

# PENJANA

Productivity and Efficiency Joint-Funding for Digital Adoption Scheme

## Guidebook

*Supporting MSMEs with Digital Solutions*



**PENJANA Guidebook**

Version 2.0

**Prepared by**

Industry Development Group

Authority for Info-communications Technology Industry of Brunei Darussalam (AITI)

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# Introduction

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As the use of ICT and digital solutions in daily operations will greatly improve businesses efficiency and productivity, enrich business innovation and enhance competitiveness, the Authority for Info-communications Technology Industry of Brunei Darussalam (AITI) introduces Productivity and Efficiency Joint-Funding for Digital Adoption (PENJANA) which aims to encourage the adoption of digital solutions by MSMEs through financial funding to a portion of the solutions total cost.

With the adoption of digital solutions, MSMEs can scale their businesses, reduce operating costs and improve productivity by managing resources efficiently.

Under this programme, AITI will provide funding for the local MSMEs in the form of subsidised subscription fees (up to 70%) for a period of one (1) year, with a funding cap of B\$5,000, for the MSMEs to subscribe to the packaged solutions pre-approved by AITI.

Currently, AITI is offering locally developed pre-approved digital solutions in the following categories:

- 1. Accounting**
- 2. Digital Point of Sale (POS) System**
- 3. E-commerce**
- 4. E-payment**
- 5. Human Resource Management System (HRMS)**

## Funding Support

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AITI will provide funding support for local MSMEs in the form of subsidised subscription fees. The applicant may choose from the list of pre-approved digital solutions as listed by AITI. The amount of funding is based on the Annual Turnover<sup>1</sup> of the business, with a funding cap of B\$5,000 for each MSME, as follows:

MSME's Average Annual Turnover	AITI Funding
<b>Above B\$100,000</b>	50% of total annual cost
<b>B\$50,000.10 – B\$100,000</b>	60% of total annual cost
<b>Up to B\$50,000</b>	70% of total annual cost

### Example Illustration

For Point of Sale Digital Solution for standard or basic package costing B\$2,000:

MSME's Average Annual Turnover	Standard or Basic Package	
	AITI Funding	Cost to MSME
<b>Above B\$100,000</b>	B\$1,000 (50%)	B\$1,000 (50%)
<b>B\$50,000.10 – B\$100,000</b>	B\$1,200 (60%)	B\$800 (40%)
<b>Up to B\$50,000</b>	B\$1,400 (70%)	B\$600 (30%)

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<sup>1</sup> Annual Turnover is defined as the total sales for a period of one (1) year.

**Note:** Annual Turnover is not the same as profit. Profit is the amount of turnover remaining after all business expenses have been deducted. In comparison, turnover is generally the gross amount of income received by the business.

## Pre-approved Digital Solutions

To be eligible for PENJANA scheme, AITI works with local ICT companies to select readily available digital solutions that can be utilised across various industry sectors. They must be cost-effective, market-tested and meet the requirements set under the scheme.

Currently, there are five categories offered:

### 1. Accounting

These solutions assist staff and accountants in recording and summarising a company's financial activities.

Company	Solution(s)	Contact
Dynamik Technologies	<ul style="list-style-type: none"><li>▶ Cendana Lite Package</li><li>▶ Cendana eStarter Package</li><li>▶ Cendana eSoho Package</li><li>▶ Cendana eRetail Package</li><li>▶ Cendana eCorporate Package</li></ul>	<b>Website</b> <a href="http://cendana.com.bn">cendana.com.bn</a> <b>Contact</b> <a href="mailto:khairul.zulkofli@dynamiktechnologies.com.bn">khairul.zulkofli@dynamiktechnologies.com.bn</a> <a href="mailto:cendana@dynamiktechnologies.com.bn">cendana@dynamiktechnologies.com.bn</a>

### 2. Digital Point of Sale (POS) System

Digital Point of Sale (POS) systems record sales entry, maintain customer relations, upkeep inventory and provide sales report and analysis for both stand-alone and multi-outlets operations.

