

# CHAPTER 2

## **Global & Regional SME Agenda and Internationalisation**



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Internationalisation covers business activities that among others, include direct exporting or importing, joint ventures with foreign partners, investing abroad, acting as sub-contractors to foreign enterprises as well as franchising and licensing. Direct exporting, one of the most common forms of internationalisation for SMEs, is a strategic pathway for the sector to boost its engagement at the international level.

It is widely recognised that SME exporters tend to register accelerated growth compared to those that do not. SME exporters are also better-poised to increase their productivity and innovation activities. However, SMEs seeking to penetrate the global marketplace often face cross-border issues, thus warranting Government support policies to facilitate SME internationalisation. The challenge in formulating support policies lies in the diverse characteristics of SMEs and the lack of homogeneity poses significant challenges in the formulation of policies intended to facilitate internationalisation. Such a scenario underscores the critical function of targeted initiatives in achieving SME policy goals.

On a regional basis, access to information on business opportunities linked to existing free trade agreements and regional trade agreements would help to promote SME internationalisation. Regional groupings such as the Association of Southeast Asian Nations (ASEAN) and Asia-Pacific Economic Cooperation (APEC) together with the World Trade Organisation (WTO) and the Organisation for Economic Co-operation and

Development (OECD) are among the organisations that are engaged in efforts to increase the level of SME internationalisation. Efforts continue through these platforms and other international fora to further improve the overall business environment and reduce barriers to trade that would boost the internationalisation of SMEs.

## APEC INTERNATIONALISATION INITIATIVES

APEC is a leading economic forum which supports sustainable economic growth and prosperity in the region. There is a robust collaboration among the grouping's 21 member economies in pursuing the agenda to build a dynamic and harmonious Asia-Pacific community through championing free and open trade and investment; promoting and accelerating regional economic integration; encouraging economic and technical cooperation; as well as facilitating a favourable and sustainable business environment.

All member economies continue to implement measures under four priority areas of the APEC Small and Medium Enterprises Working Group (SMEWG) Strategic Plan 2017 - 2020, namely:

1

Entrepreneurship, innovation as well as the internet and digital economy.

2

Market access for SMEs.

3

Financing for business expansion and capability development.

4

An inclusive business ecosystem that supports SME growth.

The 25<sup>th</sup> APEC SME Ministerial Meeting which was held in Concepcion, Chile from 5 - 6 September 2019 culminated in SME Financing and Digital Transformation in a Globalised Economy as the focal point in the ministerial statement which covered three sub-topics:

- Digital Transformation for SMEs and Entrepreneurs;
- Fostering Financing for SMEs and Entrepreneurs; and
- SMEs and Internationalisation: A Better Way of Doing Business in a Globalised World.



To support activities in the three focus areas, APEC has conducted various programmes and introduced initiatives that include the digital economy, business ethics, market access and internationalisation as follows:

- APEC Workshop on Opportunities and Challenges for Retail SMEs in the Internet and Digital Economy;
- 2020 APEC Business Ethics for SME Forum: Realising the Nanjing Declaration to Universal Code of Ethics Adoption;
- Overview of the SME Sector in the APEC Region: Key Issues on Market Access and Internationalisation;
- APEC SME Digital Economy Forum;
- Trade Promotion Organisation Training Programme: Online Training to Support Women Entrepreneurs' Access to Global Markets;
- Building SMEs for the Future: Facing Global Challenges through Innovation and Sustainability; and
- Workshop for SMEs in APEC: Embracing Industrial Revolution 4.0 in Boosting Economic Performance of Export-oriented SMEs.

The on-going key initiatives under the SMEWG include continuous sharing of best practices among member economies at the SMEWG meetings. The following best practices were shared during the 49<sup>th</sup> SMEWG Meeting in Chile from 3 - 4 September 2019:

- Hong Kong, China - Supporting Social Entrepreneurship;
- Chinese Taipei - Business Model Innovation for SMEs;
- Chinese Taipei - Smart Manufacturing and IoT Hardware Innovation for SMEs;
- Thailand - Integrated Budget for SME Promotion of 2020 Fiscal Year under Agenda;
- New Zealand - SME Productivity and Performance Forum;
- United States - Fostering Small Business Innovation: The Small Business Innovation Research Programme;
- Singapore - Singapore's Unified e-Payment Solution for Micropayments; and
- Brunei Darussalam - Promoting MSMEs in Brunei Darussalam and Beyond.

