“This level of comfort is to ensure that the people are not unnecessarily burdened by financial pressures that are out of proportion to the national ability to handle and manage.

“In this regard, the sad reality is that our leadership has failed to keep in check the national debt that our country is in,” said the longest-serving lawmaker in the Dewan Rakyat.

He said this at a public forum on “Reforms for a Progressive Malaysia”, which was organised by the G25 group of eminent Malays in Shah Alam on Jan 27.

“As of September 2017, our sovereign debt stands at RM687.43 billion, a 7-and-a-half-fold rise against the amount of RM91 billion in 1997.

“I should like to add that getting the country into debt to service old ones does not benefit the people. However, rais-

ing debt as a means to finance economic growth is justifiable,” he said.

He said the ordinary people he met were griping about their ever-growing financial burden and grumbling about the increasing cost of food and other necessities.

The Umno veteran said the rippling effect of unbridled sovereign debts could create a negative impact on the people's lives.

“It could stagnate income. Additionally, there is the probability of capital flight because of the general perception that investment opportunities are curtailed,” he added.

He also lamented that the country's household debt – currently the highest in Asia – continues to rise.

Tengku Razaleigh said some people had suggested that the country's sovereign debt situation had come about partly because of the collusion between business and politics wherein the former would turn to the latter for help when it is in dire straits.

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GRAPHIC & LAYOUT : Unit Grafik CCSB

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Sharing Selangor's Smart State Initiatives Globally

The Selangor state government participated at the Barcelona Smart City Expo World Congress (SCEWC) from the 14th to 17th of November last year. Y.B. Dato' Teng Chang Khim, Selangor State Exco for Investment, Industry, Trade and Transportation headed the delegation together with Dato' Hasan Azhari of Invest Selangor and YM Raja Shahreen Raja Othman, Group CEO of Menteri Besar Incorporated (MBI) – the investment arm of the Selangor state government. The delegation, although small was fortunate to have the Raja Muda of Selangor, DTYM Tengku Amir Shah Ibni Sultan Sharafuddin Idris Shah to officiate Selangor's exhibition booth and to grace proceedings during the 4-day international conference. The SCEWC 2017 had over 17,000 professional visitors, 600 exhibitors, from more than 650 cities and brought together over 400 experts and thought leaders.



Despite the fact that this was the state government's maiden attempt at hosting an exhibition booth at a prestigious international event on a shoe-string budget, the booth attracted a high level of interest from visitors ranging from academics, global technology vendors, smart city advisors, city municipalities, start-ups and also other governments involved in the development or implementation of smart city policies and technologies who were keen to assist in the development of Smart Selangor.

Although the state's exhibition booth was simple and displayed only wall posters on completed and ongoing initiatives, it garnered back-to-back daily engage-

ments on the first two days where visitors requested more details on Smart Selangor and its initiatives.

The exhibition booth was jointly designed by MBI, Smart Selangor Delivery Unit (SSDU), Invest Selangor, Selangor Information Technology & Ecommerce Council (SITEC), Majlis Perbandaran Petaling Jaya (MBPJ), Majlis Perbandaran Sepang (MPSp), KDEB Waste Management, Telekom Malaysia and Central Spectrum Sdn Bhd, as a joint attempt to encourage trade flow into Selangor, particularly Smart City technologies, and to create awareness amongst global vendors of our Smart Selangor Smart State initiatives.

IN RETROSPECT – WHERE DO WE GO FROM HERE?

The 600 exhibition booths by cities and vendors mostly displayed smart city technologies and citizen solutions. It was clear that not many had presented the impact of implementation on its citizens. Perhaps it is not trivial to quantify the full impact on 'quality of life' despite this being the aim of any smart city implementation. But how does one quantify progress in any implementation without being able to measure it? Take 'happiness' for example, where scholars are still developing a holistic measure of this. I believe this will soon be developed as Dubai already has aspirations to become a 'happy city'.

This begs the question of how do we position Selangor in all this, be it in the global context, in the Malaysian context and the regional context? Are we merely



a follower of others or perhaps there is room for us to become the thought leader in some niche areas unique to us as a society that is quite diverse economically and culturally?

Having an answer to these is crucial in that at least it provides us with a direction and clear targets. It may not be the absolutely correct answer but at least it provides a clear signal and hope to the people of Selangor that the State leadership is serious in improving their quality of life under the Smart Selangor Smart State program.

Barcelona provided us with the possibilities but in the end, it is up to us to chart our course and continue to deliver impactful initiatives under the Smart State vision as coined by Y.A.B. Dato' Seri Mohamed Azmin Ali in 2016:

"We need a more inclusive and citizen-led ecosystem with greater opportunities, with its people spurring economic growth and innovation that will ensure that the rakyat is more involved and by 2025, a smart state status will be obtained."

Clearly the need to encourage the culture of innovation which would spur

new economic growth has to be underlined by encouraging a greater degree of involvement and collaboration between the citizens and the government. Now, that connection between the citizens and government has been made closer through a citizen engagement mobile application called 'Community Opinions On-Line' (COOL), developed by the Smart Selangor Delivery Unit. This application allows the state government to understand citizen sentiment through surveys and also allows citizens to share local ideas directly with the state government.

Perhaps this year, we will be able to share some of our success stories again in Barcelona on how Smart Selangor had leveraged on successful citizen collaboration in developing the state. In the end, our Smart State on 2025 should clearly be a true manifestation of the ideas, ideals and aspirations of the Smart citizens of Selangor.

Dr Fahmi Ngah
Deputy Director
Smart Selangor Delivery Unit

BY CHOW YONG NENG

When my children were embarking on their primary school education in the early 2000s, there were only two choices for parents: (a) state-funded primary schools (either national school – SK where full funding is provided or vernacular school – SJK(C) for Chinese and SJK(T) for Tamil where partial funding is provided) or (b) private academic schools offering the national curriculum.

Unless one's children have been living overseas, Malaysians were not allowed to enrol in international schools even if you have the means to do so. Gradually, the rules governing the enrollment of Malaysian children at international schools were relaxed, culminating in the watershed decision in 2012 to remove the final hurdle of 40 per cent maximum quota of Malaysian students at such schools.

CHOICES GALORE!

Today, parents have a lot more options when it comes to choosing the type of schools for their children. Aside from (a) and (b) above, parents of primary school children have two more choices, namely (c) international schools and (d) homeschool centres. The financial commitments now range from "near zero" for the state-funded/controlled SK, SJK(C) and SJK(T), modest commitments of a few hundred to over two thousand ringgit per month for private schools and homeschool centres, to over RM100,000 a year for international schools at the top end of the market.

As shown in Table 1, there are 433 private schools of various types in Malaysia, including the 16 "Expatriate Schools" which are

More private options mean better schooling choices?

Table 1 NON-STATE FUNDED SCHOOLS IN MALAYSIA

Type of school	Number of Institutions	Remark
International School	130	
Expatriate School	16	*
Academic School (Primary)	60	#
Academic School (Secondary)	66	#
Religious School (Primary)	54	
Religious School (Secondary)	32	
Independent Chinese Secondary School	60	##
Special Education School	15	
Total	433	

Source: Ministry of Education

* For relevant expatriate community only

Offering national curriculum

Offering own curriculum under an umbrella body

the only ones not meant for Malaysians.

PHENOMENAL GROWTH OF THE INTERNATIONAL SCHOOL SEGMENT

The international school segment has seen a phenomenal growth from 26 schools in 2000 to 67 schools in 2009 and to 130 schools in 2017, surpassing the target of 100 schools set in the Malaysian Education Blueprint 2013-2025 as part of the Economic Transformation Programme. By 2016, the international school segment collectively enrolled 61,156 students, with 39,161 (over 64 per cent) being Malaysians, and this figure is

still on an upward trend now.

As shown in Table 2, the bulk of these international schools are found in the Greater Klang Valley (home to over half of the schools), Johor (11.54 per cent) and Penang (8.46 per cent) while Perlis is the only state without a single international school.

THE "UNNOTICED"

Parallel growth (seemingly unnoticed by many, including the powers that be) is seen in the homeschool and iGCSE centres segment. Most of these homeschool centres use curriculum and teaching resources sourced typically from the UK and US to cater to primary school-aged children.

While some are affiliated in some way with churches, there are many which function as for-profit centres. The iGCSE tuition centres provide secondary curriculum, mostly to prepare older children to take the iGCSE examination from the UK. There are no published figures on the number of these centres but one can find many such establishments in suburban townships such as Subang Jaya, Kota Damansara and Petaling Jaya. You just have to Google the phrase "iGCSE tuition centre" or "homeschool" to be greeted with a good number of advertisements of these centres.

HOW DO SCHOOLS UNDER MOE'S PURVIEW FAIR?

