



2019

PROPERTY DEVELOPMENT
ANNUAL REPORT &
MARKET OUTLOOK 2020



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Sustainable Development Goals (SDGs)



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1.0

Foreword by SHAREDA President

Datuk Chew Sang Hai
SHAREDA PRESIDENT 2019 – 2021

Last year 2019 has been a challenging year as it is the continuation of the challenges carried forward from previous year 2018. Despite the downturn in previous years, BNM has taken steps to mitigate and to lower the Overnight Policy Rate (OPR) by 25 basis points to 2.75%. SHAREDA applauds the efforts of BNM on this initiative which started at the beginning of this year 2020 to help the buyers. Simultaneously, this will point towards lower costs of borrowing for banks that will contribute to cheaper home loans for buyers and give confidence to stimulate the market.

The government timely introduced the stimulus incentive in Budget 2019 such as the National Home Ownership Campaign (HOC) 2019 to motivate more home purchasers and investors to buy during this period. This initiative was the collaboration between the Ministry of Housing And Local Government (KPKT) and the Real Estate and Housing Developers' Association (REHDA) Malaysia along with the Sabah Housing And Real Estate Developers Association (SHAREDA) and the Sarawak Housing And Real Estate Developers' Association (SHEDA), that is a combined incentives in the form of stamp duty exemptions and incentives from housing developers to give discount for the sale of residential properties valued from RM300,001 to RM2.5 million. This campaign has helped the Malaysian citizens to purchase houses with exemption of stamp duty for memorandum of transfer and loan agreement executed from 1st January till 31st December 2019 and discounts given by developers. Nevertheless, HOC plays a pivotal role in encouraging more Malaysians to own home, it also helps in reducing the number overhang property in the market nationwide. Sabah only constitutes about 2.5% of the total overhang value in Malaysia as compared to other states in the Peninsular and Sarawak.

Property Development Report 2019

Overall in Sabah, the campaign has exceeded SHARED A's targeted expectation and achieved 34% in the sales value and a delivery of 1,757 units at the value of RM948,897,110.00. The total registration was 5,158 units valued at RM2,727,730,308.48. The sales record shows an overall discount of RM13,630,532.38 was given by developers which constituted more than 14%. The positive outcome from this campaign will boost the economy in Sabah especially in property sector.

The beginning of 2020 benchmarked a landmark initiative by our State Government to have launched the first phase of the 24 hours approval for Development Plans via online portal "Electronic Planning Permit" (ePP) Application System. This breakthrough will surely boost the confidence and attract more investors and developers to invest and developed here. This will create more job opportunities and related businesses downstream in the property sector. SHARED A welcomes the setting up of State Planning Council (SPC) and the approval of development plans will be delegated to the Local Authorities soon.

We would appeal to the state government to establish Sabah Real Estate Council together with relevant stakeholders to formulate and implement sustainable and long term policy which would further reduce the cost of real estate development and improve the viability of affordable housing scheme.

We also welcome the reduction of threshold of foreigner's acquisition of properties by State Government from RM1million per unit to RM750,000 as announced instead of RM600,000 in Peninsular.

SHARED A and its members will strive together in collaborative efforts to complement the government's vision and strategy for better growth of the economic in Sabah especially the property sector and its related businesses. We are optimistic that the metal rat year will usher in greater fortune and success for everyone from the beginning.

Last few months our members met more challenges in marketing their property to foreigners, hence SHARED A appeal to the State Government to introduce more incentives especially for SABAH MM2H which would improve Sabah's competitiveness ranking in the challenging international real estate market.

After HOC 2019 ended on 31 December, SHARED A would initiate soon the "SHARED A Home Ownership Programme (SHOP)" as group efforts with its members to further improve the sentiment of real estate market in Sabah.

SHARED A members would like to participate in the State's resettle squatter programme besides their private investment in Hospitality projects and development of more affordable housings. The participation would definitely further enhance the state economy.

Thank you.

Datuk Chew Sang Hai



2019 property market has been commonplace with relatively low newly launched projects. Overhang properties have achieved significant sales results by Home Ownership Campaign (HOC) 2019. The government policies and HOC did not benefit the second hand market of individual investors who make up the majority segment of the market except, the *first time home buyers*.

