



PRIVATE & CONFIDENTIAL

**Training Programme and e-Learning
Products**

5R STRATEGIC CONSULTANCY SDN BHD

Excellence is the essence..

Tel. +603 7883 0030
enquiry@5r.com.my
www.5r.com.my





TABLE OF CONTENTS

COMPANY PROFILES:-

Company Background	1
Company Description	2
Biodata of Principal Consultants	3

TRAINING PROPOSALS:-

Practical Approach To Financing Evaluation	6
Study Guide to Professional Credit Certification (Level 1: Certified Credit Executive)	8
Capital Investment and Equity Investment Appraisal	10
Updates of the Malaysian Financial Reporting Standards	14
Anti-Money Laundering & Anti-Terrorism Financing Act	15
Islamic Banking: Principles And Operations	16
Program Motivasi dan Celik Pengurusan Kewangan	18

E-LEARNING AND OTHER ONLINE SYSTEM:-

AMLATFA E-Learning Programme	19
Ujian Psikometrik Untuk Usahawan	21



COMPANY BACKGROUND

5R Strategic Consultancy Sdn Bhd (5R) specialises in training and consulting in areas of accountancy, banking, entrepreneurship, human resource and Islamic finance. Apart from training and consultancy, 5R also have a dedicated team for the development of multimedia and information technology. The business started off as a sole proprietorship named RB Training Services registered on 14th June 2000 which was then upgraded to a Sendirian Berhad on 12th October 2002.

5R has been appointed as consultants by financial and international institutions for numerous projects including conventional and Islamic training courses. Among the courses and projects undertaken include consultation on credit policies and procedures, management associates hiring and development, development of anti-money laundering programmes, writing of trade financing products procedure manual, writing of Islamic finance study manual (CCP-i), developing and implementing new Islamic products, developing e-learning programmes, etc.

Some of the projects we worked on in the past include the development of an Internal Credit Accreditation Programme with a local developmental financial institution, development of a Credit Assessment Programme for new credit officers, and CCP (Papers 1 – 5) training courses.

We also have implemented e-learning programmes with a few local financial institutions, involved in the development standard operating procedures as well as implementation of a new Kafalah scheme between Islamic financial institutions and a Government agency, and development of a credit monitoring system with a Ministry.

5R gives special emphasis on values and attitudes to ensure greater results. All our programmes are tailored to the needs of our clients. 5R believes that solution to any business organisation should come from within, but this can only happen through staff involvement and commitment to excellence.



COMPANY DESCRIPTION

Company Name : 5R Strategic Consultancy Sdn Bhd
Company Number : 595557-A
Authorised Capital : RM500,000
Paid-up Capital : RM300,000
Registration : Suruhanjaya Syarikat Malaysia and Kementerian Kewangan
Directors : Rosman Bandu Ramona Rosman Romzie Rosman
Salmah Ismail Sharina Sharif Razlie Rosman
Zuwita Kamaruzaman
Executive Director : Ramona Rosman Blanes
Main Activities : Consultancy, training, coaching and web-solutions
MoF Registration : 465-02034020 (consultancy) & 357-02017574 (supplier/service provider)
Address : 22 Jalan PJU 3/38A, Sunway Damansara, 47810 PJ, Selangor
Telephone : +60 3 7883 0030
Facsimile : +60 3 7885 8355
Email : enquiry@5r.com.my
Website : <http://www.5r.com.my>
Bank : Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
Company Secretary : Norhuda Binti Ramli (LS 006738)
Auditors : Norhayati & Associate (AF 1060)
Chartered Accountants (Malaysia)



BIODATA OF PRINCIPAL CONSULTANTS

ROSMAN BANDU

Qualifications

- Master of Science in International Banking and Financial Studies, Heriot-Watt University, Scotland, UK
- Bachelor of Economics (Hons), University of Malaya, Malaysia
- Teacher's Certificate, Malayan Teachers College, Penang, Malaysia

Experiences

- 1967 – 71 : Teacher in Mathematics and Science in Secondary School
- 1975 – 85 : Bank Bumiputra Malaysia Berhad
- Credit Officer in Johor Bahru branch involved in financing contractors, small traders and SMIs.
 - In-house trainer at BBMB Pusat Latihan in areas of Credit and Trade Financing.
 - Branch Manager
- 1986 – 91 : Oriental Bank Berhad (OBB)
- Senior Manager Human Resource Department
- 1992 – 98 : Asia Commercial Finance (Lion Group)
- Assistant General Manager
- 1999 to date : RB Training Services (RBTS) and 5R Strategic Consultancy Sdn Bhd
- Proprietor of RBTS, Director and Principal Consultant of 5R

RAMONA ROSMAN BLANES

Qualifications

- Master in Business Administration specialising in Islamic Banking and Finance, IIU Malaysia
- Certified Credit Professional, IBBM, Malaysia
- Certified Registered Person (Securities, Futures & Derivatives), FSA, UK
- First Aider, British Red Cross, UK
- Bachelor of Arts (Hons) in Business Administration & Retail Management, Oxford Brookes University, UK

Experiences

- 1994 – 99 : Citibank Berhad, Kuala Lumpur
- Assistant Vice President – Global Relationship Bank
 - Credit Committee Member
- 2000 – 03 : Citibank NA, London
- Resident Vice President – Worldwide Securities Services
- 2004 – 05 : Citigroup Global Markets Limited, London
- Vice President – Section Manager European Operations
- 2006 to date : 5R Strategic Consultancy Sdn Bhd
- Executive Director



SHARINA SHARIF

Qualifications

- Master in Business Administration specialising in Islamic Banking and Finance, IIU Malaysia
- Certified Credit Professional, IBBM
- Bachelor of Science (Hons) in Business Administration, Bradford University, UK

Experiences

- 1996 – 00 : The Pacific Bank Berhad
 - Assistant Manager – Credit and Loans Department
- 2001 – 06 : Malayan Banking Berhad
 - Pioneer team member – automation of credit processing and approval process for commercial and corporate loans
- 2007 to date : 5R Strategic Consultancy Sdn Bhd
 - Director

DR ROMZIE ROSMAN

Qualifications

- PhD (Risk Management in Islamic Banking), International Islamic University, Malaysia
- Master in Business Administration specialising in Islamic Banking, International Islamic University, Malaysia
- Bachelor of Arts (Hons) in Accounting, Lancaster University, UK

Experiences

- 2000 – 02 : Pricewaterhousecoopers, Kuala Lumpur
 - Associate – Financial Services Division
- 2002 – 04 : Inpens International College, Shah Alam
 - Assistant Lecturer – Business and Accounting Department
- 2004 – 07 : Universiti Tun Abdul Razak, Kelana Jaya
 - Lecturer – Faculty of Business Administration
- 2008 to date : 5R Strategic Consultancy Sdn Bhd
 - Director

RAZLIE ROSMAN

Qualifications

- Bachelor of Engineering (Hons) in Computer System, City University, UK

Experiences

- 2005 – 07 : SAGE Interactive Sdn Bhd
 - Senior Project Executive – Project Management Office
 - Consultant for Petronas eLearning Solutions Sdn Bhd
- 2007 to date : 5R Strategic Consultancy Sdn Bhd
 - Director – System and Technology



ANIS SALEHA MOHD ARSHAD

Qualifications

- Chartered Accountant Member of Malaysian Institute of Accountants
- Certified Financial Planner
- Bachelor of Accounting (Hons), International Islamic University, Malaysia

Experiences

- 1993 - 97 : Pricewaterhousecoopers, Kuala Lumpur
- Assistant Manager – Audit and Business Advisory
- 1997 - 99 : KUB Malaysia Berhad
- Assistant Manager – Business Review and Improvement
- 2003 to date : IFP Sdn Bhd
- Financial Consultant and Head of Secretarial Services
- 2006 to date : 5R Strategic Consultancy Sdn Bhd
- Program Director

ZUWITA KAMARUZAMAN

Qualifications

- Barrister-at-law (Lincoln's Inn)
- LL.B (Hons.), University of East Anglia, UK

Experiences

- 1995 - 96 : Messrs. J. Nadcahatiram, Kuala Lumpur
- Pupilage – specialising in Criminal
- 1996 - 97 : Messrs. R K Nathan & Co
- Legal Assistant – specialising in Personal Injury and Medical Negligence
- 1998 - 99 : Messrs. Adam & Co
- Legal Assistant – Commercial Litigation
- 2000 - 2005 : Messrs. Nurul Zuwita & Co and Messrs. Murukan & Co
- Partner – Corporate, Conveyancing and Family
- 2005 to date : Messrs. Noor Amran
- Partner – Corporate, Conveyancing and Family
- 2005 to date : 5R Strategic Consultancy Sdn Bhd
- Director



PRACTICAL APPROACH TO FINANCING EVALUATION

INTRODUCTION

Credit and Risk Management skills are essential for bankers. However, many courses consist of academic theories which are difficult to relate in day-to-day operation. This programme is specially designed to expose financing officers and analysts to a systematic approach in presenting and evaluating a financing application.

The programme will highlight financing issues based on practical cases as well as sharing experiences on industry practices. 5R will use our own developed Financial Excel Template as a classroom teaching aid. Ultimately, the knowledge and skills learnt can be put into practice by the Bank's officers.

OBJECTIVES

At the end of the programme the participants will be able to:

- Set a minimum standard in processing financing proposal
- Understand the entire scope of financing evaluation
- Know the main components of Financial Statements and able to apply them in evaluating the past financial performance of the business
- Able to compute the business funding requirements and ways out analysis
- Understand the importance of early identification of potential problem accounts
- Present an effective Financing Memo to justify their recommendation

CONTENTS

1. Qualitative Analysis

- Scope Of Financing Evaluation
- Management and Shareholders
- Business Operation
- Operating Risks
- Other Credit Risks
- Case Study

2. Quantitative Analysis

- Comment on Past Financial Performance
- Comment on Financial Position
- Comment on Earning Capacity
- Comment on Liquidity Position
- Ratios Analysis
- Case Study

3. Financing Requirement and Structuring

- Projected Income Statement
- Financing Requirement
- Computation of Net Working Capital Requirement
- Computation of CAPEX Financing
- Case Study



4. Ways Out Analysis

- Cash Flow Projection
- Debt Service Ratio
- Security Arrangements
- Case Study

ADMINISTRATIVE DETAILS

Training duration : 6 days
Maximum participants : 25 persons per class



STUDY GUIDE TO THE PROFESSIONAL CREDIT CERTIFICATION (PCC)

Level 1: Certified Credit Executive (CCE)

INTRODUCTION

The Professional Credit Certification (PCC) is specialise certification by the Institut Bank-Bank Malaysia (IBBM). It demonstrates the minimum standard of core credit competency that needs to be achieved by the credit personnel in the banking and finance industry.

There are three (3) levels of certification offered under PCC programme:-

- Level 1: Certified Credit Executive (CCE)
- Level 2: Retail Credit Professional (RCP) / Business Credit Professional (BCP)
- Level 3: Corporate Credit Specialist (CCS)

5R believes strong credit foundation is required for undertaking credit roles and responsibilities. Therefore, we are focusing on Level 1: Certified Credit Executive (CCE) and have developed a study guide to help the participants to attain the certification.

OBJECTIVES

The main objective of this Study Guide Program is to help participants to pass CCE Examination, attain Certification, and able to apply the knowledge and skills gained towards effective credit risk identification and management.

FEATURES AND BENEFITS

- Summary and notes of each chapter
- Multiple choice questions (MCQs) for every chapter
- 5R on-line questions via e-learning facility
- Trial Examination

SYLLABUS CONTENTS FOR CCE

- **Module 1: The Malaysian Financial System, Regulations and Ethics**
 - a. The Malaysian Financial System
 - b. Laws and Regulations in Malaysian Banking
 - c. Ethics and Corporate Governance
- **Module 2: Basic Credit Skills**
 - a. Principles of Lending
 - b. The Credit Risk Assessment Framework
 - c. The CAMPARI Framework
 - d. Borrowers and their Legal Status
 - e. Credit Information and its Verification
 - f. Loan and Securities Documentation
 - g. Landed Securities and Credit Support
 - h. Guarantees and Indemnity
- **Module 3: Basic Accounting and Financial Statement Analysis**
 - a. General Accounting Principles and Policies
 - b. Understanding Financial Statements
 - c. Quantitative Analysis of Financial Statements
 - d. Qualitative Aspects of Financial Statements Analysis