Despite the onslaught by these newer private players, the state-funded schools are just about holding their ground, especially in the primary school segment where SK and SJK(C) are still the preferred options for the majority of Malaysian parents, but increasingly they

too are seeing an erosion of their "market share".

For the past five years, it has been reported that SJK(C)s collectively have "lost" over 2,000 new students every year, culminating in a total reduction over five years of more than 41,000 students. The lower birth rate of Chinese Malaysians and the trend of switching to private players were cited as the main reasons for the drop. This is despite the significant year-on-year increase in enrollment at SJK(C) by non-Chinese Malaysians which total around 100,000 or over 18 per cent of the SJK(C)s student population in 2017.

Interestingly, Independent Chinese Secondary (ICS) schools overall are also seeing a reduction in enrollment over the last few years. However, this reduction is not evenly distributed across all 60 schools. Those ICS schools located in urban areas are bursting at their seams, with some having an applicant rejection rate of close to 50 per cent. This is not surprising as many parents have realised that ICS schools present a cheap alternative to international schools because many offer iGCSE curriculum in addition to their own curriculum.

WHAT YOU MUST KNOW IF YOU'RE CONTEMPLATING GOING PRIVATE

With the increasing switch to private education for primary and secondary students, one question begs an answer urgently, "Do more choices always lead to better choices?"

For parents contemplating private school education for their offspring, the following points should be considered:

- Apart from private schools of-

fering the national curriculum (and some ICS schools which prepare students to take the Sijil Pelajaran Malaysia [SPM]), the lack of a government-recognised qualification, especially SPM, for students educated at international schools or a homeschool centre must be fully considered. SPM is crucial for Malaysian students to gain entry into employment in the public sector and for professional practice, for example legal practice, a career in medical and allied health areas, etc.

- Without SPM qualification a Malaysian student will not have access to public tertiary institutions as well as public vocational institutions.
- The lack of SPM could also spell trouble in the future, for example in the licensing of certain business or profession which may require the applicant to have gone through secondary school up to SPM level.
- The quality of schooling, especially those not under the purview of the Ministry of Education (MOE) such as homeschooling centres or iGCSE tuition centres, cannot be easily monitored and assured.
- The transferability of homeschool curriculum is very variable, and highly centre-dependent. Thus unlike schools in the national or established ICS system, a child following his/her family relocating to another state or city may not be able to "transfer" all his/her academic attainment easily.
- Parents of children not enrolled in an approved institution (either a state-funded primary school, an approved private or international school) at age seven may have violated Section 29A of the Education Act (1996). Thus parents who send their seven-year-old offspring to homeschool centres run the risk of breaking the law.
- Malaysian holders of qualifications other than SPM may find themselves locked out of local private colleges in the future as the current permission for acceptance by private colleges of these students (mainly holding iGCSE qualifications) can be revoked any time without warning. If this happens, these students will have no choice but to pursue their tertiary education overseas.

Dr Chow Yong Neng has served in the higher education industry for close to 22 years. He takes great interest in issues relating to education.

Table 2 DISTRIBUTION OF INTERNATIONAL SCHOOLS IN MALAYSIA

Region	Number of Institutions	% of total
Selangor	44	33.85%
Kuala Lumpur	21	16.15%
Johor	15	11.54%
Penang	11	8.46%
Negeri Sembilan	7	5.38%
Perak	5	3.85%
Sarawak	5	3.85%
Melaka	4	3.08%
Sabah	4	3.08%
Pahang	4	3.08%
Kedah	3	2.31%
Terengganu	2	1.54%
Putrajaya	2	1.54%
Kelantan	2	1.54%
Labuan	1	0.77%
Perlis	0	0.00%
Total	130	100%

(Source: Ministry of Education)

Stronger ringgit not good indicator of recovering economy

BY AMIN ISKANDAR

A strengthening ringgit and higher share market do not mean better times for Malaysians, said an economist.

DM Analytics founder and chief economist Dr Muhammed Abdul Khalid said the two factors were not the only indicators of a recovering economy.

"Just because the ringgit strengthened from RM4 to RM3.9 to the US dollar does not mean the economy is in good shape. Those who say so have poor memory and narrow thinking.

"They forgot that between 2011 and last October, the ringgit fell almost 40 per cent. In 2016, the ringgit fell 5 per cent, and the year before that, it fell 23 per cent. The ringgit is still weak compared with a few years ago," he told *The Malaysian Insight* in Kuala Lumpur.

Muhammed, who authored *The Colours of Inequality: Ethnicity, Class, Income and Wealth in Malaysia*, said more reliable indicators of a recovering economy included improved skilled job opportunities, wage increases, improved living standards and a more equitable distribution of wealth.

"We need to take a long-term view. It's not just about having a weakened US dollar. In fact, our currency has weakened against that of some of our neighbours.

"Since 2012, our currency has weakened compared with the Filipino peso, the Thai baht and we've fared worse even against Bangla-



desh's currency," he said.

Earlier this month, the ringgit rose to its highest level to the US dollar since last August due to rising crude oil prices.

Some economists have said the coming 14th general election (GE14) and strengthening of the ringgit caused the rise in the FTSE Bursa Malaysia KLCI Index, which recorded its best performance this month.

Muhammed, who previously served with Khazanah Research Institute (KRI) and the Institute of Strategic and International Studies (ISIS), said if rising stock market indexes were used as an indicator of a good economy, then Venezuela's economy could be used as a comparison.

"Last year, which country saw

the largest rise in its stock market? Venezuela rose almost 4,000 per cent. It's economy shrank 20 per cent the previous year," Muhammed said.

GDP OR THE PEOPLE'S WELL-BEING?

According to Muhammed, in assessing how well an economy is doing, a fundamental aspect that needs to be considered is: are lower-income groups benefitting?

"I stress less reliance on GDP, like those bank analysts. They are engrossed with GDP.

"GDP only reflects the output of a country. It does not tell us if the growth is due to increasing debt, whether we have polluted the forests and rivers or whether

the growth is truly benefitting the people.

"Cutting down trees so we can export more timber, polluting rivers so we profit when we export bauxite and so on may be good for GDP numbers, but is that what we really want?

"A few years ago, Italy's GDP increased 1 per cent because they added prostitution and drug sales into its GDP tabulation.

"GDP is not an indicator of the people's well-being. Equating GDP with that is rather foolish. The issues on the ground – jobs and equal opportunities – that's more important," he said.

Muhammed said although Malaysia's economy growth was projected to increase in 2018, he was doubtful that lower-income

earners would experience any improvements.

"The government has the right goals, as outlined in the 11th Malaysia Plan, but it should be judicious in implementing those policies.

"One good indicator would be that lower-income households (B40) would benefit more compared with the middle or upper classes," said the Penang-born economist.

According to Muhammed, the economy of a country is in good shape when all strata of society benefit.

"Everyone should benefit, not just those at the bottom, but those at the top as well. However, the effects of economic growth should be higher for lower-income groups.

"This has not happened recently. Why do I say this? Because even though, between 2014 and 2016, the economy grew, the gap between the poor and rich didn't change," Muhammed said.

"In fact, data from the Economic Planning Unit (EPU) showed that actual income in the lower-income group actually fell, not increased," he said.

The 2016 household income report by EPU had showed that share of total income for B40 households fell from 16.8 per cent in 2014 to 16.4 per cent in 2016.

"So, should we be proud about GDP when the poor are being left behind? The clear answer is 'no'."

This story was first published by The Malaysian Insight on Jan 21, 2018.

Malaysia's high growth sugarcoated, says BNM ex-deputy governor

MALAYSIA'S economic growth does not reflect the harsh reality on the ground and in fact masks signs of economic fatigue, according to a former Bank Negara Malaysia deputy governor.

Lin See-Yan was reported as saying that there were ample indications that the economy was not strong despite the pretty picture painted by the government.

"The real growth has lost its edge. High growth is sugarcoated. It masked signs of fatigue (economy).

"There is a huge disconnect between government statistics and the experience on the street," news portal *Berita Daily* quoted him as saying.

Lin was speaking at a forum entitled 'TN50: The Road Ahead', which was held at Sunway University in Petaling Jaya on Jan 12.

Lin also criticised a recent World Bank report which gave a favourable projection of Malaysia's eco-



Lin See-Yan

nomical growth in 2017 and this year.

"The retailers in Mid Valley don't see the 5.5 per cent growth even though there are 250 businesses waiting to take up shops.

"The retailer association's surveys show that the retail sales are down," he was quoted as saying.

Lin blamed this on the loss of

purchasing power caused by a weakened ringgit.

"Everything we have is imported. We are paying the price of a weak currency.

"If people say the economy is strong, why is the currency weak? Why is there no FDI?" he said.

"Why is the youth unemployment rate so high?" said Lin, who is also Sunway University's research professor.