APEC also issued the following publications in 2019 and 2020:

- 2019 Report on Code of Ethics Implementation by APEC Medical Device Industry Association;
- COVID-19, 4IR and the Future of Work;
- APEC Public-Private Dialogue on Sharing Economy and Digital Technology Connectivity for Inclusive Development;
- APEC Regional Trend Analysis - What Goes Around Comes Around: Pivoting to a Circular Economy; Uncertainty Tests APEC's Resilience Amidst COVID-19;
- Overview of the SME Sector in the APEC Region: Key Issues on Market Access and Internationalisation;
- Research on Promoting Trade in Service by SMEs and Women Entrepreneurs; and
- Role of Management Capability in SMEs.

In tandem with the priority areas of the SMEWG Strategic Plan, Malaysia organised the APEC Young Entrepreneurs Kick-Off which was held from 18 - 19 February 2020 in Kuala Lumpur. The workshop, held in conjunction with Malaysia's hosting of APEC 2020, targeted to impart relevant skills sets and knowledge to young entrepreneurs to help unleash their potential as well as to support the economic empowerment of youths through the



creation of a sustainable youth-centric entrepreneurship ecosystem. A total of 184 local and international participants as well as 19 prominent speakers and moderators from seven APEC economies took part in the workshop.

The workshop served as a platform by which young entrepreneurs could enhance their business acumen and capacity that would lead to exporting. The workshop also enabled young entrepreneurs to exchange ideas and experience with their peers, thus enhancing their networking. The pitching session of the workshop was particularly useful in not only raising the profile of the young entrepreneurs on the international stage but also in boosting their networking in the APEC region. The workshop was made up of interactive and sharing sessions led by prominent speakers and moderators from APEC economies and other international speakers.

## ASEAN INTERNATIONALISATION INITIATIVES

In ASEAN, SMEs account for between 88.8% and 99.9% of total establishments in all member states and employ between 51.7% and 97.2% of the total workforce. SME contribution to Gross Domestic Product (GDP) in the respective member states range from 30.0% to 53.0%, with contribution to exports ranging from 10.0% to 29.9%. The data showcases the pivotal role SMEs assume through their diverse business activities and presence, in both urban and rural settings, in contributing to income and employment generation as well as gender and youth empowerment.

SME Corp. Malaysia, as an agency under the Ministry of Entrepreneur Development and Cooperatives (MEDAC) has assumed a supporting role in the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME). The ACCMSME Meeting is held biennially in rotation among ASEAN member states. In 2019, the 7<sup>th</sup> ACCMSME was held from 22 - 26 April 2019 in Nha Trang, Viet Nam, while the 8<sup>th</sup> ACCMSME was held in Phnom Penh, Cambodia, from 25 - 29 November 2019.

With the ASEAN Strategic Action Plan for SME Development (SAP SMED) 2016 - 2025 being mid-way into its implementation, a mid-term review of the plan is being conducted in 2020 to assess the progress made thus far, as well as to evaluate outcomes and impact of the action lines. Based on the tracking conducted in November 2019, 70.0% of the action lines have been successfully implemented.

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At the last ACCMSME meeting, the following priority deliverables for 2020 were adopted:

**PRIORITY 01**

Launching of the Re-branded ASEAN SME Service Centre.

**PRIORITY 02**

Development of Digitalisation Self-Diagnostic Tool Kit.

**PRIORITY 03**

Policy Guidelines on Promoting Start-ups and Digital Innovation.

**PRIORITY 04**

Participation of ASEAN Start-ups in the ASEAN-Korea Start-up Week (proposed cooperation programme by Korea under the ASEAN-ROK Start-up Partnership).

**PRIORITY 05**

Guidelines for Promoting Inclusive Business (IB) and 3<sup>rd</sup> IB Summit.

**PRIORITY 06**

Promoting SME Links to Global Value Chains.

The 9<sup>th</sup> (15 - 17 June 2020) and 10<sup>th</sup> (8 - 10 December 2020) ACCMSME Meetings were conducted virtually due to the COVID-19 outbreak. The meetings brought together ten ASEAN member states onto a single virtual platform to deliberate on various issues, sharing of best practices, as well as joint development of action plans, strategies and implementation of various initiatives for SMEs and entrepreneurial development as had been established under SAP SMED 2016 - 2025.

Among the matters discussed were regional and domestic measures taken in response to the COVID-19 pandemic, including on-going sharing of policy measures in each member state and the possibility of conducting a regional survey on the impact of the pandemic on micro, small and medium enterprises (MSMEs). The meeting also discussed on Developing Regional Guidelines for Inclusive Business (IB) in ASEAN; Developing Regional Guidelines on Start-ups under the ASEAN-ROK Start-up Ecosystem initiatives; Connecting Innovation Centres

in ASEAN; ASEAN SME Service Centre Web Portal; and Project updates on KPI Monitoring Support of the ASEAN SAP SMED 2016 - 2025: Phase 2 Towards 2020. ACCMSME will be conducting a mid-term review of the 2016 - 2020 period to gauge the progress made to date.

The COVID-19 pandemic was also mentioned in the ASEAN Leaders and Ministers Joint Declaration and Statement, with the emphasis being on promoting the use of digital technologies to allow MSME to maintain operations amidst the crisis.

The ACCMSME deliverables undertaken in 2019 were:

- **ASEAN-Japan Women Entrepreneurs' Linkage Programme (AJWELP)**

SME Corp. Malaysia in collaboration with the ASEAN Japan Centre (AJC) co-organised AJWELP from 27 - 30 January 2019 in Kuala Lumpur. AJWELP targets to empower ASEAN women entrepreneur start-ups to improve their community by introducing and developing new products and services. Participants, through AJWELP and its network, were given the opportunity to enhance their entrepreneurial and presentation skills as well as to develop networking with other companies, experienced entrepreneurs and AJWELP peers.

- **ASEAN Mentorship for Entrepreneurs Network - Pilot Run of ASEAN Mentorship for MSMEs in Malaysia**

The ASEAN Mentorship for Entrepreneurs Network (AMEN) aims at establishing a system that would enable MSMEs to access the 3Ms: Money, Market and Mentorship. The objective of the programme is to aid MSMEs in upscaling their operations as well as in improving profitability and sustainability to fulfil the inclusive growth agenda. The pilot run aims to establish a universal set of modules for the AMEN programme which could be applicable throughout ASEAN.

SME Corp. Malaysia together with the ASEAN Business Advisory Council (ASEAN BAC) Malaysia co-organised the first pilot run of AMEN in Malaysia on 20 August 2019 to obtain feedback on the proposed modules from local SMEs. The pilot run was attended by 18 mentors from various backgrounds and 30 Malaysian MSMEs as mentees. Representatives from ASEAN BAC Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Myanmar, the Philippines, Thailand and Viet Nam were also in attendance to observe and review the pilot run. After Malaysia, two more pilot runs were organised in Indonesia on 12 September 2019 and the Philippines on 27 September 2019, respectively.

- **Workshop on SME Access to Alternative Sources of Finance in ASEAN**

SME Corp. Malaysia, under MEDAC together with OECD and the ASEAN Secretariat co-organised the Workshop on SME Access to Alternative Sources of Finance in ASEAN from 5 - 6 November 2019 in Kuala Lumpur. A total of 148 participants comprising SMEs as well as public and private sector representatives attended the workshop.

The one-and-half day workshop featured 28 prominent speakers from OECD and ASEAN member states to discuss the development of markets and policies for alternative SME financing mechanisms in Southeast Asia as well as various other alternative sources of funding for MSMEs such as equity crowdfunding (ECF), venture capital (VC), trade financing and leasing. Through the workshop, it was concluded that there is considerable scope for policy makers to enable greater diversity in the SME financial ecosystem.

The draft report on Alternative Financing Instruments for ASEAN SMEs presented at the workshop revealed that interest shown and involvement by investors in the SME financing markets - VC investment, public equity and factoring - in ASEAN countries has been growing over the past decade, driven by the region's robust macroeconomic development and favourable demographic trends. Another area with promising potential is financial technology or fintech-enabled financing that is undergoing rapid expansion, as evident in the triple-digit growth rate of peer-to-peer (P2P) lending and ECF in recent years in many ASEAN member states. The report highlights the potential for fintech to enhance financial inclusion in the region by its outreach to segments of the population that are under-served by banks, so as to bring entrepreneurs who are in the informal into the formal sector. Furthermore, emerging risks related to blockchain-based financing and online alternative financing for consumer, as well as investor protection were also mentioned.

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Among the proposed policy recommendations to drive the development and adoption of alternative financing instruments are regulatory and legal reforms; carefully designed and calibrated Government intervention; direct and indirect incentives for investors and users of financing; efforts to foster vibrant SME ecosystems; promotion of financial education; and enhancement of SME skills.

The preliminary conclusions of the draft OECD-ASEAN report revealed that Malaysia benefits from mature markets in many of the alternative financing instruments, including private equity and VC financing for SMEs, where it is a 'champion market' together with Singapore and Indonesia. Relative to other ASEAN member states, Malaysia benefits from a pro-business environment and vibrant ecosystem, higher investor confidence and a healthy deal flow and exit options for investors. The preliminary report also analysed policy intervention by the Malaysian Government and regulators in the various markets for alternative SME financing. The final report on Alternative Financing Instruments for ASEAN SMEs was published on 23 September 2020.



## **THIRD COUNTRY TRAINING PROGRAMME (TCTP): SME DEVELOPMENT FOR AFRICAN COUNTRIES 2019**

In keeping with Malaysia's commitment to foster regional and sub-regional technical cooperation, particularly among developing countries, SME Corp. Malaysia collaborated with the Malaysia Office of Japan International Cooperation Agency (JICA) and the Ministry of Foreign Affairs Malaysia to organise the TCTP: SME Development for African Countries 2019 which was held from 6 - 19 October 2019 in Kuala Lumpur. Ten Government officials from Ethiopia, Ghana, Mauritius, Nigeria, Tanzania and Uganda participated in this programme. The TCTP is designed to facilitate sharing of information and experience in formulating and implementing SME development policies and initiatives.

SME Corp. Malaysia has over the years, shared its best practices and policies on SME development through the TCTP platform, as well as in exploring potential partnerships for regional and global SME initiatives. The image of Malaysia has been enhanced internationally and deeper relationships have been forged for mutual economic benefits through such programmes.

## **GREATER ACCESS TO GLOBAL VALUE CHAIN AND INTERNATIONALISATION VIA REGIONAL FREE TRADE AGREEMENTS**

As at December 2020, Malaysia has signed 16 Free Trade Agreements (FTAs) and implemented 14 FTAs (seven bilateral FTAs and seven regional FTAs), including the latest two FTAs which are pending for ratification and entry into force, namely the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) signed on 8 March 2018 and the Regional Comprehensive Economic Partnership (RCEP) signed on 15 November 2020 respectively.

According to the Ministry of International Trade and Industry (MITI), trade with countries covered by both the regional and bilateral FTAs accounted for 66.7% of Malaysia's total trade or RM1.22 trillion in 2019. Exports to FTA countries amounted to RM672.1 billion while imports totalled at RM551.5 billion. As for the first nine months of 2020, trade with FTA partners accounted for 66.5% or RM860.6 billion. Exports amounted to RM483.3 billion, while imports totalled at RM377.3 billion.

### **Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP)**

After the US withdrawal from the Trans-Pacific Partnership Agreement (TPPA) in 2017, the CPTPP, a free trade agreement was formed between 11 countries in the Asia-Pacific region namely Australia, Brunei Darussalam, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore and Viet Nam. The Agreement was duly signed on 8 March 2018 by all 11 participating countries in Santiago, Chile.

The CPTPP entered into force on 30 December 2018 for Australia, Canada, Japan, Mexico, New Zealand and Singapore and on 14 January 2019 for Viet Nam respectively, with the anticipation for the remaining countries Brunei, Chile, Malaysia and Peru to follow suit in the foreseeable future. In June 2020, the Cabinet of Malaysia has given the nod to proceed with the ratification process which requires amendments to 19 legislations prior to ratification and implementation.

Once ratified, Malaysia will reap benefits in the CPTPP by establishing three new FTA partners with Canada, Mexico and Peru. To-date, all four non-ratified countries were still invited for all the related meetings under CPTPP as 'observer'.

The CPTPP binds its members, which represent a market of 500 million people with combined GDP of US\$10 trillion (13.5% world GDP). Looking at this huge potential, efforts are being undertaken to assist developing member countries build their capacity and capability via various work programmes and sharing of best practices. The recent initiatives on CPTPP include:

- i. The 3<sup>rd</sup> CPTPP commission and related meetings, chaired by Mexico was held virtually from 22 - 23 July 2020 and attended by all member countries including those with observer status. Among others, the meeting discussed at length on the importance to identify the real impact of COVID-19 in the supply chain disruptions in order to have a specific diagnosis of the CPTPP free trade area's situation. To determine the specific effects on its supply and value chains, the meeting agreed for Canada to organise a virtual workshop on the Effects of the CPTPP for Supply Chains and SMEs.
- ii. Pursuant to the 3<sup>rd</sup> CPTPP commission and related meetings, Canada via the Competitiveness and Business Facilitation (CBF) Committee has successfully organised the virtual workshop on the Effects of the CPTPP for Supply Chains and SMEs from 29 - 30 September 2020. The workshop which was participated by subject matter experts, especially on SMEs, amongst Government officials of CPTPP countries, aimed to share best practices for evaluating the effects of FTAs with a focus on impacts for SMEs and on supply chains. The initiative marked as an important initial milestone towards the CBF Committee's obligation to commence a review on the extent to which the CPTPP has facilitated the development, strengthening and operation of supply chains in the free trade area during the fourth year after the entry into force. The 4<sup>th</sup> CPTPP commission and related meetings will be chaired by Japan in 2021.



## Regional Comprehensive Economic Partnership (RCEP)

The RCEP initiative was launched in November 2012 and the negotiations of the Agreement commenced in May 2013. The RCEP Agreement, signed on 15 November 2020 is a major undertaking involving 15 countries, including the ten ASEAN member states and ASEAN 5 FTA partners namely Australia, China, Japan, the Republic of Korea and New Zealand, signifies to the world that RCEP places utmost priority on regional economic integration that facilitates cross-border trade and investments as well as the easing of non-tariff measures.

RCEP ushers in greater tariff elimination and reduction for merchandise goods, including the facilitation of export and import of goods among the RCEP countries, which could be a much-needed boost for growth of Malaysian businesses. These measures are extremely important given the RCEP region is a manufacturing powerhouse, accounting for nearly 50.0% of global manufacturing output notably in the automotive and electronics production sectors. Meanwhile, service providers including e-commerce will be able to enjoy greater market access in terms of cross border supply and establishing commercial presence in the RCEP markets. In addition, RCEP will promote, facilitate and protect the investment climate of participating countries within the region. This also includes information exchange and promotion of transparency measures to facilitate business and investment within the RCEP area.

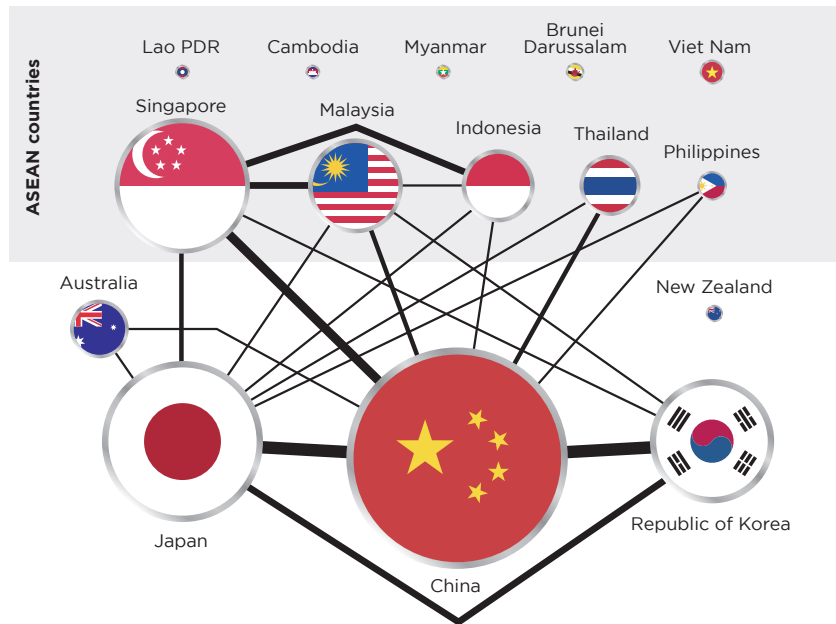
Most RCEP countries are highly-integrated in the global value chain (GVC). According to United Nations Conference on Trade and Development (UNCTAD), the region accounts for 26.0% of world GVC trade volume (including goods and services) and trade in intermediate goods is rapidly growing both within RCEP and with non-RCEP countries. The volume of GVC trade of RCEP countries increased by 34.0% between 2010 and 2018, with GVC among RCEP members amounted to \$1.5 trillion in 2017. The potential for RCEP to support further intra-regional value chain growth could be especially important in light of the expected shifts in regional trade and investment patterns as a result of trade tensions affecting China as well as post-COVID supply chain diversification and resilience-seeking investment trends.



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Value chain trade among RCEP members is centred on a few main nodes whereby ASEAN as a group, China, Japan and the Republic of Korea are major GVC hubs as illustrated in the following chart:

**Chart 2.1:** Value Chain Connections within RCEP



Source: UNCTAD, based on the UNCTAD-Eora database, 2019.

Notes: The size of spheres represent the share of intra-RCEP value chain trade. The thickness of the lines depicts the volume of value chain trade. Only trade volumes above \$10 billion are included.

Being the largest FTA in the world covering 15 countries with 2.2 billion or 29.7% of the world's population, RCEP represents US\$24.8 billion or 28.9% of the world's GDP, based on World Bank's 2018 data. Integral to RCEP value chain is the role of SMEs, including microenterprises, which represent more than 90.0% of business population across the region. Recognising this fact, RCEP could provide a level playing field between developed and least developed countries while offering huge market potential for Malaysian SMEs which will now grow from its domestic 32 million population to the regional 2.2 billion population. To this effect, a specific chapter on SMEs provides provisions for information exchange and promotion of transparency measures to facilitate business and investment within the region, including providing economic and technical cooperation especially to SMEs.

While RCEP members are diverse in terms of economic development levels which may pose a challenge for integration efforts, the diversity enhances the attractiveness of the group as a whole for investment, with complementary locational advantages among the members. Against this backdrop, RCEP will contribute to sustaining Malaysia as a preferred trading hub and investment destination.



## Box Article

# SMEs Go Global

A robust export trade is a key driver of real GDP expansion, job creation and per capita income flows. As has been observed in countries like China, South Korea, Singapore and other emerging economies, growth in export industries has been catalytic for their economic impetus. In recognition of the vital role export industries assume in driving economic growth, the Government in

2014 introduced the Going Export (Go-Ex) Programme as the High Impact Programme (HIP) 4 under the SME Masterplan (2012 - 2020). The Go-Ex Programme was developed in collaboration with the Malaysia External Trade Development Corporation (MATRADE) and rebranded as SMEs Go Global in 2020. The rebranding exercise took cognisance of implementation gaps and new issues such as the high cost of transport logistics services for sea and air freighting as well as for pre-shipment storage of goods.



SMEs Go Global aims at spurring internationalisation of local SMEs, particularly of those in high growth industries, as well as to facilitate their participation in the global value chain (GVC). The programme was launched on 30 January 2020 and officially opened for participation on 1 July 2020. Participants of the programme will receive financial assistance in the form of a matching grant, subject to a maximum of RM200,000 per SME. The scope of financial assistance for the programme covers:

- Market linkage services;
- Practitioner expert services;
- Rental of overseas sales promotion offices;
- Manufacturing of product prototypes for international buyers;
- Supply chain management activities;
- International buyers' audit visits to Malaysia;
- Overseas market immersion activities;
- Quality and standards certification; and
- Participation in e-marketplace.

SMEs Go Global aims at enhancing the competitiveness and capability of SMEs in producing products that meet the requirements of the international market, which would subsequently drive SME competitiveness globally. The ultimate goal of SMEs Go Global is to facilitate SMEs in contributing to a 25.0% increase in the value of national exports by the end of 2025.

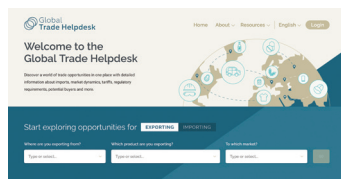
## Box Article

# Global Platform to Support Internationalisation of SMEs

Internationalisation is increasingly of strategic importance in boosting the competitiveness of SMEs. Having a presence in the global market not only generates additional revenue and spread out risks for SMEs but also enhances branding and ultimately raises their profiles in the global marketplace. The level of SME internationalisation, however, has remained low. In Malaysia, for example, the share of exports by SMEs is only 17.9% in 2019 although 98.5% of the country's business establishments are SMEs. Efforts to boost SME internationalisation are on-going through activities, but are limited currently due to the COVID-19 pandemic. To further support SME internationalisation, three international trade portals – Global Trade Helpdesk, UNCTAD Trade Portal and Foresight Trade Portal – have been launched to support the SME internationalisation process.

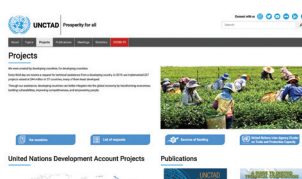


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