The mismatch between demand and supply continues to plague 2019 due to lack of funding, stringent lending policies that caused developers very cautious in launching new projects. Financial services are still a long way towards improving homeownership amongst Malaysians. The B40 groups are still finding it difficult to secure loans. Crowdfunding is still finding its way to the right mechanism.

Despite clearer policies have yet to be anticipated; SHARED A applauded the Sabah Government effort in thriving economic growth. Sabah is dedicated to being a place for ease of doing business creating more job opportunities for the locals by bringing more investments to the State. Notably, Sabah launches system to speed up approval of development plans within 24 hours via the online portal "Electronic Planning Permission (ePP)" application.

In addition, Sabah will increase the state's liquidity by identifying its incentives through structured engagements with industry players to boost economic growth and sustain the global economic downturn at this challenging time with the outbreak of Coronavirus disease (COVID-19).

Ar. Ronnie Ang Guo Wei

SHARED A SECRETARY-GENERAL 2019 – 2021

The global economic situation in 2020 seems to be facing downwards with tightening credit in many markets which has severely impacted the perception of the real estate. IMF cuts global growth forecast 2020 despite signing of 1st trade deal between US and China. Recovery is uncertain and sluggish and further exacerbated by the outbreak of COVID-19 with growth rate about 3.2%. The relatively booming housing market in the Asia-Pacific region has performed worse than expected in 2019.

2020 is expected to be challenging for China with property market drops across the board in 2019. The lack of resolution in the trade war with US will continue to exert pressure on the market. The real estate players in China are expected to focus more on stabilising the housing price in a bid to secure the market.

The protest in Hong Kong first simmered in March 2019 became a full-blown island wide civil unrest by June. The severity of the economic downturn is estimated to be more severe than the SARS incident or the financial crisis 2003. House prices in Hong Kong are expected to have fallen by 5% in 2019 and may fall more in 2020. India has experienced set back from 8.25% to 5% growth as well as the real estate market.

For Malaysia real estate market 2020; it will remain cautiously optimistic and stable. The market is continued to be affected by the affordability issues, slower economic growth and high levels of unsold stock. It will continue recovery at a steady pace. Tourism industry will be slow despite efforts by the government to promote Visit Malaysia 2020 due to sluggish economic conditions and outbreak of virus that has declined the tourist arrival largely from China early 2020.



Magnificent sea view (Gaya Island) from Kota Kinabalu City



East Coast Rail Link (ECRL)



National Home Ownership Campaign (HOC) 2019
Opening Ceremony by YAB Prime Minister



Other positive developments were brought to the market like the revival of Bandar Malaysia and the East Coast Rail Link (ECRL). The construction of one million affordable houses, the introduction of industrial building system (IBS) and building information modelling (BIM), Malaysia has become one of the largest investment countries for Hong Kong investors for Malaysia My Second Home application.

Despite the lack of major breakthroughs to rally the market, it should be noted that the steady developments have been in line with targets and have helped push the market forward, slowly but surely. NAPIC data shows that the volume of all type of real estate in H1 2019 increased by 6.9% over the same period last year. This may have been supported by the Home Ownership Campaign (HOC) 2019 including several stamp duty exemptions and incentives offered to first home purchases of the affordable housing for the first RM300,000 of the house price, etc.

Residential units priced between RM250,000 and RM300,000 saw their transaction value rise 6% y-o-y, while the transaction value of residential properties priced above RM1 million declined 16% y-o-y, which was evidenced that there was now more demand for affordable properties.

Most research houses expect property sales to be unexciting and challenging in 2020. Some expect the property market is showing signs of bottoming out.

Incentives from Budget 2020 should help to address the oversupply and financing issues. In addition, we continue to see the accommodative interest rate environment to bode well for the housing market. With various efforts to spur housing market activities, we believe there are trading opportunities to buy undervalued developers.