- **Module 4: Credit Writing Skills**
 - a. Overview of Report Writing
 - b. Language and Writing Styles
 - c. Introducing Credit Report Writing
 - d. Context of Credit Report Writing
 - e. Preliminary and Introduction
 - f. Main Body of Discussion for New Lending Proposal
 - g. Main Body of Discussion for Annual Review and Special Cases
 - h. Summarisation
 - i. Conclusions and Recommendations

ADMINISTRATIVE DETAILS

Training duration : 2 days for each module
(i.e. total 8 days for whole CCE Study Guide Programme)

Maximum participants: 25 persons per class



CAPITAL INVESTMENT AND EQUITY INVESTMENT APPRAISAL

INTRODUCTION

Ideally, organisations are looking for investments that can deliver high returns which may also translate to higher investments risk. Truthfully, not all investments are able to generate the required returns and organisations have to be prepared to lose. Typically, the decision criteria for investing in a business involve market potential, growth opportunity, long term sustainability, exit opportunities and most important, quality of management. Therefore, exposure to the profitable investment strategies which are widely used among practitioners is crucial in guiding the organisation's decisions.

OBJECTIVES

The course aims to provide basic understanding on capital investment appraisal and equity investment. The course is highly participative and designed as knowledge sharing sessions based on practical cases and up to date issues in the subject matters. At the end of the program, the participants will be to:

1. Gain knowledge and understand different capital investment appraisal and equity investment approaches.
2. Identify the steps involved in the capital investment appraisal and equity investment process.
3. Develop analytical skills to evaluate capital investment and equity investment proposals.
4. Analyse and appreciate the contemporary issues.

CONTENTS

The training modules will cover the followings:

- Module I - The Ideal Business.
- Module II – Basic Capital Investment Appraisal.
- Module III- Basic Valuation of a Business.
- Module IV- Basic Forecasting.

(The details are as per attachment)

ADMINISTRATIVE DETAILS

- Training duration : 3 days
- Maximum participants : 25 persons per class



ATTACHMENT

MODULE 1 - AWARENESS: THE IDEAL BUSINESS

1. Criteria - Business with a Competitive Durable Advantage
 - Selling a unique product or services
 - Low cost buyer and seller
 - Public consistently wants
2. How to look for the ideal business
 - Historical Financial - Trust is earned.
 - i. Income Statement
 - a. Revenue
 - b. Gross Profit Margin
 - c. Selling, General and Admin
 - d. Research and Development
 - e. Depreciation - non-cash
 - f. Interest expense
 - g. Gain/(Loss) on Sale of Assets
 - h. Net earnings
 - ii. Balance Sheet
 - a. Cash or nothing
 - b. Inventories
 - c. Receivables
 - d. Property Plant and Equipment
 - e. Goodwill
 - f. Other Intangibles
 - g. Long Term Investment
 - h. Payables
 - i. Short Term Borrowings
 - j. Long Term Borrowings
 - k. Retained Earnings
 - iii. Cash Flow
 - a. Operating Cashflow
 - b. Management of Working Capital
 - c. Non-Operating Cashflow
3. When to buy and when to sell?



MODULE II - BASIC CAPITAL INVESTMENT APPRAISAL

1. What is capital investment
2. Time value of money
3. Basic Capital Investment Methods
 - Net Present Value
 - Internal Rate of Return
 - Payback Period
4. Cost of Capital
 - Cost of Debt
 - Cost of Equity
 - i. Capital Asset Pricing Model (CAPM)
 - ii. Gordon Growth
 - Weighted Average Cost of Capital (WACC)
5. Issues in application

MODULE III - BASIC VALUATION OF A BUSINESS

1. What is value?
2. Purpose of valuation
 - Investment - passive
 - Investment - active
 - Exit - passive
 - Exit – active
3. Valuation Process
 - Understanding the Business
 - a. Life Cycle
 - b. Prospect
 - c. Key success factor
 - d. PEST
 - e. Forces
 - Selection of Methods
 - a. Discounted Cash Flow
 - b. Relative Valuation
 - c. Assets Based



MODULE IV - BASIC FORECASTING

1. Lessons from History
2. Top Down Approach
 - General Economic Growth
 - Sector Growth
 - Players
3. Bottoms Up Approach
 - Needs or Wants
 - Products
 - Players
4. Ratios
5. Profit and Loss
 - Revenue
 - Cost of Sales
 - Depreciation
 - Other Expenses
6. Balance Sheet
 - Debtors
 - Creditors
 - Fixed Assets
 - Financing
 - Cash Balances



UPDATES OF THE MALAYSIAN FINANCIAL REPORTING STANDARDS

INTRODUCTION

The Financial Reporting Standards in Malaysia has now been revised and upgraded in line with its convergence with the International Financial Reporting Standards. This proposal outlines the proposed Development and Updates of the Malaysian Financial Reporting Standards developed by 5R. It aims to provide an exposure and updates on the history, development and recent changes in the Malaysian Accounting and Financial Reporting landscape.

OBJECTIVES

At the end of the program, the participants will be able to:

- Enhance their awareness and understand of the Malaysian Financial Reporting Standards
- Apply their awareness towards better understanding and analysis of Financial Statements.
- Analyse and appreciate the contemporary issues.

CONTENTS

1. History and Development of Financial Reporting Standards in Malaysia
 - Before the establishment of Financial Reporting Act (“FRA”)
 - After FRA and a ‘world class’ standards
2. Outline of the Financial Reporting Standards and regulations in Malaysia
3. Definition of IASs, IFRSs, MFRSs FRSs, SIC, IFRIC and FRSIC Interpretations;
4. Malaysian Dual Reporting Structure
 - Entities other than Private Entities
 - Private Entities
5. Main Components and Principal of Financial Reporting
6. Statement of Financial Position
 - Assets
 - Liabilities
 - Equity
7. Statement of Profit and Loss and other Comprehensive Income
 - Profit and Loss
 - Comprehensive Income
8. Statement of Changes in Equity
9. Statement of Cash Flow

ADMINISTRATIVE DETAILS

Training duration : 2 days
Maximum participants: 25 persons per class



ANTI-MONEY LAUNDERING & ANTI-TERRORISM FINANCING ACT

INTRODUCTION

It is mandatory for all personnel of a Reporting Institution to be aware probable money laundering / financing of terrorism activities and internal reporting requirements, in compliance with UPW and Anti-Money Laundering / Anti-Terrorism Financing Act. This course is an overview of Managers responsibilities under the Act and Guidelines.

OBJECTIVES

At the end of the program participants will be able to:

- Comprehend impact of AML ATFA 2010
- Understand and apply Bank Negara Malaysia Guidelines (UPW)

CONTENTS

1. Anti-Money Laundering & Anti-Terrorism Financing Act

- Overview
- Key Provisions
- Suspicious Transaction Reporting
 - Section 14(b)
- Offence & Liability
 - Section 22, Part IV
 - Section 92
- Record Keeping
 - Section 13
- Identification of Account Holder
 - Section 16
- Retention of Records
 - Section 17
- Opening Account in False Name
 - Section 18
- Compliance Program
 - Section 19
- Secrecy Obligations
 - Section 20
- Persons Reporting Protection
 - Section 24
- Tipping off
 - Section 79

2. Bank Negara Guidelines (Upw)

- Overview
- Responsibilities of Managers

ADMINISTRATIVE DETAILS

Duration : 1 day
Maximum participants : 30 persons per class

ISLAMIC BANKING: PRINCIPLES AND OPERATIONS

OBJECTIVES

Upon completion of the programme, participants will be able to:

- have a better understanding of the *Shari'ah* framework for Islamic finance
- examine the application of *Shari'ah* contracts for Islamic financial instruments
- explain the Islamic banking operations and instruments

CONTENTS

1. Overview of Islamic Banking and Finance

- *Shari'ah* framework for Islamic finance
- Fundamental prohibited Elements in Islamic Finance
 - i. Prohibition of *Riba*
 - ii. Prohibition of *Gharar*
 - iii. Prohibition of Gambling (*Maysir*)
- Mutuality of Risk-Sharing

2. Application of *Shari'ah* contracts

- Elements of *Shari'ah* contracts
 - i. Form of Contract
 - ii. Subject Matter of the Contract
 - iii. Contracting Parties
- Classification of *Shari'ah* contracts
 - i. Exchange-based Contracts
 - ii. Charity-based Contracts
 - iii. Partnership Contracts

3. Concept of Exchange-based Contracts

- *Bay' Al-Murabahah* (Mark-up Sale)
- *Bay' Al-Istisna'* (Manufacturing Sale)
- *Bay' Al-Salam* (Forward Sale)
- *Bay' Al-Inah* (Sell and Buy-Back)
- *Bay' Al-Tawarruq* (Cash Financing)
- *Ijarah* (Lease)

4. Partnership Contracts in Islamic Finance

- *Musharakah*
- *Mudhabarah*

5. Sources of Funds

- Savings Deposit
- Current Deposit
- Term Deposit
- Investment Deposit

6. Uses of Funds

- Islamic Retail Financing
- Corporate Financing
- Working Capital Financing



7. Islamic Trade Financing Instruments and Practices

- Islamic Letter of Credit
- Islamic Trust Receipt
- Islamic Accepted Bills
- Islamic Bank Guarantee
- Islamic Shipping Guarantee

ADMINISTRATIVE DETAILS

Duration : 2 days
Maximum participants : 30 persons per class



PROGRAM MOTIVASI DAN CELIK PENGURUSAN KEWANGAN

Objektif

Di akhir program ini, peserta-peserta akan mempunyai kebolehan dan kemahiran seperti berikut:

1. Merekod urusanniaga perniagaan secara betul, sistematik dan praktikal
2. Menyediakan Penyata Pendapatan dan Kunci Kira-Kira
3. Mengamal Kerjaya Cemerlang
4. Menyedia Plan Tindakan Bisnes

Kandungan

1. Di mana punca rezeki
2. Kerjaya cemerlang
3. Punca-punca kegagalan bisnes
4. Merekod urusanniaga di Buku Tunai
5. Pengenalan kepada Penyata Untung Rugi (Penyata Pendapatan) dan Kunci Kira-Kira (Kedudukan Kewangan)
6. Permainan Bisnes (Cabaran Lego)
7. Merekod urusanniaga di Buku Belian dan Jualan
8. Mengenal dan menghayati kumpulan-kumpulan akaun
9. Titik Pulang Modal
10. Menyediakan Plan Tindakan Bisnes

Lain-lain perkara

Tempoh kursus	:	3 hari
Peserta kursus	:	30 orang (maksima)



AMLATFA E-LEARNING PROGRAMME

INTRODUCTION

5R offers AMLATFA (Anti-Money Laundering & Anti – Terrorism Financing Act (Amended 2010) e-learning courseware. AMLATFA courseware includes the latest rules and regulation from Bank Negara with improved user interactivity content and in sync with the latest e-learning courseware trend.

ELEARNING COURSEWARE TREND

As e-learning evolves, there is more demand on e-learning courseware that can provide personalize and “imitate the real scenarios” to the users. With this in mind, 5R offers a new e-learning concept that includes:

1. Case study simulations
 - a. A role play case study based on “real cases” of AMLA that happened in Malaysia
2. User friendly and lightweight learning contents
 - a. Personalize colour schemes, font sizes and languages to accommodate user preference to improve level of interaction between user and courseware
 - b. Design with lightweight of flash animation and using on demand video clips and animations
 - c. Design a more concise learning objective for each AMLA module, where user can clearly achieve each learning objective from short quiz at the end of each module

COURSEWARE CONTENTS

1. Description

Awareness on money laundering activities and internal reporting requirements, in compliance with BNM/RH/GL000-2, 006-1, 006-2,008-1 and AML & ATF Act 2001.

2. Objectives

At the end of the program participants will be able to:

- Describe Money Laundering and identify risks of money laundering in the Bank
- Recognize key stages in Money Laundering and techniques used by money launderers
- Understand the BNM guidelines and reporting requirements
- Identify and report on suspicious activities
- Comprehend impact of AMLATF Act 2010



3. Key Contents

- a. Introduction to money laundering and financing of terrorism
 - Define money laundering and financing of terrorism
 - Identify money laundering activities
- b. Customer acceptance policy and due diligence
 - Explain the customer acceptance policy
 - List types of customer
 - Explain customer due diligence
- c. On-going monitoring and recognizing suspicious activities
 - Explain the on-going monitoring
 - Identify the suspicious trigger
 - Explain the red flags
 - List the high risk business
- d. AMLATF Act 2010
 - Identify the key provisions of AMLATFA
 - Explain the process of suspicious transaction reporting
 - Differentiate the roles and responsibilities of
 - i. Frontliners
 - ii. Credit officers
 - iii. Senior management
 - iv. Board of directors
- e. Three (3) case studies assessment

TECHNICAL REQUIREMENTS

1. End User (students) requirement
 - Any platform that supports HTML and compatible web browser that supports HTML5 or Flash Player
2. Learning Management System (if hosted by Bank)
 - Operation system : Linux and Windows
 - Memory : 1GB recommended
 - Web (HTTP) server : Apache 2.x.+ Web Server
 - Database server : MYSQL 5.0.4+ server
 - Software: PHP 5.3.+
3. e-Learning content standards
 - SCORM 1.2 and SCORM 2004 compatible



UJIAN PSIKOMETRIK UNTUK USAHAWAN

PENDAHULUAN

Kertas cadangan ini disediakan bagi tujuan Ujian Psikometrik Untuk Usahawan. Dalam menilai usahawan, faktor sikap dan integriti usahawan selain daripada kedudukan kewangan perniagaan hendaklah diambil kira. Berdasarkan pengetahuan di atas, adalah penting untuk mempunyai platform yang efektif dalam proses menilai kualiti usahawan.

OBJEKTIF

- a. Membantu pihak pengurusan didalam proses penilaian usahawan.
- b. Keperluan dana, khidmat nasihat serta pembiayaan dapat disalurkan secara efektif kepada usahawan yang berkualiti.
- c. Membantu pihak pengurusan dalam merangka polisi syarikat berdasarkan data yang dikumpul melalui Ujian Psikometrik.

SKOP UJIAN PSIKOMETRIK 5R

Ujian Psikometrik yang dicadangkan akan menilai usahawan terutama dari segi intergriti dan pengurusan perniagaan. Ujian ini akan memberi fokus kepada tiga aspek iaitu "*Personality*", "*Social Capital*" dan "*Locus of Control*".

a. Personality

Kategori ini akan menilai keperibadian usahawan dalam melakukan pekerjaan dan mengurus perniagaan. Ini termasuklah sikap bekerjasama, cara membuat keputusan, keterbukaan, kestabilan emosi dan sikap ekstrovert. Personaliti yang positif akan mewujudkan kesedaran dan kesediaan untuk memenuhi segala tuntutan perniagaan termasuklah melunaskan hutang. Akhirnya ia akan menghasilkan sikap bekerja yang produktif. Kategori ini menilai 5 dimensi berikut:-

1. *Agreeableness*
2. *Conscientiousness*
3. *Extraversion*
4. *Emotional Stability*
5. *Openness/Intellect*

b. Social Capital

Kategori ini akan menilai kebolehpercayaan usahawan dalam membuat memenuhi tuntutan yang telah dipersetujui. Kategori ini akan menilai tiga dimensi berikut:-

1. *Trust*
2. *Fairness*
3. *Helping*.



c. Locus of Control

Kategori ini akan memberi gambaran sejauh mana kepercayaan usahawan terhadap persekitarannya iaitu samada sesuatu itu berlaku adalah dibawah kawalan tindakannya atau disebabkan oleh faktor-faktor luaran. Kepercayaan ini akan memberi kesan kepada usahawan didalam membuat sebarang keputusan. *Locus of Control* yang positif percaya bahawa kehidupan mereka adalah dibawah kawalan mereka sendiri.

KESIMPULAN UJIAN

Ujian Psikometrik ini hanya memberi gambaran tentang sikap dan keberangkalian usahawan dalam memenuhi tuntutan. Walaubagaimanapun, pihak pengurusan tidak boleh bergantung sepenuhnya kepada keputusan ujian ini didalam membuat keputusan berhubung status usahawan. Pihak pengurusan mestilah juga mengambil kira lain-lain faktor penilaian yang telah ditetapkan.

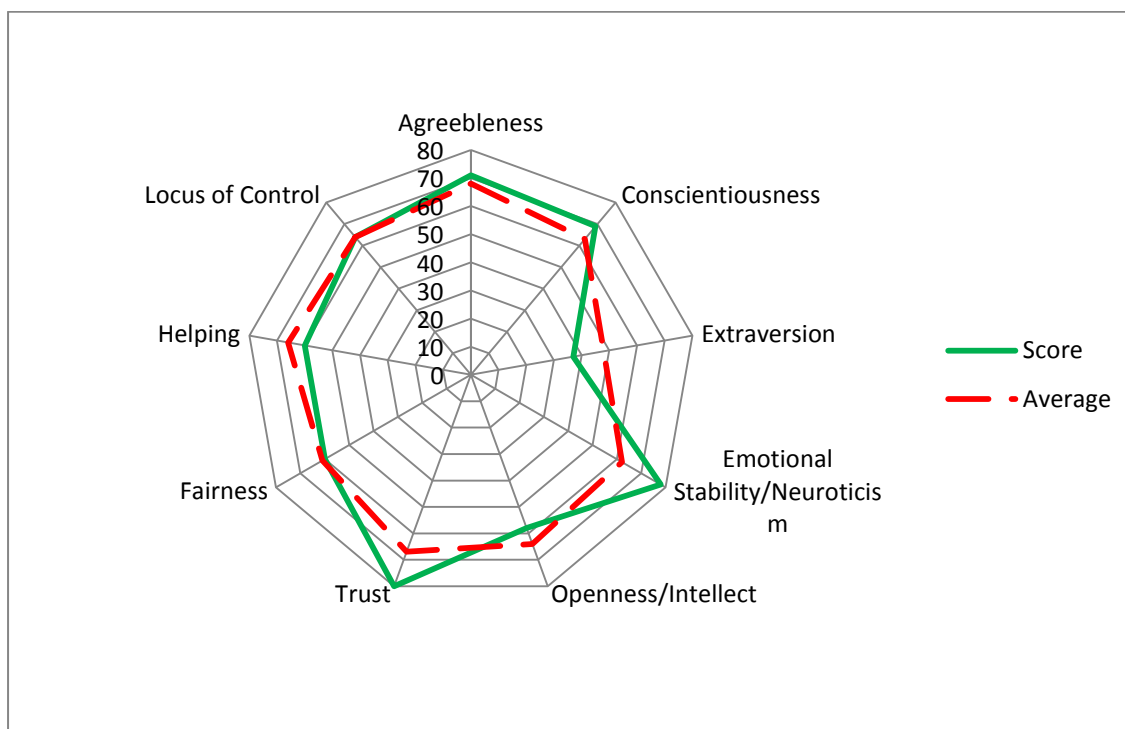
Keputusan Ujian sah untuk tempoh 2 tahun. Sila lihat lampiran untuk contoh keputusan Ujian Psikometrik.

PROSEDUR UJIAN PSIKOMETRIK

- a. Usahawan dikehendaki mengambil Ujian Psikometrik didalam masa 45 minit.
- b. Yuran pendaftaran akan dikenakan untuk setiap ujian.
- c. Ujian Psikometrik ini akan dibuat secara "online".

CONTOH KEPUTUSAN UJIAN PSIKOMETRIK

PELANGGAN: ENCIK A



		Score %	Average %
1	Agreeableness	71	68
2	Conscientiousness	69	63
3	Extraversion	37	48
4	Emotional Stability/Neuroticism	78	62
5	Openness/Intellect	58	64
6	Trust	80	67
7	Fairness	60	61
8	Helping	60	66
9	Locus of Control	64	64
	Total Score	64	

Analisa Keputusan Ujian Psikometrik En A.

En A mendapat markah keseluruhan = 64% berbanding purata sampel kajian= 63%. Dimensi yang perlu diperbaiki ialah *Extraversion*, *Openness/Intellect* dan *Helping*.