The World Bank projects Malaysia's economy to continue at a strong pace of 5.2 per cent in 2018, though slightly slower compared with the expected 5.8 per cent growth in 2017.

The World Bank's Malaysia Economic Monitor report issued on Dec 14 said the 5.8 per cent on-year growth would be the country's highest annual growth rate since 2014.

"Accelerated growth has been fuelled by strengthening domestic

demand, improved labour market conditions, and wage growth, as well as improved external demand for Malaysia's manufactured products and commodity exports. Capital expenditure has also increased due to higher private and public investment," it said.

Lin also said the government should be in the business of administering the country and not competing with the private sector.

"First, reform for the government. Do what you say you would do.

"The role of the government is to facilitate, not compete with private sector."

TN50 is the acronym for national transformation policy under Prime Minister Najib Razak's administration which aims to develop the nation holistically by 2050 via consultation with the public.

Lin also urged the government to carry out total educational reforms as the nation needed local

talent.

"Second education. We will need real reforms from kindergarten to university. We need the local talents and technicalities," he said.

He also suggested that Malaysia use local labour instead of relying on cheap labour from foreign countries.

"Move away from cheap labour. Retain university graduates and grow the industries," said Lin in response to a question from the floor.

Lin also predicted a global recession to take place in the next 18 months due to unemployment rates in US hovering at four per cent.

"When potential unemployment percentage exceeds real unemployment percentage, it leads to recession. It happened thrice previously in the US.

"The bubble blows up when the rate is four per cent. Last year it was below four per cent in the US."

Up close with Nature's gifts

Selangor is blessed with many nature spots that offer hours of serene enjoyment for anyone who hears the call of the wilderness. We ask well-known naturalist Andrew Sebastian to share his experiences of the attractions that draw him to Kuala Selangor.



The open paddy land in Kuala Selangor provides a soothing backdrop for wildlife photography. Photo by Andrew Sebastian

Q: What do you find exciting about Kuala Selangor's natural heritage?

A: Kuala Selangor is bestowed with abundant historical, riverine, mangrove and coastal resources. The Selangor River, which stretches some 38km from Kuala Kubu Baru in the Titiwangsa mountain range in the east of the state to Kuala Selangor in the west, where it flows into the Straits of Melaka, is a majestic sight in itself.

Its mangrove swamp forest, although covering only 240 acres, has been described as one of the better conserved tracts of this forest type on the West Coast of Peninsular Malaysia.

The Kuala Selangor Nature Park (Taman Alam Kuala Selangor), which is managed by the Malaysian Nature Society, serves as a good nature education site.

There are more than 160 species of

birds in the area, and so birdwatching is a very rewarding experience for visitors to the nature park.

Some 100,000 wading birds consisting of around 30 species make this their resting spot as they pass through the region during the annual migration between October and March.

There is also the historical Bukit Melawati fort that was the administrative centre and stronghold of the Se-

langor sultanate in the late 18th and early 19th centuries.

The other major attraction, obviously, is the unique synchronous fireflies, which can be seen at the Kampung Bukit Belimbing and Kampung Kuantan firefly sites in Kuala Selangor.

Q: What experiences can visitors enjoy in the area and what are some of its signature flora and fauna?

A: It's a good place to see culture, re-live local history, enjoy sumptuous seafood and experience unique natural ecosystems for a day trip if not a pleasure weekend.

Signature wildlife include three species of primates. The most interesting are the Silvered leaf Monkeys, with their bright orange juveniles.

Grey Herons (Pucung Kelabu) can be seen nesting in large flocks in the trees, where the juveniles learn from their parents to feed and fly.

These herons are widely distributed worldwide, and favour freshwater and coastal habitats.

The Brahminy Kite (Helang Merah), related to the American Bald Eagle, roams the skies especially over the coasts. A striking chestnut-brown in colour with a prominent



A Smooth Otter sizes up its surroundings in the Kuala Selangor Nature Park. Photo by Andrew Sebastian

A majestic Brahminy Kite, which has a striking resemblance to the American Bald Eagle, surveys the terrain as it soars above the Kuala Selangor area. Photo by Choy Wai Mun

white head, this bird of prey feeds on fish and other large aquatic life. In Kuala Selangor, they have been seen in flocks of up to 20 birds.

The fireflies in Kuala Selangor (Kelip-kelip or Kunang-kunang in Malay) belong to three species, of which the biggest colony, the 'Pteroptyx Tener', has the ability to sync its blinking pattern. This phenomenon is unique to only a few places in the region, with Kuala Selangor possibly the more accessible in the world.

The Kuala Selangor Nature Park organises the Pesta Sayap (Festival of Wings) every October in celebration of the migration season for birds. The programme includes a range of activities highlighting wetlands conservation and biodiversity.

Q: Do you have any tips for visitors about conservation?

A: Manage your rubbish, read up and prepare yourselves for the elements when visiting, do not feed



Q: What facilities are available at the park, and what does it cost to use them? Also, how do visitors get there?

A: Admission to the Kuala Selangor Nature Park is priced at

Adults	RM4
Children (below 17 years old)	RM1
Senior Citizens (above 60 years old)	RM2

- Open daily from 9am – 6pm.
- The park has a 1.7km Coastal Bund trail that visitors can take to view the wildlife. It takes about two hours to complete this trek.
- An observation tower is available to visitors. Bring along a pair of binoculars or a camera with telephoto lens to get a good view of the fauna.
- Chalets are also available for rent to experience a night out in nature. The rates, as listed on the kuala-selangor.com website, are:
 - Chalet (3 pax) with attached bathroom - RM45 per night
 - A-Frame Hut (2 pax) - RM25 per night

Address: **Taman Alam Kuala Selangor, Jalan Klinik, Kuala Selangor, 45000 Kuala Selangor.**
Phone: 03-3289-2294

To watch the fireflies, which is only possible after nightfall, visitors can choose one of the following:

- 1. Kampung Kuantan Fireflies Park**
This facility is run by the Kuala Selangor Local Council. Visitors can hire a small wooden boat for a 20-25 minute ride on the Selangor River. The ticket counter opens after 7.45pm. Tickets are priced at RM50 per boat for a maximum of four persons.
- 2. Kampung Belimbing Fireflies Park**
A private company rents out battery-powered fiberglass boats for the half-hour fireflies tour. Each boat can accommodate up to 14 people. Tickets are priced at RM14 per person.
- 3. Pasir Penambang Fireflies Park**
The park, run by a Mr Johnson, provides petrol-driven fiberglass boats for the fireflies tour lasting about 45 minutes. Tickets are priced at RM18 per person.
- 4. Kuala Selangor Fireflies Tour Package:**
As there is limited public transport to Kuala Selangor town, foreign tourists may find it easier to book a Kuala Selangor Fireflies Tour Package through a tour operator in Kuala Lumpur.

How to get there:

 - If you are driving, use the LATAR, Guthrie or North-South Highway, and follow the road signs.
 - The park is also accessible by bus from Kuala Lumpur. Visitors can take Selangor Bus No. 141 from the Medan Pasar Bus Hub (100m north of Central Market and beside the HSBC Building). The bus departs half-hourly from KL between 6.30am and 7.30pm.
 - From Klang Bus Station, take Transnational Bus No. 156 or Cityliner Bus No. 100.



wildlife and use a local guide to ensure an enjoyable trip if you are not confident of the route and sites to visit.

Q: What should be done to protect the natural heritage in this area?

A: Better enforcement and monitoring by the authorities will go a long way to enhance the attractiveness of the area and conserve its heritage

value. The basic steps that can be taken are to ensure proper maintenance and upkeep of public and tourism facilities.

For the big picture, the state government can establish key sites as ecological preserves by converting them into state parks or conservation sites as well as to build suitable infrastructure.

It is also important to engage the local community and train its mem-

bers in conservation measures to ensure better custodianship and preservation of sites and elements.

An essential move is to adopt strict rules and enforcement of laws to protect the local resources.

Let's learn to value our priceless natural heritage.

Andrew Sebastian is the co-founder and CEO of the Ecotourism and Conservation Society of Malaysia (ECOMY)

Exciting times ahead as Selangor intensifies tourism promotion

The tourism industry in Selangor is expected to boom this year with the targeted arrival of 7.6 million tourists following a host of initiatives taken by the state government.

The state government's commitment to further develop tourism is spelt out in the 2018 Selangor Budget tabled by Menteri Besar Dato' Seri Mohamed Azmin Ali in November last year.

Azmin announced that RM7.25 million would be allocated for tourism promotion activities and events undertaken by Tourism Selangor.

A total of 25 projects to upgrade tourism products had been implemented as at September 2017, with the focus on eco-sport, he said.

Azmin said such efforts were undertaken after studies showed that Selangor's tourism sector possessed potential for further development in various aspects.