Company	Solution(s)	Contact
TechBru Solutions	Kedai.POS 360	<b>Website</b> <a href="http://techbrusolutions.com">techbrusolutions.com</a> <b>Contact</b> <a href="mailto:marhani.rahimi@techbrusolution.com">marhani.rahimi@techbrusolution.com</a>
Dynamik Technologies	Cendana eRetail + POS	<b>Website</b> <a href="http://cendana.com.bn">cendana.com.bn</a> <b>Contact</b> <a href="mailto:khairul.zulkofli@dynamiktechnologies.com.bn">khairul.zulkofli@dynamiktechnologies.com.bn</a> <a href="mailto:cendana@dynamiktechnologies.com.bn">cendana@dynamiktechnologies.com.bn</a>

Company	Solution(s)	Contact
DalPlus	WEBPOS system v2	<b>Contact</b> <a href="mailto:sales@dalplus.com">sales@dalplus.com</a> <a href="mailto:alfred@dalplus.com">alfred@dalplus.com</a>

### 3. E-commerce

E-commerce solutions enable users to enhance their online presence through online e-commerce website with content management, online leads analysis and online transaction management capabilities.

Company	Solution(s)	Contact
Dynamik Technologies	Cendana eRetail + e-Commerce	<b>Website</b> <a href="http://cendana.com.bn">cendana.com.bn</a>  <b>Contact</b> <a href="mailto:khairul.zulkofli@dynamiktechnologies.com.bn">khairul.zulkofli@dynamiktechnologies.com.bn</a>  <a href="mailto:cendana@dynamiktechnologies.com.bn">cendana@dynamiktechnologies.com.bn</a>

### 4. E-payment

E-payments are an electronic or digital way of transferring funds. Essentially, e-payment methods can be utilised to transfer funds as an alternative to cash payments.

Company	Solution(s)	Contact
ThreeGMedia	POCKET	<b>Website</b> <a href="https://pocket.com.bn/">https://pocket.com.bn/</a>  <b>Contact</b> <a href="mailto:pocket@threegmedia.com">pocket@threegmedia.com</a>

## 5. Human Resource Management System (HRMS)

HRMS is suite of software applications used to manage human resources and related processes throughout the employee lifecycle.

Company	Solution(s)	Contact
Dynamik Technologies	<ul style="list-style-type: none"><li>▶ Cendana eSoho Package</li><li>▶ Cendana eCorporate Package</li></ul>	<p><b>Website</b> <a href="http://cendana.com.bn">cendana.com.bn</a></p> <p><b>Contact</b> <a href="mailto:khairul.zulkofli@dynamiktechnologies.com.bn">khairul.zulkofli@dynamiktechnologies.com.bn</a></p> <p><a href="mailto:cendana@dynamiktechnologies.com.bn">cendana@dynamiktechnologies.com.bn</a></p>
Track & Roll	Track and Roll HRMS 2022	<p><b>Website</b> <a href="https://www.tracknroll.com/">https://www.tracknroll.com/</a></p> <p><b>Contact</b> <a href="mailto:simonsoo@tracknroll.com">simonsoo@tracknroll.com</a></p>



# Eligibility & Requirements

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## Eligibility Criteria

1. The business must be 100% local Bruneian ownership;
2. The business must have less than one hundred (100) employees;
3. The business must have a locally registered office in Brunei Darussalam;
4. The business must be active and fully operational for at least two (2) years;
5. For sole proprietorships and partnerships, the business must not have bankruptcy or any legal proceedings issued whether in the name of the business or name(s) of registered proprietor/partner(s) over the past two (2) years;
6. For limited companies, the company must not have any winding up proceedings or legal proceedings issued over the past two (2) years;
7. It is preferable to submit an updated finance report to Online Business Reporting (OBR) under the Ministry of Finance and Economy at least six (6) month before date of submitting application.

## Requirements

Businesses that are awarded with this funding must commit to the following:

1. Paying the remaining non-subsidised cost of the digital solutions throughout the period of the funding (i.e. one (1) year) to the solution provider once the contract agreement with AITI is signed. AITI will pay the remaining fee to the vendor once the vendor has successfully installed the system and trained the business' employees;
2. Provide proper book-keeping, and able to provide applicable financial records.
3. Train at least two (2) of their local employees to use the system. AITI personnel will conduct inspections on this matter from time to time and may intervene by giving direction to the business to rectify any issues.
4. Allow AITI personnel to conduct interviews and site visits at their premises as well as submit any relevant information required by AITI. This is required for research purposes to measure the effectiveness of this project.

**This PENJANA scheme is subject to the Terms and Conditions stated in Appendix 1.**

## Notice

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The personal information you provide is being collected to determine your eligibility for the funding scheme. If you choose to apply, the personal information will then be used and disclosed in the application process.