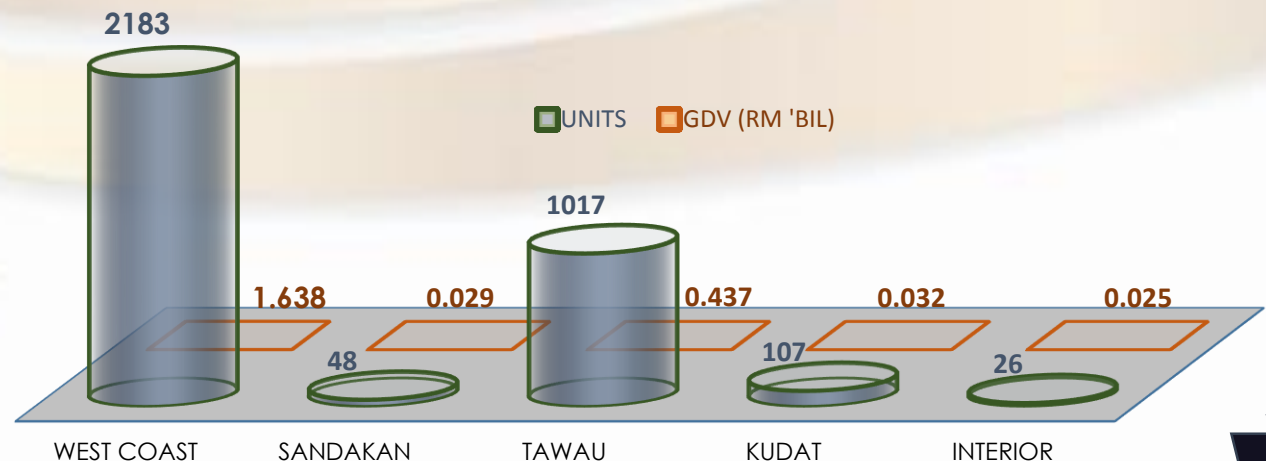
PROPERTY DEVELOPMENT REPORT 2019

Distribution Of Property Developments In Sabah For The Year 2019

NO	DIVISION	CONDOMINIUM & APARTMENTS		BUSINESS & SERVICE SUITES		LANDED RESIDENTIAL		COMMERCIAL		TOTAL UNITS AND GDV	
		UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)
1	WEST COAST	749	0.331	921	0.876	513	0.432	0	0	2,183	1.638
2	SANDAKAN	0	0	0	0	48	0.029	0	0	48	0.029
3	TAWAU	128	0.046	0	0	889	0.391	0	0	1,017	0.437
4	KUDAT	0	0	0	0	107	0.032	0	0	107	0.032
5	INTERIOR	0	0	0	0	0	0	26	0.025	26	0.025
TOTAL		877	0.376	921	0.876	1,322	0.787	26	0.025	3,381	2.161

TABLE 1

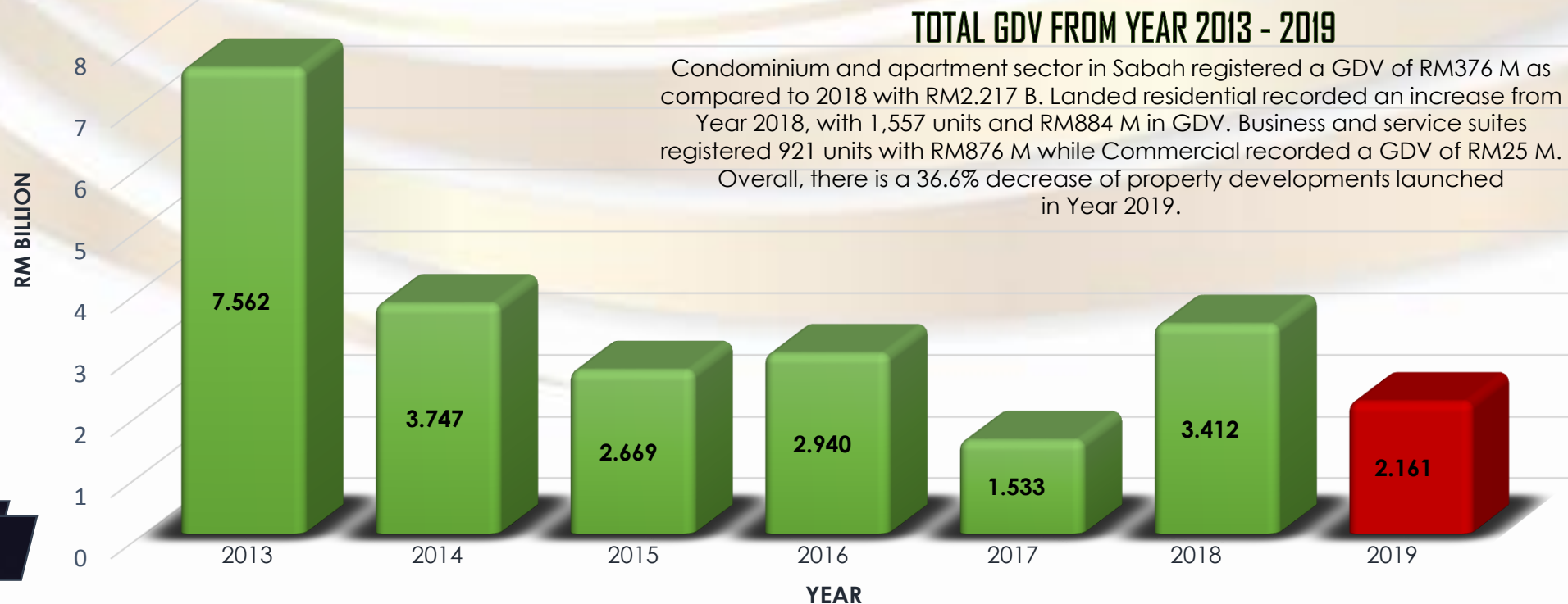
As shown in the above table, West Coast Division commands the property market in Sabah, recording a total of 2,183 units with GDV at RM1.638 B. Trailing behind West Coast is Tawau Division comprises of Tawau and Lahad Datu with 1,017 units and GDV of RM437 M. Kudat recorded 107 units with RM32 M while the Interior Division is slowly making a comeback after a brief hiatus since 2016 with 26 units of Shop Office and GDV of RM25 M.



Gross Development Property Value And Units Comparison Between 2018 And 2019

NO	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2018			VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2019			PERCENTAGE (±) GDV
	DEVELOPMENTS	UNITS	GDV (RM'BiI)	DEVELOPMENTS	UNITS	GDV (RM'BiI)	
1	CONDOS & APARTMENTS	1,920	2.217	CONDOS & APARTMENTS	877	0.376	-83%
2	BUSINESS & SERVICE SUITES	0	0	BUSINESS & SERVICE SUITES	921	0.876	100%
3	LANDED RESIDENTIAL	1316	0.738	LANDED RESIDENTIAL	1,557	0.884	20%
4	COMMERCIAL	578	0.390	COMMERCIAL	26	0.025	-94%
5	INDUSTRIAL	48	0.067	INDUSTRIAL	0	0	-
TOTAL UNITS & GDV		3,862	3.412	TOTAL UNITS & GDV	3,381	2.161	-36.6%

TABLE 2



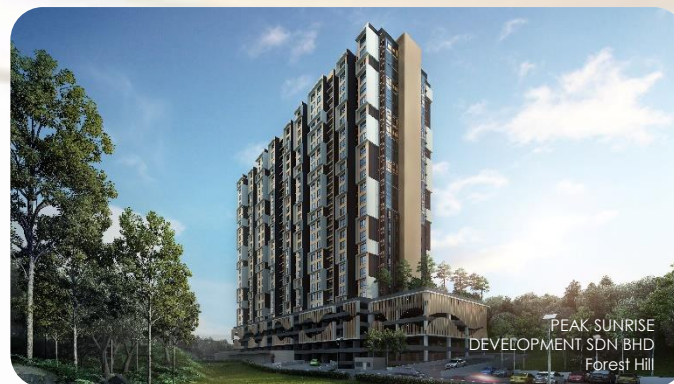
INCREASE AND DECREASE OF GDV IN THE WEST COAST DIVISION

NO	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2018			VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2019			PERCENTAGE (±) GDV
	DEVELOPMENTS	UNITS	GDV (RM'BIL)	DEVELOPMENTS	UNITS	GDV (RM'BIL)	
1	CONDOS & APARTMENTS	1,356	2.066	CONDOS & APARTMENTS	749	0.331	-84%
2	BUSINESS & SERVICE SUITES	0	0	BUSINESS & SERVICE SUITES	921	0.876	100%
3	LANDED RESIDENTIAL	737	0.466	LANDED RESIDENTIAL	513	0.432	-7%
4	COMMERCIAL	362	0.246	COMMERCIAL	0	0	-100%
5	INDUSTRIAL	48	0.067	INDUSTRIAL	0	0	-100%
TOTAL UNITS & GDV		2,503	2.845	TOTAL UNITS & GDV	2,183	1.638	-42%