This would lead to the creation of various job opportunities and positive economic returns for the people, he added.

Selangor's tourism prospects are literally going sky high with the rebranding of Sky Mirror as one of its latest tourism products.

So too is the Bridge in Tanjung Sepat, which offers visitors a breathtaking view of the beach.

"Each time the moon appears and also during full moon, visitors will have the opportunity to enjoy the view on earth and also in the sky through the clean and clear water surface.

"As such the Kuala Selangor District Council should quickly upgrade the facilities offering access to the Sky Mirror location to attract more tourists.

"Tourism (facilities) in the Sekinchan area too can be improved to pull in more visitors," SelangorKini quoted Azmin as saying.

State Exco for Tourism, Environment, Green Technology and Consumer Affairs Elizabeth Wong said the Selangor government was actively conducting campaigns overseas to promote the state's tourism products.

The overseas tourism promotion efforts included a visit to Japan by a state government delegation led by Azmin.

"We are prepared with various activities and have new products to showcase to attract visitors here," she said.

The state government is also cooperating with relevant parties and non-governmental organisations (NGOs) to promote tourism based on theme of history and culture in Kajang.

THE SKY IS THE LIMIT

When reviewing the success of tourism in the state in 2017, surely the cooperation between Tourism Selangor and FireFly springs to mind as it widened the reach of Selangor's tourism campaigns.

Elizabeth said the signing of a Memorandum of Understanding between Tourism Selangor and FireFly marked a major milestone in efforts to intensify tourism devel-



opment in Selangor.

The cooperation enabled Selangor to take the lead in marketing tourism products by taking its advertisements to the sky.

Under the deal, two aircraft flying the Singapore-Subang route are used to promote Selangor with livery depicting tourist attractions in places like Sekinchan, Klang, Shah Alam and Carey Island. Posters on the Selangor tourism industry are also placed onboard the aircraft.

According to Tourism Selangor General Manager Noorul Ashikin Mohd Din, excellent management of tourism in the state had placed Selangor at the top of the list of prospective medical tourism destination in Malaysia.

She said Selangor possessed good opportunities in medical tourism as it boasts more than 12 government hospitals and at least 30 private hospitals and medical centres that are rapidly growing.

"Selangor has several renowned medical specialists in the country and most of our private hospitals are recognised at the international level with quality standards like MS ISO9002 and accreditation by the Malaysian Medical Association.

"Hospitals and medical centres in Selangor are also equipped with world-class facilities as well as technology-intensive healthcare equipment to ensure the state's healthcare practices remain par excellence," she added.

Welcome to Selangor!

Selangor eyes increased tourism receipts of RM5.26 billion

SELANGOR is targeting to rake in higher tourism receipts of RM5.26 billion from the 7.6 million tourists who are expected to visit the state this year.

Tourism Selangor Corporate Communication Manager Nazri Tashriq said Selangor is sure of meeting last year's target of 7.4 million tourists and RM5.1 billion in tourism receipts.

"As of September last year, Tourism Selangor has recorded 6.04 million tourists with total receipts of RM4.2 billion," he said in a statement recently.

Nazri said this upbeat forecast was riding on the fact that Tourism Selangor will be introducing a host of new tourism products in 2018.

"Among the new products are Sky Mirror, Kuala Selangor, Bangi Wonderland, Kajang Heritage Walk, Tanjung Sepat Kuala Langat, Nickelodeon Lost Lagoon Sunway Lagoon and Empire City Damansara.

"Other new products areTanyaa Hotel Cyberjaya, Qliq Hotel Damansara, Geno Hotel Shah Alam, Four Points by Sheraton and Sheraton Hotel Petaling Jaya," he said.

Tourism Selangor will be focusing on segments like sports, medical tourism, agro tourism, sailing and heritage this year.



As for its campaign strategy, Nazri said Tourism Selangor will be using the #DiscoverSelangor #HeartofMalaysia campaign for the international market and the #DiscoverSelangor #TakeMeAnywhere campaign for the domestic sector.

The tourism blitz will entail digital and social media marketing, new tourism products and segments for 2018, corporate social responsibility (CSR) programmes, tourism information, local and overseas promotions, Tourism Se-

langor official tourism events and Visit Malaysia 2020 (MOTAC & TM).

Tourism Selangor General Manager Noorul Ashikin Mohd Din said the launch of the #TakeMeAnywhere campaign would build on the momentum from the #DiscoverSelangor and #HeartofMalaysia campaigns earlier.

"#TakeMeAnywhere is part of the promotional campaigns for this year through the use of various tourism promotion programmes, exhibitions and tourism events.

"This campaign will be conducted by way of digital promotion via social media like Youtube and advertisements on Google Display.

"At the same time, tourists to Selangor can use #TakeMeAnywhere in the form of video to record their interesting holiday experiences in Selangor," she added in a statement.



From mere planning to strategic planning – UPEN shifts gears

The following is an excerpt from the book *Propelling Selangor's Transformation Into A Regional Smart State* by Mohd Faiz Abdullah, Dean of the Selangor Business School, UNISEL.

There are several approaches to defining strategic planning and a generally recognised one looks at it as an organisation's process of defining its direction and taking appropriate



Mohd Faiz

action to ensure optimum allocation of limited resources to pursue the direction as well as monitoring its successful implementation.

It is said that strategic planning produces decisions that shape an organisation and determine not only where it is going but also how it will know if it is successful.

At the most fundamental level, planning entails a three-stage process, namely, evidence gathering, decision making and implementation. In this regard, the State EPU or UPEN may be seen as having shifted gears in tandem with the Menteri Besar's clarion call for paradigm change.

In reformulating its primary function from mere planning to strategic planning, as reflected in its "Pelan Halatuju RMKe-11 Negeri Selangor" or the 11th Strategic Malaysia

Figure 1

ACTUAL EXPENDITURE IN 2016 COMPARED TO BUDGET

	2016 BUDGET RM	2016 ACTUAL SPENDING RM
DEVELOPMENT EXPENDITURE	1,440,000,000.00	1,364,473,669.75
Economy	1,218,509,990.00	1,035,621,171.39
Agriculture and Rural Area Development	66,480,000.00	126,689,475.10
Trade and Industry	23,000,000.00	16,219,378.46
Energy and Public Facilities	554,253,020.00	420,232,107.54
Transportation	10,000,000.00	9,993,732.64
Connectivity	453,000,000.00	345,950,731.79
Others	111,776,970.00	116,535,745.86
Social	221,490,010.00	328,852,498.36
Education and Training	44,500,000.00	93,097,081.46
Health	15,350,000.00	5,850,807.22
Housing	43,680,000.00	44,680,000.00
Local Council	4,900,000.00	13,231,344.07
Rural and Society Development	111,560,000.00	116,444,879.29
Others	1,500,010.00	55,548,386.32

Source: UPEN Selangor

Plan of Selangor State (11th SMP), UPEN has demonstrated that it recognises its vital role in the transformation process.

Under the stewardship of *Dato' Nor Azmie Diron, the Deputy State Secretary (Development) of the State EPU, this unit cannot be regarded as merely another cog in the state machinery or yet another brick in the

huge state bureaucracy.

On the contrary, this must be regarded as a central strategic corporate unit. Thus, the strategic plan of UPEN must align itself with the vision and mission set by the Menteri Besar in moving the State of Selangor towards a regional smart state.

With regular engagement with the Menteri Besar and senior executives of the Menteri Besar's Office and the various members of the State Executive Council as well as the entire apparatus of the state's development and operations machinery, it is no exaggeration to say that UPEN's proactive agenda at the implementation level has ensured that targets as planned under the state budget are achieved.

As Figure 1 shows, for the first year of the 11th SMP (2016), 95 per cent of the approved budget of RM1.44 billion was utilised. In addition to ensuring budgetary utilisation success, UPEN is also proactively committed to a target of at least 80 per cent of physical projects to be completed under the 11th SMP. This warrants strict monitoring to maintain consistency and regularity in utilisation of allocations.

Plotting a five-year trajectory from 2011 to 2016, it will be seen (Figure 2) that after the sharp drop in 2013, the curve is indicative of a healthy incremental progression in budgetary utilisations culminating in the excellent performance for 2016.

As will be recalled, the move towards a smart regional state will be impossible to realise without ensuring that the state itself undergoes essential development. This aspect has remained a priority for the state government.

Therefore, to ensure that the development plans in Selangor are sustained and realistic, the question of revenue collection is crucial in order to provide a constant and consistent income stream to finance the development and people-centric projects of the state.

As Figure 3 indicates, revenue collected from 2011 to 2015 shows incremental growth registering a slight decrease in 2016. While the numbers for 2017 are not finalised and remain protected under the Official Secrets Act, it is forecast to register an increase.