All information and data provided by the applicant will be treated in strict confidence and is solely for the purpose of the PENJANA Scheme. The information will not be disclosed by AITI except pursuant to an Order of Court for disclosure.

If AITI considers it necessary to disclose any information provided by the applicant, it will provide the applicant with a request for disclosure which sets out the reasons that AITI considers it necessary for disclosure. There will be no implications for any refusal of disclosure.

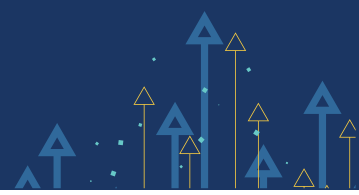
## Disclaimer Notice

This document is only intended as a guide for parties interested in applying for the PENJANA. The award for this funding scheme is the sole discretion of AITI. The advice provided in this guidebook by no means guarantees award.

AITI reserves the right to update its policies and to amend this document from time to time without prior notice at its sole discretion. All applicants must comply to the amended, varied or revoked items at their own expenses accordingly. AITI is not bound by the contents of this document in relation to the handling of the applications or the terms of contract agreement.

The contents of this document have no legal standing and are not intended as a substitute for legal advice. Applicants should seek advice from their own legal counsels before submitting any applications.

Terms and conditions apply.



## Application Form

The personal information you provide is being collected to determine your eligibility for the funding scheme. If you choose to apply, the personal information will then be used and disclosed in the application process.

Date

### Applicant's Information

Name of Business Owner

Name of Contact Person

Designation

I/C Number  I/C Colour

Gender  Male  Female

Contact Number  Email Address

### Business Information

ROCBN

Name of Business

Business Address

Type of Business  Sole Proprietorship  Partnership  Sendirian Berhad

#### Business Category

Micro Enterprise (0-4 Employees)  Mini Enterprise (5-19 Employees)

Medium Enterprise (20-99 Employees)  Other:

Number of years since business started

Current nature of your business

Other:

### Solutions and applications

Which of the solutions / applications would you utilise?

E-Commerce Website  Point of Sale  E-Payment Solution

Human Resource Management System (HRMS) Solution  Accounting Solution

Solution Vendor

Package Type

**Please attach quotation received from solution vendor to this form.**

In order to be eligible for this funding scheme, the business must meet **ALL** of the following criteria:

### Requirements

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The business must be registered and based in Brunei Darussalam with 100% local Bruneian ownership.

Yes  No

The business has submitted an update report to Online Business Reporting (OBR) under the Ministry of Finance and Economy at least six (6) month before date of submitting application.

Yes  No

### Eligibility

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The business must fall within the definition of Micro, Small or Medium Enterprises (MSMEs) i.e. have fewer than 100 employees.

Current total number of employees:

Local:

Non-Local:

Current total number of employees with ICT skills (Non-Administrative):

The business must be in operation at least two (2) years since the date of application.

Yes  No

The business must be able to match at least 30% of total project cost, with applicants having prior investment be advantageous.

Yes  No

The business must practice proper book-keeping, and able to provide applicable financial records.

Yes  No

### Annual Turnover

Please attach financial document with this application form stating the annual turnover such as audited account or statement of account or print copy of OBR record under financial section at least for the two (2) last financial years.

	2020	2021
<b>Please state the annual turnover of your business over the past 2 years:</b>	B\$ <input type="text"/>	B\$ <input type="text"/>

## Workforce Profile

Total number of full-time staff with Brunei Citizenship	
Total number of full-time Permanent Resident staff	
Total number of full-time Foreign staff	
<b>Overall total of full-time staff</b>	

## Business Information

Please answer the questions below in the space provided or on additional pages. This summary business proposal information will help AITI to evaluate the scheme application and the success of your business.

1. **Briefly describe your business, including its primary business activities.**

2. **What are your goals for your business this year and how do they fit with your long-term business goals?**

3. **Description of employees who will join the programme (Name, position, educational background).**

4. **Please provide a personal statement of why it is important for your company to be eligible in funding scheme (not more than 200 words).**

**Self-Disclaimer**

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5. Do any of the proprietors/partners/directors/shareholders currently have any ongoing lawsuit?

