

**The Business Community Perspectives**  
**On the theme**  
**"Bersepadu Memperkasa**  
**Mandiri Bangsa."**

**Presented**

Razali Johari  
President

Malay Chamber of Commerce and Industry

**Synopsis:**

1. In 1983, there were 6 out of 10 people working for the Government but in 2003 and 20 years later and perhaps now there are 6 out of 10 people working in the Private Sector.

But yet

2. In 1983 there were 2 out of 100 people who did not work while in 2003 and perhaps now there are 7 out of 100 people who are not working for many reasons.

It is good to note that

3. In 1983 the business community contributed only 15 cents in the National Dollar and in 2003 we are now contributing about 36 cents to the dollar.
4. In 1983 there were 2696 establishments registered and in 2003 there were 6817 business establishments registered.

While there are now over 2600 retails, coffee shops, banks and business establishments, all are proud to flag and banner the national day theme, but we need to contemplate on these numbers and indicators and ask ourselves "can we do better ?, can we do more ?."

For us in the Private Sector, while we are encouraged by these developments but much has to be done especially acting out and taking positive actions on the theme

Bersepadu Memperkasa Mandiri Bangsa.

How we see it, this theme, it is a persistent call for us to work as partners and families between government and people, people and people, business and people, business to government and people to government.

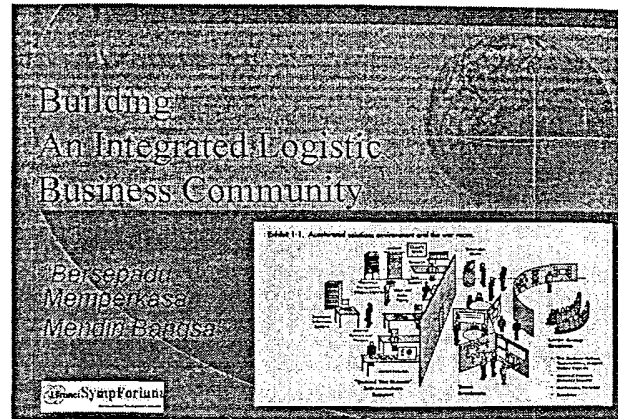
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## 1. Introduction

It is indeed an honor for me as the President of the Malay Chamber of Commerce and Industry to be invited to present my paper this morning. I see this invitation as a clear signal of recognition that we in the business sector have a very important role to play in nation building. I see this as another opportunity for us to voice our support and present our plans and programme of actions for "bettering" our business as a community.



I am therefore presenting this report to show among many of us in the business community especially 21 business associations, our "agreements" in the "perpaduan" of the business community to achieving happiness and prosperity in the future through "A common vision and agreements" to improve, manage and build a business community according to the "theme".

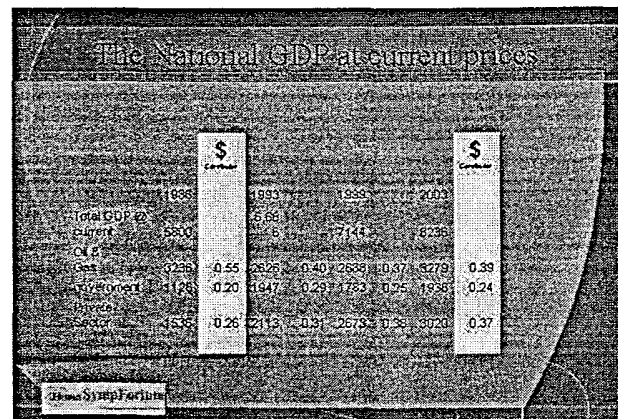
Bersepadu Memperkasa Mandiri Bangsa.

## 2. The Changing Scenes in Brunei but embedding MIB in the "Business Community"

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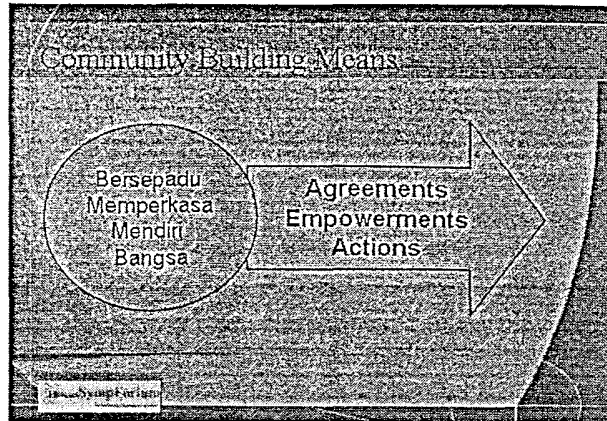
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While there are now over 2600 retails, coffee shops, banks and business establishments flags and banner the national day theme, we need to contemplate on these numbers and indicators and ask ourselves can we do better, can we do more.