In sum, reviewing UPEN's part in the overall scheme of things in the Selangor smart state transformation matrix, two major observations would be in order.

First, UPEN's switching gear from mere planning from to strategic planning is a correct move as evidenced by its fidelity to the Three-Stage Process of Strategic Planning, namely, evidence gathering, decision making and implementation as the discussion above shows.

Secondly, as was alluded to earlier, contrary to the prescriptions of Hayek or the Austrian school of economics, robust and sustainable growth is not a function of the spontaneous order of markets. It is a result of the priority given to ensuring that the targets are reached in respect of budgetary utilisation.

This is also in line with the dictum of the Menteri Besar on ex-post accountability which, as we may recall, is the most important principle of accountability where the Menteri Besar is held to account "for the implementation of the budget in a responsible and effective way so as to ensure that the objectives as laid out in the budget are met."

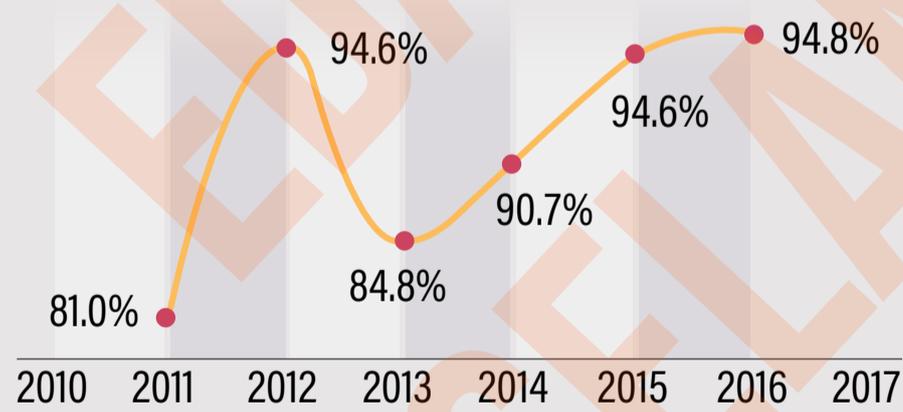
Going forward, UPEN must maintain the momentum of its strive to help the transformation process. At the same time, it must take steps to enhance its human resource capacity in terms of keeping up with the fast-paced changes of a knowledge economy and take up the challenges with the onset of the Fourth Industrial Revolution.

*Dato' Nor Azmie Diron assumed the post of State Financial Officer on Jan 1, 2018

Professor Dr Mohd Faiz Abdullah is also the Selangor Menteri Besar's advisor on international affairs and policy. He has authored two other books – *The Province of Shariah Determined: A Fundamental Rethink of the Shariah*, and *The Wars of Jurisprudence: Clash between Contractual Justice and Freedom of Contract*. His fourth book, *Voyage to Excellence: Strategic Management for the 21st Century*, will be available at leading bookstores soon, and he is working on his fifth book, entitled *Islamic State: Between the idea and the Reality*.

Figure 2

FIVE-YEAR TRAJECTORY OF BUDGETARY UTILISATION



Source: UPEN Selangor

Figure 3

REVENUE COLLECTION FROM 2011-2016 (RINGGIT MALAYSIA)

	2011	2012	2013	2014	2015	2016
TAX REVENUE	534,323,456.32	553,097,140.22	548,956,137.39	545,764,102.17	607,162,875.22	594,682,378.82
TAX NON REVENUE	791,183,353.58	1,146,656,705.66	1,398,856,433.00	1,437,263,531.58	1,702,092,432.80	1,720,447,845.05
NON REVENUE INCOME	308,502,335.21	255,059,226.87	202,161,862.07	242,055,147.59	218,435,530.98	184,534,381.76
TOTAL	1,634,009,145.11	1,954,813,072.75	2,149,974,432.46	2,225,082,781.34	2,527,690,839.00	2,499,664,605.63

Source: Perbendaharaan Negeri Selangor

One signal, two messages?

Two important announcements were made on Jan 25. Bank Negara Malaysia (BNM) said it is raising its key interest rate for the first time since July 2014.

Separately, Deputy Prime Minister Datuk Seri Ahmad Zahid Hamidi said a proposal will be submitted to the Cabinet and BNM to get banks to bring down their mortgage interest rate so as to ease the financial burden of those applying for housing loans.

"Are we experiencing two different messages related to the same signal, the interest rate," asked the Institute for Democracy and Economic Affairs (IDEAS) after the two announcements were made.

Whether the timing of the two announcements is deliberate or a mere coincidence is not clear. But while BNM's move to raise its overnight policy rate by 25 basis points to 3.25% was expected (some economists, though, had predicted the hike to take place later in the year), the mortgage interest rate cut proposal was somewhat surprising with some analysts questioning its practicality.

First, let's take a look at the OPR increase and its implications. BNM said its Monetary Policy Committee (MPC) "decided to normalise the degree of monetary accommodation" as the Malaysian economy was firmly on a steady growth path.

"At the same time, the MPC recognises the need to pre-emptively ensure that the stance of monetary policy is appropriate to prevent the build-up of risks that could arise from interest rates being too low for a prolonged period of time," the central bank said in a statement.

"At the current level of the OPR, the stance of monetary policy remains accommodative."

While Malaysia is the first country in Southeast Asia to raise its key rate in years, the United

IF DATUK SERI DR AHMAD ZAHID HAMIDI'S PROPOSAL IS ACCEPTED, IT WILL HIDE THE FACT THAT SOMETHING WRONG HAPPENED ON THE PROPERTY MARKET

DR CARMELO FERLITO
IDEAS SENIOR FELLOW

States, European economies and Japan have begun moving away from a low interest rate environment. The US Federal Reserve is expected to raise interest rates three times this year, after three rounds of increase last year.

SPECULATION

Analysts expect the OPR rate rise to deter property speculation, with speculators buying properties in blocs the most hit as they would have taken large amounts of loans to finance their purchases.

CIMB Equities Research, in a note to clients, said the hike will be negative for property developers, as this will further dampen home buyers' sentiment to purchase properties.

"For instance, a 25bp increase in OPR will likely lead to a 20-30bp increase in a floating mortgage loan rate, causing the purchaser to pay an extra RM60-70 per month on a loan of RM500,000," said the research house.

"We believe there will be 'knee-jerk' reaction from buyers as they

will need to fork out extra money in order to own a property."

CIMB Research, however, does not expect the OPR hike to impact the earnings of most of the developers as they are in a net cash position or only have minimal borrowings.

For banks, the research firm said the rate hike is positive, as the upward repricing of the lending rates has historically been higher than the increase in deposit rates, leading to potential expansion in banks' margins.

"Based on our simulation, a 25bp hike in OPR could increase our FY18-19 net profit forecasts for the banking sector by circa 4% (assuming full-year impact). This is based on the assumption of a 25bp increase in lending rates and an average of 22bp rise in FD (fixed deposit) rates following the 25bp hike in OPR."

Indeed, the share prices of most listed banking groups rose immediately after the OPR rate hike, with Public Bank Bhd trading at an all-time high.

Turning now to the proposal to lower the housing loan interest rate, which was first made by the National Housing Department.

The deputy prime minister said the proposal will be a part of the National Housing Policy 2.0, which will also include a review of the freeze on property development projects involving units priced above RM1 million that had come into effect in November last year.

"Once the Cabinet provides the green light to the proposal, BNM is expected to meet representatives of commercial banks for further discussion and finalisation," Zahid was reported saying.

"BNM has the authority to com-

pel them under its Banking and Financial Institutions Act 1989. However, the final decision on the matter lies with the federal government and the prime minister."

Not surprisingly, property developers welcomed the proposal. Real Estate and Housing Developers' Association Malaysia (Rehda) president Datuk Seri Fateh Iskandar Mohamed Mansor said the move will further promote homeownership among the middle 40% and bottom 40% income groups.

"The association is committed in promoting homeownership, and we will do our best to ensure that the proposal goes through," he said in a statement.

Fateh Iskandar said the main obstacle currently faced by buyers, especially the younger generation purchasing for the first time, is getting a loan.

"More homebuyers would be able to make their dreams a reality if it is addressed correctly," he added.

Some analysts, however, said banks will be reluctant to implement a rate cut as the move would add to their costs. If at all, the banks would only be prepared to offer a lower mortgage rate for a certain percentage of loan applications, they said.

An analyst pointed out that banks' base rates, which determine their interest rates, are not uniform. As such a standard lower mortgage rate fixed by the central bank will affect some banks more than others.

The analyst also referred to the Malaysian Financial Reporting Standards 9 which will come into effect next year, under which banks must make provisions for expected credit losses. The current practice is to make provisions only after losses are incurred. Inevitably, this will result in more provisions and increase credit costs.

According to the deputy prime minister, many housing units remain unsold due to the inability of people to secure proper financing from banks, and hence the need to lower the housing loan rate.