Yes  No

6. Do any of the proprietors/partners/directors/shareholders currently have any ongoing bankruptcy filings?

Yes  No

7. If the response to any of the above questions is 'Yes', please provide further details below:

- END -



# Appendix 1

Terms and Conditions of the  
Productivity and Efficiency Joint-contribution  
Funding for Digital Adoption (PENJANA) Scheme

## 1. Scope of Terms and Conditions

- 1.1. These terms and conditions (“Terms and Conditions”) apply in relation to the Productivity and Efficiency Joint-Funding for Digital Adoption (“PENJANA”), a funding scheme administered by the Authority for Info-communications Technology Industry of Brunei Darussalam (AITI).
- 1.2. AITI may amend or supplement these Terms and Conditions from time to time. You are bound by the latest version of these Terms and Conditions found on the AITI website. It is your responsibility to check for the most current version of these Terms and Conditions.

## 2. Definitions

- 2.1. In these Terms and Conditions, the following words and expressions shall have the following meanings:

<b>“AITI”</b>	means the Authority for Info-communications Technology Industry of Brunei Darussalam.
<b>“Application”</b>	means an application for the PENJANA scheme submitted.
<b>“Deposit”</b>	means payment payable by you to a Pre-approved Solution Vendor after factoring in funding given by AITI. This payment shall be paid as a first installment on the purchase of a Pre-approved Solution.
<b>“Funding”</b>	means a funding support provided by AITI, based on percentage (%) calculation eligible under this PENJANA scheme.
<b>“Payment Authorisation Form”</b>	means a form to indicate your confirmation on the provisioning of a Pre-approved Solution and that your Trainee has been trained to use such solution.
<b>“PENJANA Scheme”</b>	means Productivity and Efficiency Joint-Funding for Digital Adoption a funding scheme administered by the AITI.
<b>“Pre-approved Solution”</b>	means a pre-approved solution eligible for this funding scheme.
<b>“Pre-approved Solution Vendor”</b>	means an ICT company who provides an Eligible Solution.
<b>“Qualifying Period”</b>	means the period of one (1) year for the use of a Pre-approved Solution.
<b>“Trainee”</b>	means an individual trainee assigned to use the Eligible Solution.



### **3. PENJANA Scheme Application**

- 3.1. Notwithstanding anything else set out in herein, you shall not be entitled to any Funding of any fees, or receive any such reimbursement, unless AITI has approved your Application, and such approval is in force. By submitting your Application, you represent and warrant that all of the information provided by you to AITI in connection with the said Application is true, complete and accurate in all respects, and is not misleading or deceptive.
- 3.2. Approval of your Application will, if given, be conveyed to you through e-mail, and / or such other mode as reasonably deemed appropriate by AITI. You acknowledge, agree and accept that AITI shall be entitled to: -
  - (a) approve or reject your Application; and
  - (b) revoke, or suspend the operation of, the approval of your Application at any time, at its sole discretion and without liability or compensation to you.
- 3.3. For the avoidance of doubt, in the event of revocation or suspension of AITI's approval of your Application, you shall no longer be entitled to any funding of any fees, or receive any such reimbursement (whether or not it has been approved by AITI).

### **4. Funding**

- 4.1. Subject to AITI having approved your Application and such approval being in force, you shall be entitled for Funding based on the percentage (%) subsidy funding as stipulated in AITI's approval letter. This Funding payment will be paid by AITI to the Pre-approved Solution Vendor of an Eligible Solution during the Qualifying Period. AITI shall not be under any obligation to continue providing funding after the Qualifying Period.
- 4.2. To initiate the payment of Funding by AITI, you must submit to AITI, through e-mail and/or such other mode as reasonably deemed appropriate by AITI:
  - (a) the invoice from the Pre-approved Solution Vendor for payment of Funding;
  - (b) the signed Payment Authorisation Form; and
  - (c) other documents as AITI may specify (if any).<sup>2</sup>
- 4.3. To initiate the payment of Funding by AITI, you must submit to AITI through e-mail and / or such other mode as reasonably deemed appropriate by AITI, the invoice from the Pre-approved Solution Vendor for payment of Funding together with your signed Payment Authorisation Form, and be accompanied by such documents as AITI may specify (if any). Such documents may pertain to the attendance of the Trainee on the use of the Eligible Solution, the relationship between yourself and the Pre-approved Solution Vendor, and proof of payment of Deposit fee.
- 4.4. In the event that AITI seeks from you any clarification or supplementary information or any accompanying document(s), you shall provide such clarification or supplementary information within seven (7) calendar days of AITI's written request.