For us in the Private Sector, while we are encouraged by these developments but much has yet to be done especially acting out and to take specific actions on the theme

Bersepadu Memperkasa Mandiri Bangsa. How we see it, this theme is a persistent call for us to work as partners and as families to build closer relationship between government and people, people and people, business and people, business to government and people to government.



### 3. The Persistent Calls for building “Unity and Harmony” in the “Business Community”.

There have been many debates and discussions in the community as to the meaning and intent of the 21<sup>st</sup> National Day Theme. While it is good to have open and free discussions on the meaning of the theme, it would perhaps be more productive to consider the actions that need to be taken to fulfill the “calls” of the theme.

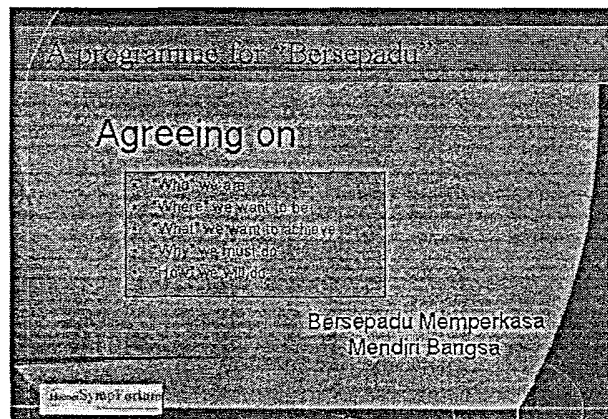
We in the business sector see many good things that can be derived from the statement of the theme. We see the theme calls for unity and actions. We see three sequential active words such as

Agreements  
Empowerments  
Actions.

We see “agreements” as the pillar of unity and “perpaduan”. We recognize “empowerments” and accountability as the basis of “actions” for the common good.

We see the theme calls for the community to reach agreements on

1. Who we are
2. What we want to be
3. What we want to achieve
4. Why we must do
5. What we will do

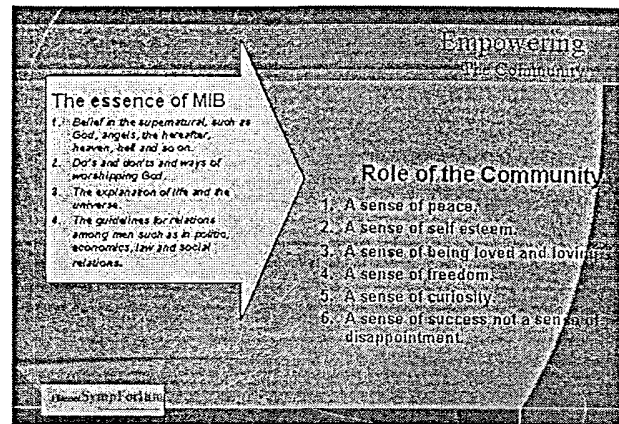


The search for common answers to these questions will lead us to “perpaduan”. The search for a vision will lead us to unity. The search for the common mission will give the sense of common purpose

#### 4. "Empowering" and the call for "Responsible Business Community"

We hear calls for "empowerment". We hear calls for accountability of business and governments. We hear calls for "privatization" we hear calls for "transparency". But we read news of corruptions, bankruptcy and litigations against abuse of authority.

In spite of these concerns and worries, we in the private sector feel secure and feel protected in the idea of governance a la MIB. We take comfort in the protection of the Brunei Darussalam flag that pledges the government to serve us always with the guidance of "Allah".



Under the guidance of Islam we are already empowered with the belief in god , in heaven and hell and to know good and evil and to do god and avoid the bad. The essence of MIB has empowered all of us with the conditions of :

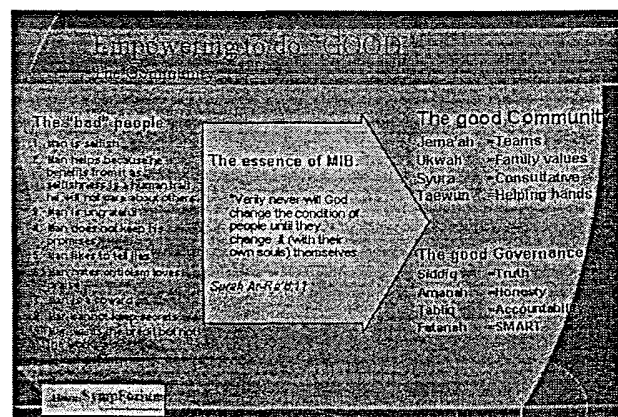
1. Belief in the supernatural, such as God, angels, the hereafter, heaven, hell and so on.
2. Dos and don'ts and ways of worshipping God.
3. The explanation of life and the universe.
4. The guidelines for relations among men such as in politic, economics, law and social relations.

We believe that Islam is a complete guide as to how we do business. We believe that MIB guides us and is the road map to building the good community and the principle of good governance.

We are required to build a "good community" based on the concept of Jemmah, Ukhwah, Syura and Taewun. We are required to build a good community that subscribes to "ber jemmah", family values, consultations and always willing to extend a helping hand.

We take comfort and are protected from tyranny, corruptions, and mistrust by the divine principle of good governance of:

Siddiq	=Truth
Amanah	=Honesty
Tabliq	=Accountability
Fatanah	=SMART.

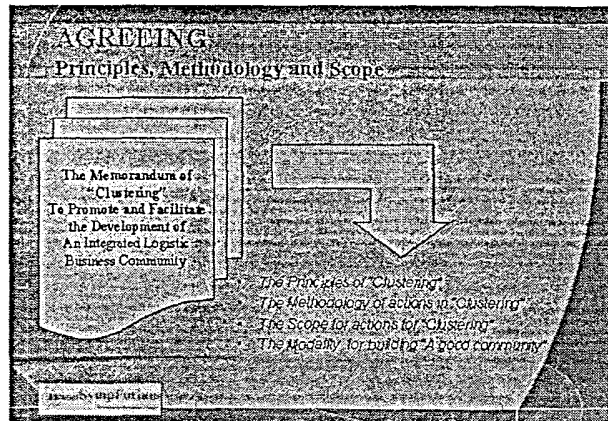


## 5. The call for partnership cooperation and co-optetion.

Ladies and gentlemen, I would like to take this opportunity to announce that we in the private business community and several government departments will be agreeing to sign a memorandum of “CLUSTERING” to promote and facilitate the development of an Integrated Logistic Business Community.

This “Agreement” will adopt the following:

- The Principles of “Clustering”
- The Methodology of actions in “Clustering”
- The Scope for actions for “Clustering”
- The Modality for building “A good community”

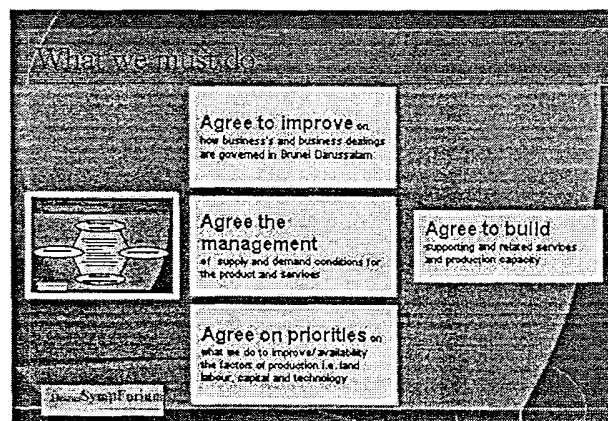


This “Agreement” is the mechanism and the framework for establishing partnership, establishing the code of cooperation and co-optetion. This “Agreement” sets the code of ethics in doing business in Brunei Darussalam.

This “Agreement” is our response, in the business community, to the recommendation made by the Government appointed consultants “Monitor Group” on the establishments of “CLUSTERS” of industries. We fully subscribe to the recommendation and commit ourselves to the establishments of clusters of industries. We have established the Fashion, Fabric, Food, Furniture and Tourism services cluster. We are now about to establish the Integrated Logistic Business Community.

The content of the “Agreement” will be as follow:

- **Agree to improve** on how business's and business dealings are governed in Brunei Darussalam
- **Agree the management** of supply and demand conditions for the product and services
- **Agree on priorities** on what we do to improve availability the factors of production i.e. land, labour, capital and technology
- **Agree to build** supporting and related services and production capacity

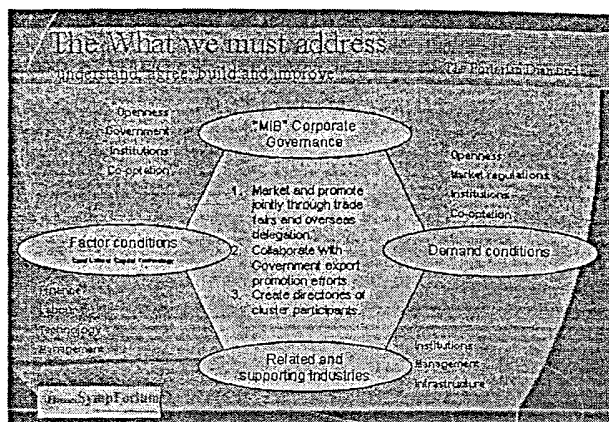


We seek the support and the blessings of all concerned.

## 6. A future with “Vision and Agreements” to improve, manage and build according to the “theme”.

The recent reports and surveys of the consultant namely “Monitor Group” have placed the business environment in Brunei Darussalam to be similar to the business environment in Bangladesh and Nigeria. The way of doing business in Brunei Darussalam has been assessed to be among those that are unstable and unsustainable.

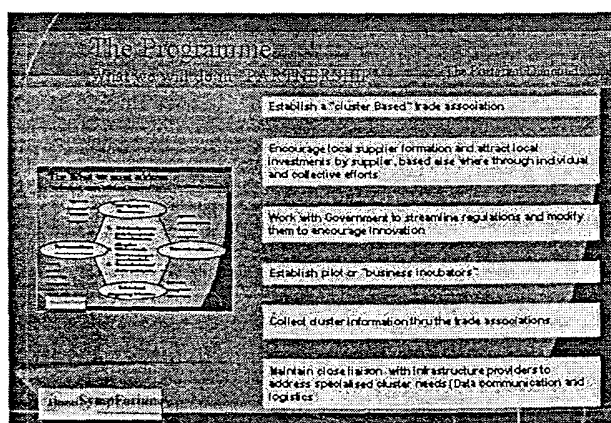
The survey includes factors that relate to the “openness of government”, availability of infrastructure, supporting institutions, the quality of labour, access to capitals and financing.



While many local people are upset and disagree with the report, but there may be some truths and some realities in the report. While many are still in the state of “DENIALS”, we in the private sector are looking forward to working together with the government to address these problems and weakness.. We are looking forward to improvements, engagements and actions.

We have agreed to work in partnership through the establishment of the Integrated Logistic Business Development Center; we will develop programmes and plans of actions in the following areas:

1. Establish a “cluster Based” trade association
2. Encourage local supplier formation and attract local investments by supplier, based else where through individual and collective efforts
3. Work with Government to streamline regulations and modify them to encourage innovation
4. Establish pilot or “business incubators”
5. Collect cluster information thru the trade associations
6. Maintain close liaison with infrastructure providers to address specialized cluster needs (Data communication and logistics)



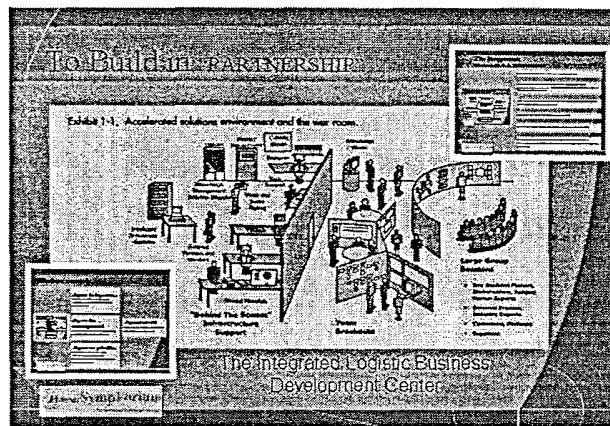
## 7. To build the “Integrated Logistic Business Development Center”.

We conclude this presentation by asking ourselves, “is this the right area to focus on ?” The indicators point the answer to a yes when we look at the numbers and the reports.

1. This center focus on the “industry cluster” that contributes B\$1.233 billion out of B\$8.236 billion of the Gross Domestic Product (GDP) in 2003
2. This is the “industry cluster” that contributes to 15,3 % of the Gross Domestic Product GDP) in 2003.
3. This is the “industry cluster that provides employment for 28,000 people out of which only 10,000 are locals.
4. There are 2,350 establishments registered under this “industry cluster”
5. This is a growing “industry cluster closely linked to “SHuTT”.

This is a stable industry cluster that include economic activities and business types such as :

- Wholesale
- Retail
- Coffee shops Restaurants and Hotel
- Transport, Storage and Communications



It is encouraging to note that the Brunei Economic Bulletin reports indicate that the retail sector has grown by 2.3 percent as compared to last year with sales value recording an increase of about 11.4% in some areas.

The hotel industry is suffering a contraction of around 10% as compared to last year but yet the occupancy rate has been encouraging with improvements to a level of about 33%.

The transport and communication sector has grown by an estimated 13.7 % as compared to a year ago. This has been attributed to the growth in the communication sector. It is also to be noted that the cargo handled has increased by about 25.6% as compared to a year ago.

Ladies and Gentlemen.

Let me conclude that we in the business community, the private sector welcome the theme for the 21<sup>st</sup> National Day. We are responding by pursuing cooperative projects and by mobilizing activities that we have agreed upon, that we can responsibly and accountably “empower” ourselves to do good, improve and manage as guided by the theme

Bersepadu Memperkasa Mandiri Bangsa.

Amin ya rabil a’lamin.