But is forcing banks to lower their mortgage rate the right way to address the property glut problem?

It should be noted that many potential housebuyers fail to qualify for loans as a result of prudent lending measures imposed by BNM. For instance, the central bank requires banks to make appropriate enquiries into a prospective borrower's income after statutory deductions for tax and EPF, and consider all debt obliga-

tions in assessing affordability.

These guidelines were introduced mainly because of the high debt in the country.

The ratio of household debt to Gross Domestic Product has been rising for a long time. An economist pointed out that private household debt must eventually be repaid, and that a huge per capita stock of household debt will, at some point, start to weigh on the ability of households to spend.

It could thus be argued that it may not be prudent to ease conditions to obtain housing loans.

READJUSTMENT CRISIS

IDEAS, meanwhile, has said that any artificial lowering of interest rate will hide the fact that a speculative wave and a supportive credit policy took place in the country.

This, said the think tank, will result in further supporting the growth of a market "which probably reached its saturation a few years ago and therefore now has to experience a readjustment crisis".

"If Datuk Seri Dr Ahmad Zahid Hamidi's proposal is accepted, it will hide the fact that something wrong happened on the property market," said IDEAS Senior Fellow Dr Carmelo Ferlito in a statement.

Referring to the proposal and BNM's move to increase OPR, Carmelo said Malaysia may indeed be "experiencing two different messages related to the same signal".

"The best solution in order to mitigate speculative waves of investments and malinvestments, like the one experienced by the Malaysia property market over the past few years, would be to abolish the political power and the central bank authority over the interest rate, leaving it free to emerge from the interaction of market forces and as the result of an information exchange process between market participants.

"Only in this way, investment decisions would be based on a signal consistent with the intertemporal preferences of market participants," said Carmelo.

"The world economy experiences the strange situation where, even in those countries where the central role of prices emerging from the free market forces interplay is understood, one of the key signals for the economic system, the interest rate, is centrally fixed by a monetary authority," he said.

Such a system easily drives market participants toward wrong choices," said Carmelo.



Merchantrade launches Money Visa multi-currency prepaid card

BY CECELIA ALPHONSUS

Merchantrade Asia Sdn Bhd, a premier nonbank remittance service provider, recently launched a Visa multi-currency prepaid card that digitally converts pre-loaded Malaysian Ringgit into multiple currencies at exchange rates locked in by the cardholder. This offers customers the flexibility and competitive advantage to maximise the value of their money so that they are unaffected by the fluctuation of foreign currency exchange rates.

"This is a 24-hour money changing facility made available to customers from anywhere in the world, even when they are travelling," said Ramasamy K Veeran, Merchantrade Managing Director and Founder.

"Being able to perform a digital currency exchange is a good disruptor that can move the money changing business," he said at the launch of the service in Kuala Lumpur recently.

The multi-currency digital prepaid card with a wallet size of RM10,000 is supported by a mobile application that allows customers to perform forex transactions, e-remittance and e-commerce transactions including money transfers via their smartphone.



Merchantrade Money was designed in collaboration with global payments technology giant, Visa, enabling customers the convenience of using the card at some 44 million merchants globally. In the event that customers need cash while travelling, they can withdraw foreign currencies at any Visa-supported automated teller machines (ATM) around the world at the lock-in rate, subjected to the respective overseas bank charges.

"We strongly believe in creating innovative products and services that are relevant for our

cardholders, encourage them to go digital and accelerate our country's goal in becoming a truly cashless society," said KB Ng, Visa Country Manager for Malaysia.

"The Malaysian retail money changing industry's turnover is estimated to be around RM80 billion and most of it is being transacted using cash. Merchantrade is taking the lead in revolu-

tionising this industry via digital money in response to global consumer trends," said Ramasamy K Veeran.

He added that this was in tandem with Bank Negara's call to move the country towards a cashless society. It estimates that electronic fund transfers have increased from 66 million in 2011 to an estimated 329 million in 2017.

BEING ABLE TO PERFORM A DIGITAL CURRENCY EXCHANGE IS A GOOD DISRUPTOR THAT CAN MOVE THE MONEY CHANGING BUSINESS

RAMASAMY K VEERAN
MERCHANTRADE MANAGING DIRECTOR AND FOUNDER

"We have more than 30 million Visa cardholders in Malaysia that include credit, debit and prepaid cards, and a record of a monthly average of three million contactless payWave transactions in 2017," said KB Ng.

He added that at present, debit card forms a major portion of Visa's cardholders, amounting to 86 per cent of the company's total cardholders.

Financial Inclusion

"At Visa, we are extremely proud to partner with Merchantrade to launch this first of its kind multi-currency prepaid Visa card in Malaysia that will transform the payment experience for Malaysian travelers and migrant workers in the country."

"We see this as an exciting financial inclusion initiative, given that many of these foreign workers do not have access to electronic payment facilities," said KB Ng.

Merchantrade is also highly confident of leveraging its existing customer base of nearly one million. Its customer base consists of travellers, expatriates, students and foreign workers who are frequent users of the company's over-the-counter service for money changing and remittance as well as online services, namely e-Remit and e-Forex.

Merchantrade sees a big market for this card as more consumers look to making their purchases online, which is often transacted in foreign currency.

They are targeting 180,000 cardholders for Merchantrade Money Visa with RM300 million reload value and a total of 20 currencies by the end of the year. The card currently can hold value in five currencies, namely, Australian Dollar, Sterling Pound, Indonesian Rupiah, Singapore Dollar and United States Dollar in addition to the Malaysian Ringgit.

"More importantly," said Veeran, "this card represents the seismic changes that FinTech has brought to this industry, and it is our intention to stay at the cutting edge of innovation by launching more products and services like this."



FLEXIBLE, SECURE & FAST

The Merchantrade Money Visa Prepaid Card is loaded with great features for smarter everyday use:

- Manage your money directly in the app
- Buy or sell multi-currencies directly in app
- Card-to-Card money transfers
- Withdraw cash at Visa ATM worldwide
- Pay for online & retail shopping
- Tap & Pay with Visa payWave

How to sign-up for Merchantrade Money?

Step 1: Visit any Merchantrade branch or participating outlets

Step 2: Register and top-up RM100.00 to activate your account

Step 3: Download the mobile app from Google Play or the App Store to begin your Merchantrade Money life.



A year full of challenges

2018 is the Year of the Dog, according to Chinese zodiac. This is a Year of Earth Dog, starting from Feb 16, 2018 (Chinese New Year) and lasting to Feb 4, 2019.

Dog is the eleventh in the 12-year cycle of Chinese zodiac sign. The Years of the Dog include 1922, 1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018, 2030, 2042...

Dog is man's good friend who can understand the human's spirit and obey its master, whether he is wealthy or not. The Chinese regard it as an auspicious animal. If a dog happens to come to a house, it symbolises the coming of fortune. The invincible God Erlang in Chinese legend used a loyal wolfhound to help him capture monsters.

LUCKY SIGNS FOR PEOPLE BORN IN DOG YEAR

- Lucky Numbers: 3, 4, 9
- Lucky Colours: green, red, purple
- Lucky Flowers: rose, oncidium, cymbidium orchids
- Lucky Directions: east, southeast, south

THINGS TO BE AVOIDED:

- Unlucky Numbers: 1, 6, 7
- Unlucky Colours: blue, white, golden
- Unlucky Direction: north, west

PERSONALITY OF THE DOG

People born in the Year of the Dog are usually independent, sincere, loyal and decisive, according to Chinese zodiac analysis. They are not afraid of difficulties in daily life. These shining characteristics make them have harmonious relationship with people around.

- **Strengths**
Valiant, loyal, responsible, clever, courageous, lively
- **Weaknesses**
Sensitive, conservative, stubborn, emotional

LOVE COMPATIBILITY OF THE DOG

- **Best Matches: Rabbit**
They are born to be a perfect match.

Similar personality traits and common hobbies add much fun to their love relationship. They can understand each other and face difficulties with enough patience.

- **Bad Matches: Dragon, Sheep, Rooster**
A different sense of worth causes many conflicts in their daily life. Both of them are not willing to share inner true feelings. The lack of effective communication and trust won't bring a happy and relaxing marriage life.

FORTUNE IN 2018

The year of 2018 is the Zodiac Year of Birth (Ben Ming Nian) for Dog people. In general, people with Chinese zodiac Dog sign will have a year full of challenges. Their career may face changes. The financial condition will be not as good as last

year's. Failed investments may lead to the unbalance of income and expenses. Most of them need to make great efforts and adapt for a long time. During the Year of Dog, they may suffer from sub-healthy body condition. Even though they feel exhausted because of the high pressure from work, they should balance well their health condition and career.