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<sup>2</sup> Such documents may pertain to the attendance of the Trainee for training sessions on the use and operation of the Eligible Solution, the relationship between yourself and the Pre-approved Solution Vendor, and proof of payment of Deposit fee.

- 4.5. Payment of Funding by AITI will be processed only if all of the following conditions are satisfied:-
- (a) You have paid your Deposit fee of the Eligible Solution fee for duration of the Qualifying Period as stipulated in AITI's approval letter. Payment of Deposit fee shall be made once you have made confirmation with the Pre-approved Solution Vendor, and shall be made directly to the Pre-approved Solution Vendor;
  - (b) You have completed training on the use and operation of the Eligible Solution carried out by the Pre-approved Solution Vendor; and
  - (c) You have issued to AITI a signed Payment Authorisation Form.
- 4.6. Payment of Funding to be paid by AITI will be paid within reasonable time after your submission Payment Authorisation Form and all required accompanying documents, or if clarification or supplementary information has been sought by AITI.
- 4.7. AITI shall be under no obligation to pay Funding fees if the accompanying documents are incomplete, or if any clarification or supplementary information sought has not been provided by you.
- 4.8. You shall retain copies of your payment and receipts charged by the Pre-approved Solution Vendor to you, and all other documents showing payment.

## **5. Training**

- 5.1. The Pre-approved Solution Vendor will provide you with training on how to use the Eligible Solution at a date agreed upon between you and the Pre-approved Solution Vendor. In the event that you are unable to attend the training as scheduled, you must inform both AITI and the Pre-approved Solution Vendor in writing and follow-up with a telephone call to reschedule the training session no later than seven (7) days from the initial date scheduled. You must not reschedule the training session more than three (3) times as this will cause unnecessary delay.
- 5.2. You must have at least two (2) full-time local Bruneian staff assigned as Trainee to use the Eligible Solution.
- 5.3. You may request from the Pre-approved Solution Provider any additional training sessions, if required, at your own cost.

## **6. General**

- 6.1. In the event that: -
- (a) AITI reasonably determines that any of your warranties or representations provided under this PENJANA Scheme is inaccurate, false or misleading; or
  - (b) any information, clarification, or document submitted along with or in support of your claim is incomplete, inaccurate, false, deceptive or misleading; or
  - (c) AITI reasonably determines that any information or document you have submitted in support of or along with your Application is incomplete, inaccurate, false or misleading;

you shall, within fourteen (14) calendar days from AITI's written request, refund to AITI all reimbursements paid by AITI in reliance on or as a consequence of your warranty, representation, information, or clarification, or in reliance of the document submitted by you.

- 6.2. You must give full permission to AITI to enter your premises at least once every quarter for a period of one (1) year to examine the effectiveness of the Eligible Solution.

- 6.3. AITI may disclose to the public that you have applied for or been granted approval for your Application. AITI shall also be entitled to make such publication or announcement as it may deem fit regarding the revocation or suspension of AITI's approval of your Application or the rejection of any claim made pursuant thereto, for any reason, without notice or liability to you.
- 6.4. No waiver of any provision contained in these Terms and Conditions shall be effective unless made in writing. The failure of AITI to require the performance of any term or condition contained herein, or the waiver by AITI of any breach of these Terms and Conditions, shall not prevent subsequent enforcement of such term or obligation or be deemed a waiver of any subsequent breach.
- 6.5. You shall not assign or transfer any right or benefit granted hereunder, or sub-contract or delegate any duty or obligation (if any) hereunder to a third party, without the prior written consent of AITI which may be withheld for any reason.
- 6.6. These Terms and Conditions shall be governed by and construed according to the laws of Brunei Darussalam.

**7. Acknowledgement and Agreement**

**Acknowledgement and Agreement**

**RE: TERMS & CONDITIONS OF THE PENJANA SCHEME**

I, \_\_\_\_\_, in the capacity as \_\_\_\_\_  
*(NAME OF SOLE PROPRIETOR/PARTNER OR DIRECTOR)* *(POSITION)*

of \_\_\_\_\_ :  
*(BUSINESS / COMPANY NAME)*

- 1. Confirm that I am duly authorised to sign for and on behalf of \_\_\_\_\_ ; and  
*(BUSINESS / COMPANY NAME)*
- 2. Confirm acceptance of the PENJANA Scheme Terms and Conditions stipulated herein.

Signature and Official Stamp

Date:

