

**SMEBIZREADY**

# Automation & Digitalisation **Playbook for SMEs**

Your Guide to Transforming Your Business

MOVING FORWARD WITH YOU

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## 05 CALL TO ACTION

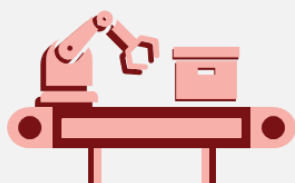
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# What are Automation and Digitalisation?

Automation and Digitalisation in the context of Industrial Revolution (IR) 4.0 involves leveraging advanced technologies to revolutionise business operations.

**Automation** refers to the use of technologies into all areas of a business like:



- Autonomous Robots
- Collaborative Robotics
- Industrial Robotics
- System Integration

**Examples:** Automated assembly lines, packaging machines, robotic arms.

This allows for **increased efficiency**, **reduced errors**, and the ability to **handle repetitive tasks at scale**.

**Digital Transformation** refers to **integration of digital technologies** into all areas of a business, such as:

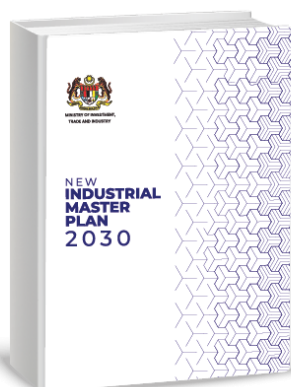


- Artificial Intelligence (AI) and Generative AI
- Internet of Things (IoT)
- Cloud Computing
- Data Automation and Visualisation

**Examples:** Using cloud software for inventory management, IoT devices for monitoring equipment.

Fundamentally changing how it **operates** and **delivers value** to customers.

## THE GOVERNMENT'S ROLE IN SUPPORTING SMEs



The Malaysian government's plan to complement the IR is primarily outlined in the New Industrial Master Plan 2030 (NIMP 2030). This strategic plan focuses on modernising Malaysia's industrial sector by adopting IR 4.0 technologies, promoting sustainable practices, and enhancing global competitiveness. Key elements of NIMP 2030 include:

- Industrial Transformation
- Sustainability and Green Growth
- Inclusive Growth
- Global Competitiveness
- Innovation and Research and Development

NIMP 2030 is aimed at positioning Malaysia as a high-income nation by 2030, with a resilient and competitive industrial sector.

The government actively supports SMEs in adopting automation and digitalisation through initiatives such as:

### Funding and Grants



Subsidies for equipment and software purchases.

### Training Programs



Upskilling workshops for employees to manage new systems.

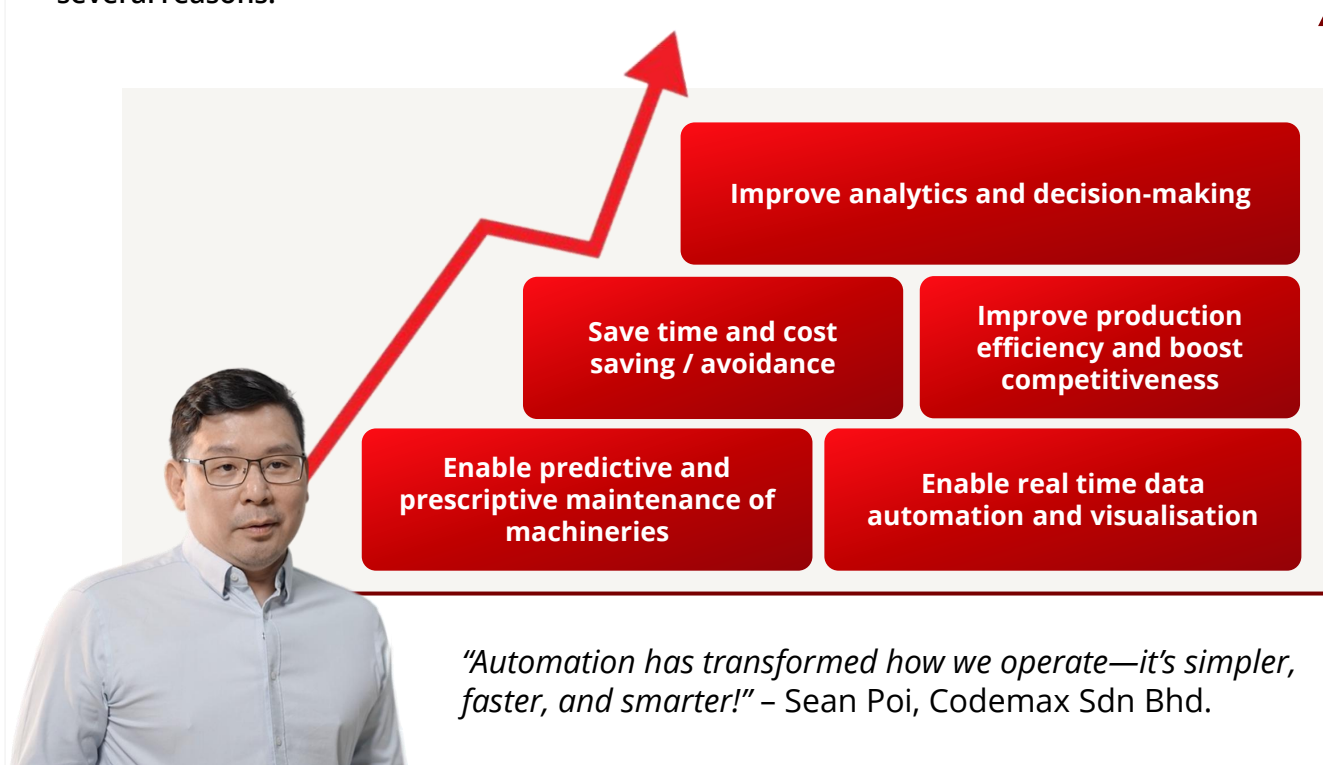
### Policy Support



Tax incentives and industry-specific guidelines.

# Why Automation Matters for SMEs

Implementing Automation and Digitalisation has become a top priority for businesses eager to ramp up efficiency and streamline their bottom lines. This is crucial for embracing IR 4.0 for several reasons:

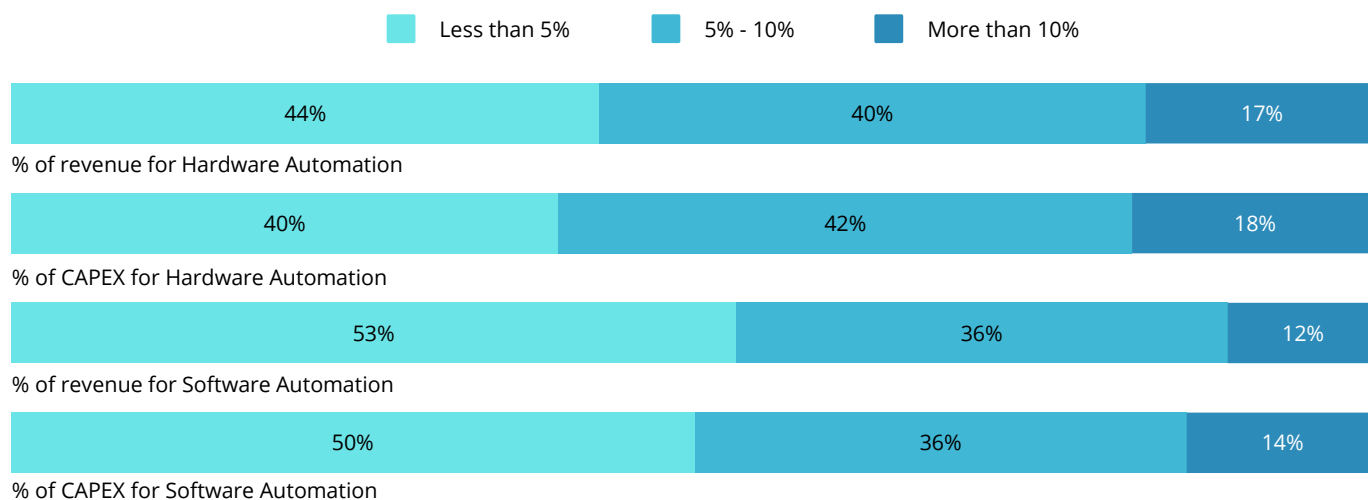


## AUTOMATION INVESTMENT OVER THE LAST 5 YEARS

As reported by Federation of Malaysian Manufacturers (FMM) Business Conditions Survey 1H2024, **68% of respondents interested in transforming their operations into smart factories.**

Over the past five years, businesses have cautiously invested in automation, focusing more on hardware than software.

### Investment for Automation for the last 5 years



**Source:** FMM Business Conditions Survey – Issue No. 02/2024 (Released on September 2, 2024)



# Insights and Success Stories

Hear from our customers who have embraced automation and digitalisation in their businesses.

## Meet Gavin Liew

The Makeover Guys Sdn Bhd

### Embracing Automation with CIMB's Support

“CIMB's support fast-tracked our digital transformation, improving project management and service delivery.”

The Makeover Guys, led by Gavin Liew, embraced digitalisation to transform their business. With CIMB's Automation and Digitalisation Facility (ADF), they invested in digital solutions to streamline operations, enhance efficiency, and enable data-driven decisions. The Makeover Guys are now poised to scale and stay competitive in a digital-first market.



## Meet Sean Poi

Codemax Sdn Bhd

### Embracing Automation with CIMB's Support

“CIMB's financing enabled us to automate critical areas, maintaining high standards while managing costs.”

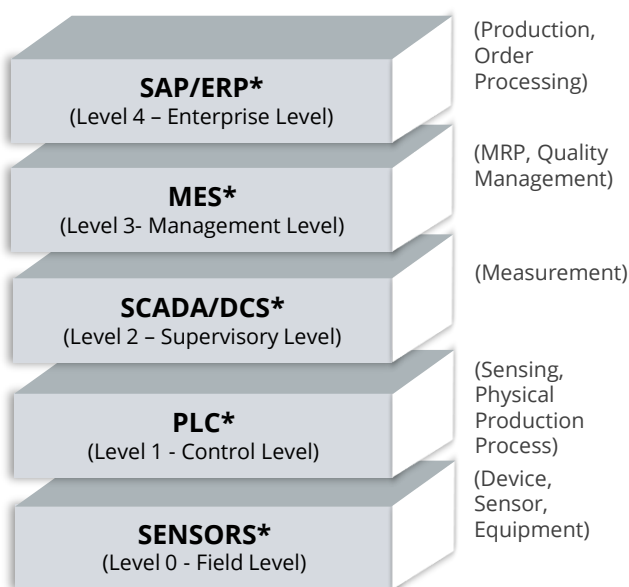
Codemax Sdn Bhd, led by Sean Poi, adopted automation to enhance quality control, address rising labour costs, and boost efficiency. With CIMB's Automation and Digitalisation Facility (ADF), they invested in automated cooking machine to streamline operations, improve quality, and reduce reliance on manual labour. This move has positioned the company for sustainable growth and market competitiveness.



# Before We Begin, Let's Conduct a Digital Maturity Assessment

Conduct a Digital Maturity Assessment to evaluate your technology, processes, and digital capabilities, identifying pain points and opportunities to enhance efficiency, reduce costs, and improve customer experience.

## The Industrial Automation



**Start** Assess Current State From Bottom To Top

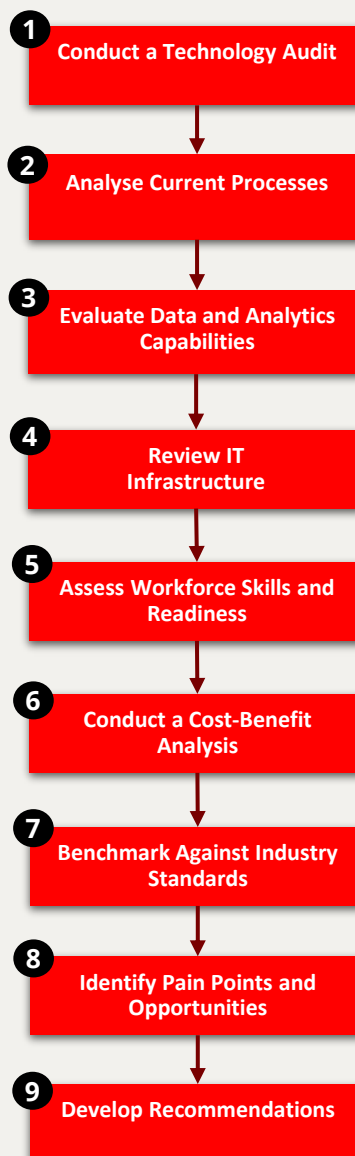
### \*Reference Note:

SAP - Systems, Applications & Products  
 ERP - Enterprise Resource Planning  
 MES - Manufacturing Execution System  
 SCADA - Supervisory Control And Data Acquisition  
 DCS - Distributed Control System  
 PLC - Programmable Logic Controller  
 SENSORS - Device Sensors



**Assess. Enhance. Transform!**  
 Your Transformation in  
**9 Steps**

Here are the key steps for conducting a thorough Digital Maturity Assessment tailored towards Automation and Digitalisation in the context of IR 4.0:



By following these steps, you can effectively assess your organisation's current state of digital maturity and develop a strategic plan to advance towards IR 4.0.

# Step-by-Step Guide to Start Automating

Building a sustainable digital transformation roadmap for industries towards IR 4.0 involves a strategic approach that integrates advanced technologies with sustainable practices. Here's a structured framework to help guide this transformation:



By following the above framework, industries can effectively integrate IR 4.0 technologies with sustainable practices, driving both technological advancement and environmental stewardship.

# How a Local Restaurant Automated Its Kitchen

**Codemax Sdn Bhd** is a forward-thinking technology company specialising in innovative solutions for the food and beverage (F&B) industry. Deeply engaged in the sector, we deliver cutting-edge solutions to enhance the food ecosystem while collaborating with industry leaders to refine our offerings and seamlessly integrate the latest technologies into the industry. Codemax Sdn Bhd implemented an automated kitchen, reducing labour hours by 30% and ensuring consistent quality.



The photos above showcase the Automated Kitchen designed by Codemax Sdn Bhd - From basic mixers to fully-automated machines capable of preparing hundreds of recipes with just a click, the automation industry has evolved significantly. These innovations are a direct result of inventors addressing key challenges faced by for cloud kitchens.

## With the right investment strategy, they recovered their investment in 36 months!

The following calculations demonstrate the potential savings and return on investment (ROI) when transitioning from a traditional operator-dependent process to an automated system. Based on the analysis, the company's investment in robotics was fully recovered within 36 months, highlighting the benefits of the right investment strategy.

Current Operator Cost	
Description	Value
Employee on a Shift	2
Hours per Shift	8.5
Shift per Day	1
Weeks Worked	48
Days per Week	5
Operator Efficiency (typically, 75% – 85%)	90%
Employee Salary (inclusive all associated costs)	RM 30,000
Hours Worked per Year (Total)	4080
Operator Cost per Hour	RM 15
<b>Total Operator Cost Per Year:</b>	<b>RM 60,000</b>

Proposed System Cost	
Description	Value
Robot	<b>RM 75,000</b>
Gripper /Tooling	RM 5,000
Fixtures/Jigs	RM 5,000
Stands/Frames, Vision System, Safety Equipment	RM 5,000
Miscellaneous Integration Costs	RM 5,000
Yearly Maintenance Cost	RM 5,000
Training	RM 2,500
<b>Total System Cost Per Year:</b>	<b>RM 107,500</b>

### Payback/ROI:

$$\frac{\text{Proposed System Cost}}{\text{Current Operator Cost}} = \text{ROI} \quad \frac{\text{RM 107,500}}{\text{RM 60,000}} = \text{1.8 years}$$



# Overcoming Challenges

Implementing Automation and Digital Transformation can face challenges like rigidity in solutions, overreliance on technology, unexpected errors, communication gaps, unreal expectations.

**Budget constraints!**

**Lack of a digital transformation strategy.**

**Our team isn't tech-savvy!**

**Automation is expensive!**

**Will automation replace jobs?**



# How SMEBIZREADY can help with your business transformation

SHRDC (Selangor Human Resource Development Centre) is your key partner in automation and digitalisation, offering training, consultancy, and talent development to help SMEs close skill gaps and adopt the right technologies.

SMEBizReady provides a complimentary one-stop sustainability ecosystem to empower customers. Now that you're aware of digital transformation challenges, let's outline the steps for a smooth transition.

## What you need to do!



## Automation Capital Allowance (Automation CA)

200% capital allowance on qualifying expenditure up to RM10 million, for applications received by MIDA from 1 January 2023 to 31 December 2027.

[LEARN MORE](#)



## Reinvestment Incentive (RI) under NIMP 2030

Companies undertaking expansion or diversification activities which have exhausted their Reinvestment Allowance (RA), may be eligible for a tiered Investment Tax Allowance under the NIMP 2030."

[LEARN MORE](#)



# Take the Next Step

## Discover SMEBIZREADY, tailor-made to your Automation and Digitalisation Journey

SMEBizReady focuses on empowering small and medium enterprises (SMEs) in Malaysia across five key segments: *Go Digital*, *Go Automation*, *Go High-Tech*, *Go Green*, and *Go Agrofood*. Through these pillars, SMEs can access tailored solutions supported by financial tools under the Value-Based Financing (VBF) framework, enabling sustainable growth and innovation.

## SMEBIZREADY

"Empowering Tomorrow, Today: SMEBizReady - Where Innovation Meets Growth!"



GoDigital



GoAutomation



GoHigh-Tech



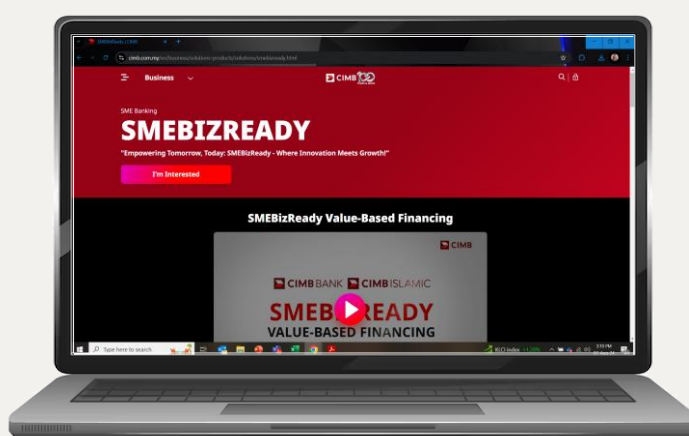
GoGreen



GoAgrofood

## Beyond the Five Segments: What More Does SMEBizReady Offer?

SMEBizReady offers a one-stop ecosystem beyond its five key segments, providing tailored financial support, capacity-building events, skill development, expert guidance, and smart technology partnerships—all designed to equip SMEs for sustainable growth in a competitive environment.



Value-Based  
Financing

**Value-Based Financing** funded by Bank Negara Malaysia and tailored solutions to support SME cash flow, and business challenges.



Event and  
Capacity Building

**SME Community Outreach Program (SCOP)** enhances skills in financial literacy, digital adoption, and sustainability for SMEs.



Collaboration  
with Partners

**Offers expert guidance** on market expansion, restructuring, and technology adoption for SMEs.

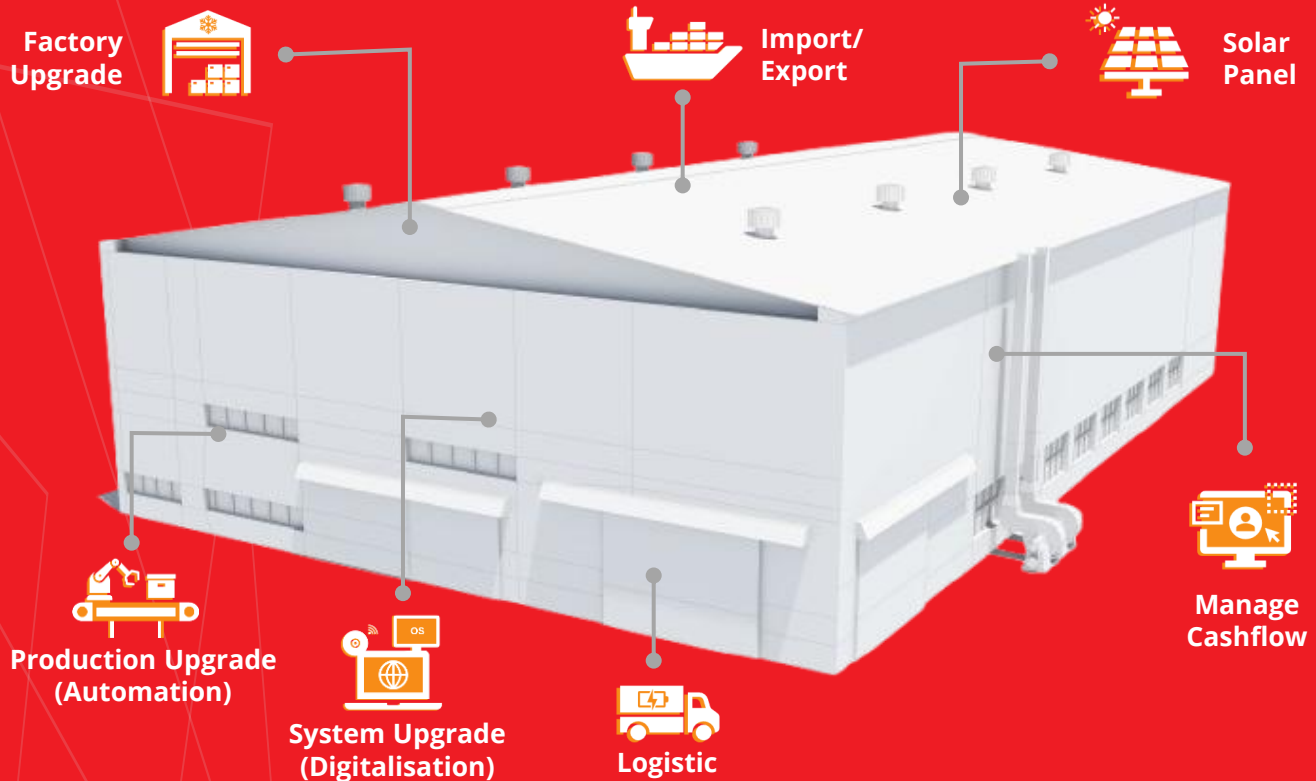


Smart Technology  
Partner

**Partners with technology providers** and experts to help SMEs enhance efficiency and drive growth.

# Unlock Possibilities with Value-Based Financing

What can you do with our Value-Based Financing?



CIMB's Value-Based Financing (VBF) supports SME growth and sustainability by considering societal and environmental impacts, while encouraging automation, digitalisation, and responsible practices.

<b>High Tech And Green Facility/-i</b> Up to RM 10mil Up to 5.00% p.a Up to 10 years (Inclusive Guarantee Fee)	<b>Automation &amp; Digitalisation Facility/-i</b> Up to RM 3mil Up to 4.00% p.a Up to 10 years (Inclusive Guarantee Fee)	<b>Low Carbon Transition Facility/-i</b> Up to RM 10mil Up to 5.00% p.a Up to 10 years (Inclusive Guarantee Fee)	<b>Agrofood Facility/-i</b> Up to RM 5mil Up to 3.75% p.a Up to 8 years (Inclusive Guarantee Fee)
<b>Cash and Payment Solutions</b> <b>BizChannel@CIMB</b> <b>QR Payment Solution</b> <b>Payment Terminal</b>	<b>Investment &amp; FX Solutions</b> <b>Foreign Exchange Contract Limit/-i</b> <ul style="list-style-type: none"> <li>➤ FX Spot</li> <li>➤ FX Swaps</li> <li>➤ FX Forwards</li> </ul> <b>Daily Investment Account/-i</b> <b>Up to 0.30% p.a</b> (In Indicative Return)	<b>Trade Finance Solutions</b> <div> <b>ImportTrades@CIMB</b> <ul style="list-style-type: none"> <li>➤ Documentary Credit/-i</li> <li>➤ Inward Bills for Collection/-i</li> <li>➤ Shipping Guarantee/-i</li> <li>➤ Accepted Bills/-i</li> <li>➤ Trust Receipt/-i</li> <li>➤ Multi Currency Trade Financing/-i</li> </ul> </div> <div> <b>ExportTrades@CIMB</b> <ul style="list-style-type: none"> <li>➤ Outward Bills for Collection/-i</li> <li>➤ Inward Documentary Credit/-i</li> <li>➤ Without Recourse Export Financing/-i</li> <li>➤ Multi Currency Trade Financing/-i</li> <li>➤ Foreign &amp; Domestic Bills of Exchange Purchased/-i</li> <li>➤ Accepted Bills/-i</li> </ul> </div>	



# Get the Right Technology

Discover optimal solutions with our **Smart Technology Partner (STP)** across diverse technologies.



## Biipower Sdn Bhd

Specialize in designing, building, and maintaining high-quality solar PV systems for residential, commercial, and industrial clients. Backed by certifications from SEDA, ST, TNB, CIDB, and ISO standards.

### Specialised in:

- ✓ Sustainability Solution



## BuySolar (OpenSys Technologies Sendirian Berhad)

A renewable energy company offering end-to-end solar photovoltaic solutions through a digital platform, including (EPCC) services for residential, commercial, and industrial clients.

### Specialised in:

- ✓ Sustainability Solution (Digital Solar Marketplace)



## Codemax Sdn Bhd

technology solutions provider specializing in software development, IT consulting, and digital transformation services for businesses in food industry.

### Specialised in:

- ✓ Automation Solution



## Cimation (M) Sdn Bhd

Specializes in industrial automation, control systems, and digitalization solutions, enhancing efficiency and productivity for various industries in Malaysia.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution



## Fast Track Sboi Sdn Bhd

Malaysian IT company specializing in ERP software, business solutions, and digital transformation for various industries.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution



## Maqo Engineering Sdn Bhd

Specializes in providing solar energy solutions, including photovoltaic (PV) systems, installation, and maintenance, promoting sustainable and renewable energy adoption.

### Specialised in:

- ✓ Sustainability Solution



## Northern Solar Sdn Bhd

Specializes in renewable energy solutions, offering solar photovoltaic (PV) system design, installation, and maintenance for residential, commercial, and industrial clients.

### Specialised in:

- ✓ Sustainability Solution



## Packaging Sales & Service (M) Sdn Bhd

Specializes in industrial automation, process control, and engineering solutions, providing innovative systems for manufacturing and energy sectors.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution

# Get the Right Technology

Discover optimal solutions with our **Smart Technology Partner (STP)** across diverse technologies.



Pekat Solar Sdn Bhd

## Pekat Solar Sdn Bhd

Specializes in solar photovoltaics (PV), earthing, and lightning protection solutions, offering comprehensive renewable energy and electrical safety systems.

### Specialised in:

- ✓ Sustainability Solution



## Ray Go Solar Epc Sdn Bhd

Specializes in renewable solar energy solutions, focusing on the design, installation, and maintenance of high-quality solar systems for residential, commercial, and industrial sectors.

### Specialised in:

- ✓ Sustainability Solution



Steering Innovation For Future

## Steerix Sdn Bhd

Technology solution provider for Digital Transformation (Industry 4.0) focusing on Operational Technology (OT) and Advanced Analytics, offering solutions for manufacturing sector across various industries.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution



## SunGate Energy Sdn Bhd

Specializes in solar energy solutions, offering the design, installation, and maintenance of solar power systems for residential and commercial clients with a focus on sustainability.

### Specialised in:

- ✓ Sustainability Solution



## Tera Va Sdn Bhd (Va Solar)

TERA is a solar EPC specialist since 2011, offer ZERO CAPEX options and certified, safety-first installations to help businesses decarbonise. Experienced in LSS, CGPP, CRESS, NEM, CREAM, and BESS.

### Specialised in:

- ✓ Sustainability Solution



## T-Robot (Techcapital Resources Sdn Bhd)

Leading robotics and automation company, specializing in creating advanced automated systems to enhance efficiency, accuracy, and productivity across various industries.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution

## XTS Technologies

### XTS Technologies Sdn Bhd

Offers cutting-edge solutions in automation, robotics, and renewable energy, providing advanced systems and technologies to boost operational efficiency and sustainability.

### Specialised in:

- ✓ Automation Solution
- ✓ Digitalisation Solution

# SME Partners

Empower your business with our network of expert partner solutions. To enjoy these exclusive offers from our partners up to 50%, drop us a line!

## Operations and Payment Solutions

Receive your payments and handle operations efficiently with exclusive deals.



### EasyParcel

Enjoy fast and hassle-free deliveries with EasyParcel courier solutions. Sign up and top up a minimum of RM20 to enjoy EP2000 package benefits. Offer is valid from 1 January 2025 until 31 December 2025.

[Find Out More](#)



### MESINKIRA

Sign up for a comprehensive business management solution that assists you streamline invoicing, payments, business analytics, and more. Enjoy 50% off your annual subscription and a complimentary workshop to set up your digital business! Offer is valid from 1 October 2024 until 31 October 2025.

[Find Out More](#)

## E-Commerce and Digital Marketing Solutions

Build your own website and grow your business awareness online with interactive e-Commerce platform features. These include integrated payments, interactive chat tools, and insights and analytics to expand your company's digital footprint.



### Exabytes

Amplify your online presence with Exabytes instant website design with free domain only for RM2,400 and enjoy 5% off on generating leads online. Offer is valid from 1 January 2025 until 31 December 2025.

[Find Out More](#)



### EasyStore

### EasyStore

Enhance your digital store with unlimited omnichannel extensions, providing full e-commerce insights. Enjoy 50% off on any one-year EasyStore subscription. Offer is valid from 1 January 2025 until 31 December 2025.

[Find Out More](#)

### Terms and Conditions

1. Our playbook may contain links to other websites ("Thirds Party Links"). We have no control over, and do not monitor or review the contents of the Third Party Links. If you do click on the Third Party Links, you understand that you are accessing the Third Party Links at your own risk and we are not responsible for any loss you may incur.
2. Please read the CIMB SME Partners Terms and Conditions below for the full terms and conditions.

[CIMB SME Partners Terms and Conditions \(ENG\)](#)

[CIMB SME Partners Terms and Conditions \(BM\)](#)

# Transforming Home Renovation Scaling with Technology & Innovation

**Hear from our customers who have embraced digitalisation in their businesses.**

Home renovation has long been seen as a daunting, complex process—but at The Makeover Guys, we've made it our mission to change that. Since 2015, we've been redefining the industry by simplifying the customer journey and making the transformation of homes effortless and enjoyable. With a vision of **enabling people to enjoy better homes**, we've delivered fully furnished, designer-quality spaces to over 7,000 homeowners through our strategic makeover solutions for both investment and own-stay purposes.

For years, the industry was considered difficult to scale due to its reliance on manual processes and fragmented workflows. We saw this challenge as an opportunity to innovate. By leveraging technology, we've proven that scaling is not just possible—it's the key to delivering a seamless and superior client experience.

A key part of this transformation has been our **Garage** platform, which optimises backend operations by automating workflow management and project tracking. By systematically managing every stage—from planning to execution—we've significantly reduced delays, minimised human errors, and improved overall efficiency. This has allowed us to handle more projects without compromising on quality or client satisfaction.

Complementing this is **The Makeover Guys App**, which enhances the client experience by providing live progress updates, professional photographs of their unit, and real-time tracking of their makeover. Clients can also stay informed about our latest services and promotions, and instantly showcase their property to attract tenants or proudly display their newly renovated home.

As we continue to push the boundaries of innovation, we recognize that homeowners today seek even greater efficiency and clarity for their renovation experience. Decision-making in home makeovers has always been a time-consuming process, requiring multiple consultations and back-and-forth revisions.



To address this, we're now exploring AI-driven solutions that will once again push the boundaries of home renovation—unlocking new levels of speed, convenience, and precision for homeowners. Together, these tools have enabled us to scale effectively in an industry once thought to be limited by its human-intensive nature. We are honored to share our journey in the Automation and Digitalisation Playbook, demonstrating how we've turned perceived limitations into opportunities for growth and innovation.



# Getting Started

## Begin your Automation and Digitalisation journey with SMEBIZREADY

Automation and Digitalisation has become part and parcel of businesses that are set on finding the winning edge, maximising their efficiency, and boosting return on investment. While it presents certain financial, technological, and organisational challenges, it is entirely possible to overcome them by adopting a pragmatic approach and preparing thoroughly for the transformation process beforehand.

If you are ready to kickstart your digital transformation and build a scalable business, reach out to our Smart Technology Partner (STP) through SMEBizReady. We will provide comprehensive financial support and deliver a tailored solution to meet your specific requirements.

Contact us now to uncover the hidden transformation potential of your company.

### Getting started with SMEBIZREADY is simple:

1

Visit our website by scanning the QR Code or click the button below to learn more about our program and eligibility criteria.

This QR Code will direct you to <https://www.cimb.com.my/en/business/business-solutions/solutions/smebizready.html>. You will not need to submit any personal identifiable or data.



Learn More

2

Fill out an application form by scanning the QR Code or click the button below to provide us with some basic information about your business.

This QR Code will direct you to <https://www.cimb.com.my/en/business/forms-enq/solutions-products/solutions/bizready.html>, where you need to submit information about your business.



Sign-Up Now

3

Our team will review your application and reach out to discuss the best financing options for your needs.

Let's have a conversation soon.

Reviewed by



# SHRDC

SELANGOR HUMAN RESOURCE DEVELOPMENT CENTRE



MALAYSIAN INVESTMENT DEVELOPMENT AUTHORITY

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50470 Kuala Lumpur  
Malaysia**

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**Connect with us on**



CIMB Malaysia



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For more information, log on to [www.cimb.com.my](http://www.cimb.com.my), email [bizready@cimb.com](mailto:bizready@cimb.com) or call 1300 888 828 or visit any of our CIMB branches nationwide.

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