DOG'S PERSONALITY BY WESTERN ASTROLOGY SIGNS

People with Chinese zodiac sign "Dog" have various personality traits based on the 12 western astrological signs, like genuine Aries, assiduous Taurus, attentive Gemini, romantic Cancer, loyal Leo, decisive Virgo, creative Libra, kind Scorpio, honest Sagittarius, prudent Capricorn, energetic Aquarius and wise Pisces.

YEARS OF THE DOG

- Jan 28, 1922-Feb 15, 1923
- Feb 14, 1934-Feb 3, 1935
- Feb 2, 1946-Jan 21, 1947
- Feb 18, 1958-Feb 7, 1959
- Feb 6, 1970-Jan 26, 1971
- Jan 25, 1982-Feb 12, 1983
- Feb 10, 1994-Jan 30, 1995
- Jan 29, 2006-Feb 17, 2007
- Feb 16, 2018-Feb 4, 2019
- Feb 3, 2030-Jan 22, 2031
- Jan 22, 2042-Feb 9, 2043
- Feb 8, 2054-Jan 27, 2055

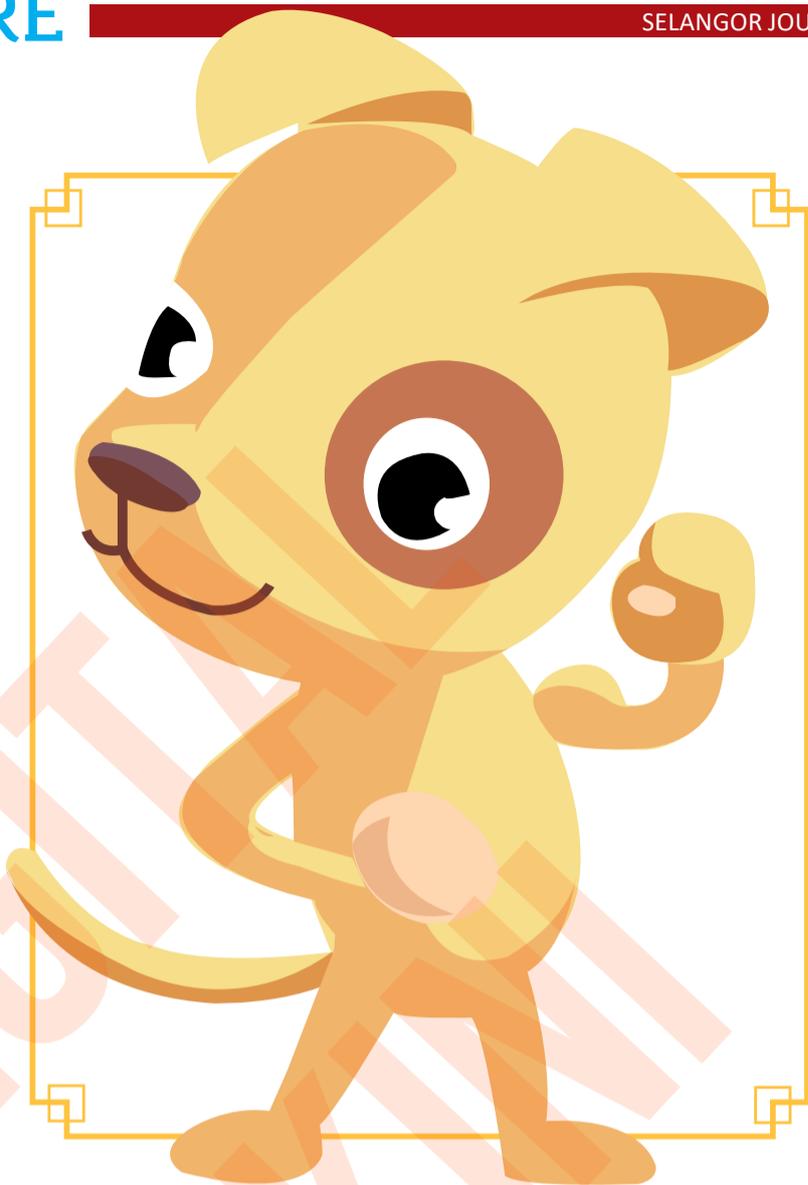
WHICH TYPE OF 'DOG' ARE YOU?

Combining the 12-zodiac cycle and the 5-element cycle, people show diverse traits and horoscope. See what kind of Dog you are.

Types	Years of Birth	Personality Traits
Wood Dog	1934, 1994	Honest, reliable, considerate, having a strong feeling for justice.
Fire Dog	1946, 2006	Kind-hearted, cautious, working in a down-to-earth way.
Earth Dog	1958, 2018	Persistent, meticulously attentive, with good fortune in wealth.
Metal Dog	1910, 1970	Conservative, accommodating, strong sense of self-respect.
Water Dog	1922, 1982	Foresighted, responsible, but some self-centered.

CELEBRITIES WITH CHINESE ZODIAC DOG

Winston Churchill, Benjamin Franklin, Bill Clinton, Zhou Enlai, Golda Meir, Voltaire, Marcel Proust, George Gershwin, Jane Goodall, Socrates, Prince William, Michael Jackson, Madonna, Mariah Carey, Jennifer Lopez, Ellen DeGeneres. Jessica Biel, Kelly Clarkson, Kirsten Dunst, Queen Latifah, Ryan Cabrera, Uma Thurman.



Concert



- 1 **Fri 2nd & Sat 3rd Feb 2018**
A Night of Timeless Tunes with Ushera
- 2 **Fri 9th & Sat 10th Feb 2018**
International Jazz Series - Brendan Reilly
- 3 **Wed 14th Feb 2018**
Valentine's Day with Brendan Reilly
- 4 **Fri 16th & Sat 17th Feb 2018**
Xiong
- 5 **Fri 23rd & Sat 24th Feb 2018**
Tasha Aleia

In Kuala Lumpur, Alexis Bistro leads the way in staging mainly jazz performances every Friday and Saturday nights. Since 2003, it has very successfully hosted a wide and interesting range of local and international artistes.

Lot 10 & 11
Great Eastern Mall
303 Jalan Ampang
50450 Kuala Lumpur
T 603 4260 2288

Also happening

Amore, Amore, Amore

JOIN the young artistes from KUALA LUMPUR CITY OPERA (KLCO) performing arias and songs from BELLINI, SCHUMANN, BIZET, PUCCINI, HANDEL, FAURÉ and many more on 10th of Feb 2018 8pm-10pm at KL CITY OPERA STUDIO. This is KLCO's third opera recitals and the first for 2018. This round, we celebrate love on the weekend before Valentines featuring talents such as Soprano MABEL SOONG, Soprano LAI MAY HUEY, Mezzo-Soprano YUEN JAN LI, Tenor ALPHONSUS SIM, Baritone ADAM OAKLEY and Baritone WONG KIE MING. They will be accompanied by pianist ALICE ANG YING YING. Entrance is by minimum donation of RM30. To reserve your seats, do email to klcostudio@gmail.com. The studio can only accommodate a maximum of 50 people.



Box Office Opens
From 10th February 2018 to 10th February 2018

Venue
KL City Opera Studio,
4B Jalan SS20/10 Damansara Kim,
Petaling Jaya, Selangor, 47400, MY

Website
<https://klcityopera.com/>

For Enquiries:
Ho Soon Yoon
Tel: 0123728892
Email: hosoonyoon@klcityopera.com

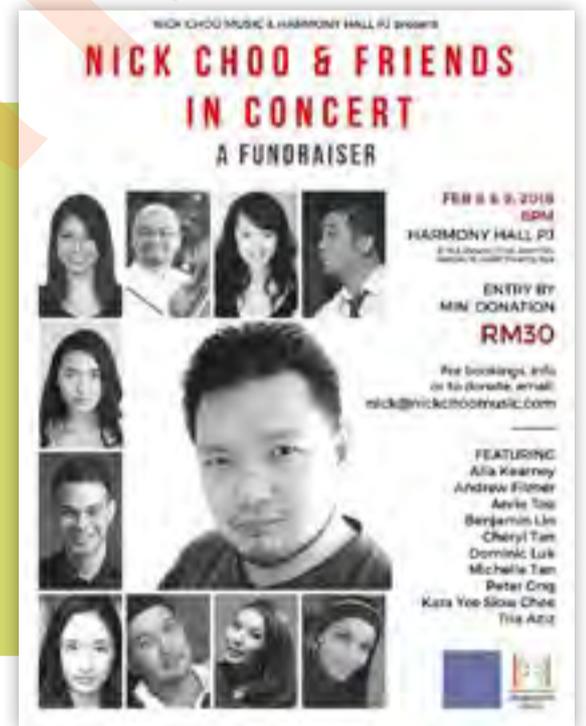


Box Office Opens
From 8th February 2018 to 9th February 2018

Performance Date & Time
08 th February (Thu) 8:00 pm
09 th February (Fri) 8:00 pm

Venue
Harmony Hall PJ Jalan 19/1,
Seksyen 19 Petaling Jaya,
Selangor Malaysia

Website
<https://www.facebook.com/events/361033544362721/>



Nick Choo & Friends in Concert: A Fundraiser

THIS is a two-night concert co-presented by HARMONY HALL PJ and myself, NICK CHOO, to raise funds to help my brother who has had to go for cataract surgery due to diabetes (type I)-related complications. Join me and my performing artiste friends for two nights of original songs composed by yours truly for various musicals and projects.

The stellar line-up consists of some of the best talent from Malaysia's musical theatre scene: ALIA KEARNEY, ANRIE TOO, BENJAMIN LIN, CHERYL TAN, DOMINIC LUCIEN LUK, KARAYEE SLOWCHEE, MICHELLE TAN, PETER ONG and TRIA AZIZ, performing songs from my musicals "The Edge", "Follow The Light", "Dreaming Outside The Box" and much more!!! Accompanied by yours truly on piano, with special guest musician Dr ANDREW FILMER on viola.

Seats are available for a minimum donation of RM30 per person. Proceeds will go towards my brother Kevin's cataract surgeries as well as related medical care.

For inquiries, to book your seat(s), or to donate, please send an email to nick@nickchoomusic.com. Thank you.

The story of Gopal and Maniam

BY PEMINAT SUKAN

BOTH were born in Selangor. Both played for Selangor and helped bring football honours to their home state.

Their playing days are over. But they still seek honours again for Selangor – not as players but as coaches albeit with different teams.

We are talking about Datuk K Rajagopal and P Maniam – who are putting their coaching skills to good use, busy plotting their teams' challenge for this year's Malaysia Super League.

Rajagopal arguably is the more illustrious of the two, having coached the national team.

And as a player he had the honour of playing in the golden era of Selangor football alongside greats Soh Chin Aun,



Photo credit: FourFourTwo

Santokh Singh, R Arumugam and, yes, playing as striking partner to Super Mokh himself – the late Mokhtar Dahari.

He even played with them at club level in the then prestigious Selangor league. His club? Yes, you guessed it – PKNS.

And now at 62 years old, he's back with PKNS as head coach. He has strengthened his team with new signings. And with his experience as a player and former national coach, PKNS are, to say the least, in good hands.

As for 50-year-old Maniam, well, he was from a different era – making his debut for Selangor during the Semi Pro setup of the 1990s after being discovered by Aussie coach Ken Worden.

A tough no-nonsense midfielder, Maniam played alongside stars of the Semi Pro era, skipper Ismail Ibrahim and import play-

ers Karel Stromsik, Pavel Korejcik, Robert Dunn and Tim Bradley, among others.

And together they won silverware for the state.

After being overlooked by the FA of Selangor a number of times for the top job despite his coaching credentials, Maniam was roped in mid-season last year to take over from another Selangor great, Zainal Abidin Hassan who was coaching the Red Giants then who were having a bad spell. At the time he was assistant to Zainal.

Maniam managed to revive the team, well sort of, and Selangor ended last season with a decent run.

And obviously the team management liked what they saw in Maniam's coaching ability, thus retaining him as head coach for this season.

Maniam will be the first to admit that this is a

huge responsibility. The pressure of taking care of the Red Giants is definitely no walk in the park.

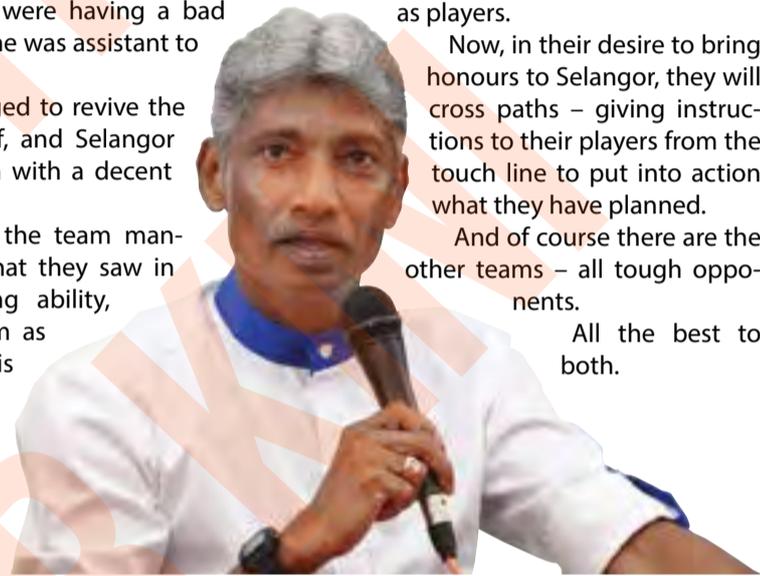
He has retained the bulk of last year's squad but has brought in six players from Selangor's victorious 2017 President's Cup team.

Maniam and Rajagopal have never played in the same Selangor team. Nor have they faced each other on the field as players.

Now, in their desire to bring honours to Selangor, they will cross paths – giving instructions to their players from the touch line to put into action what they have planned.

And of course there are the other teams – all tough opponents.

All the best to both.



It's Aug 25 for Sultan of Selangor's Cup

THE Sultan of Selangor's Cup will mark its return to Malaysia at the 80,000 capacity Shah Alam Stadium on Aug 25.

Last year's tournament was held in Singapore.

"We are looking forward to it and I believe the fans too are excited that the 17th edition of the Sultan of Selangor's Cup will be held at the Shah Alam Stadium," said organising chairman Tan Sri Abd Karim Munisar recently.

According to Abd Karim, the Sultan of Selangor's Cup, which was inspired by Selangor Ruler Sultan Sharafuddin Idris Shah, would see three matches played

in the yearly tournament held since 2001.

Abd Karim said the main event would be between Selangor Selection and Singapore Selection. Kickoff is at 9pm.

The second is the Selangor Veterans taking on their Singapore counterparts, where fans from both sides will see legendary players in action.

The third match is for schools.

"Both Selangor and Singapore have



won the trophy seven times each, and both teams were declared as joint winners only once. This time around, the match will be held at our own stadium and we want to win it for the eighth time.

"We have yet to decide which players will be in the Selangor Selection but nonetheless, we want to win the trophy again," said Abd Karim.

In last year's tournament at Singapore

National Stadium, the Singapore Selection beat Selangor Selection 3-2.

Meanwhile, Singapore FA deputy president Teo Hock Seng said the Sultan of Selangor's Cup was very special to many Singaporean football fans.

"Singaporean football fans will definitely make their presence felt at the Shah Alam Stadium for the Sultan of Selangor's Cup.

"Our squad would be made up of our younger players but we are also looking at calling up some of the experienced players from regional football leagues," said Teo.

INISIATIF KEMAHIRAN TEKNIKAL DAN IKTISAS SMART SELANGOR (IKTISASS)

PELUANG BELAJAR SAMBIL BEKERJA

Bagi Lulusan SPM

Program Perantisan Kemahiran Belia

Y.A.B. Dato' Seri Mohamed Azmin bin Ali
Dato' Menteri Besar Selangor

YERBUKA KEPADA

- Warganegara Malaysia (Keistimaaan diberikan kepada anak Selangor)
- Berkelulusan SPM
- Umur tidak melebihi 30 tahun

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- Kursus Teknologi Kejuruteraan Pembuatan (Box Hill Institute, Australia)
- Kursus Pemasangan dan Penyelenggaraan Sistem Solar Fotovoltia Tersambung Grid SEDA Malaysia

TEMPOH PENGAJIAN

- 6 bulan

YURAH

- Yuran kursus ditanggung sepenuhnya oleh Kerajaan Negeri Selangor

ELAUN

- Peserta akan menerima elaun RM300 sebulan (dibiayai Kerajaan Selangor)
- Elaun tambahan ditaja oleh industri

FAEDAH MENYERTA PROGRAM

- Pelajar yang berjaya menamatkan latihan/kursus BERPELUANG UNTUK MENDAPAT PEKERJAAN DI INDUSTRI TERSEBUT

Program dibiayai sepenuhnya

Y.B. Tuan Nik Nazmi bin Nik Ahmad
Pengerusi Jawatankuasa Tetap Pendidikan, Pembangunan Modal Insan, Sains, Teknologi dan Inovasi Negeri Selangor

Berminat sila hubungi :
Selangor Human Resource Development Centre (K14013)
No. 1, Aras Bawah, Blok 2, Pusat Peragaan Worldwide,
Jalan Tinju 13/90, Seksyen 13, 40100 Shah Alam, Selangor, MALAYSIA.
KOD PUSAT BERTALIAN K14013

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