West Coast Division shows a decrease on overall performance, GDV at RM1.638 B with 2,183 total units as compared to Year 2018 with RM2.845 B and 2,503 total units TABLE 3

WEST COAST DIVISION - CONDOMINIUMS AND APARTMENTS

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	SERI SUTERA	LOK KAWI	7	APT	238	568 - 1,079	175,000 to 333,000	317	0.070	26.10.2019
2	FOREST HILL RESIDENCES	BUNDUSAN	28	CONDO	396	838 - 1,155	479,000 to 745,000	572 to 645	0.226	Jan-19
3	BENONI GARDENS TOWER B	PAPAR	13	APT	115	900 - 1,000	270,000 to 315,000	345	0.035	29.12.2019
TABLE 4					TOTAL UNITS	749		TOTAL GDV	0.331	



WEST COAST DIVISION - LANDED RESIDENTIAL

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	TAMAN VILA AKASIA	TUARAN	2	DST	71	984 - 1,595	328,000 to 364,000	228 to 333	0.024	21.05.2019
2	TAMAN SRI LEMAWANG PHASE 1A	TUARAN	2	DST	88	912	250,000 to 350,000	271 to 350	0.233	13.01.2019
3	PHASE 1B				89		279 to 526	0.033	15.06.2019	
4	PHASE 1C				94		258,000 to 450,000	283 to 493		0.033
5	PARK LANE PHASE 5A & 6	SEPANGGAR	2	DST	115	1,876 - 1,929	645,000 onwards	350	0.084	Mar-19
6	TAMAN KINARUT CERIA 2	KINARUT	2	DST	56	1,619 - 1,913	440,000 onwards	271 to 230	0.025	21.11.2019
TABLE 5					TOTAL UNITS	513		TOTAL GDV	0.432	

WEST COAST DIVISION - BUSINESS & SERVICE SUITES

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	THE CROWN	KOTA KINABALU	14	SVC SUITE	323	715 - 4,852	700,000 onwards	850	0.500	28.09.2019
2	BAY SUITES	LIKAS	35	BUS SUITE	598	400 - 1,421	374,000 onwards	1,000	0.376	Mar-19
TABLE 6					TOTAL UNITS	921		TOTAL GDV	0.876	

* SVC : Service \ BUS : Business



INCREASE AND DECREASE OF GDV IN SANDAKAN							
NO	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2018			VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2019			PERCENTAGE (±) GDV
	DEVELOPMENTS	UNITS	GDV (RM'BIL)	DEVELOPMENTS	UNITS	GDV (RM'BIL)	
1	LANDED RESIDENTIAL	82	0.074	LANDED RESIDENTIAL	48	0.029	-60%
TOTAL UNITS & GDV		82	0.074	TOTAL UNITS & GDV	48	0.029	-60%

Sandakan Division only registered RM29 M from Landed Residential with 48 units A decrease of projects from last year which recorded RM74 M

TABLE 7

SANDAKAN DIVISION - LANDED RESIDENTIAL										
NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	RIMBAYU INDAH PHASE 1A	SANDAKAN	2	DST	48	1,725 - 2,066	536,000 to 819,000	388	0.029	14.07.2019
TABLE 8				TOTAL UNITS	48			TOTAL GDV	0.029	



INCREASE AND DECREASE OF GDV IN TAWAU AND LAHAD DATU

NO	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2018			VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2019			PERCENTAGE (±) GDV
	DEVELOPMENTS	UNITS	GDV (RM'BIL)	DEVELOPMENTS	UNITS	GDV (RM'BIL)	
1	CONDOS & APARTMENTS	497	0.198	CONDOS & APARTMENTS	128	0.046	-77%
2	LANDED RESIDENTIAL	216	0.144	LANDED RESIDENTIAL	889	0.391	172%
TOTAL UNITS & GDV		713	0.342	TOTAL UNITS & GDV	1017	0.437	28%

Tawau Division recorded an increase for Year 2019 in total units, standing at 1,017 as compared with Year 2018 at 713 units. Year 2019 projected a 28% increase in terms of GDV, standing at RM437 M, as compared to last year at RM342 M.

TABLE 9

TAWAU DIVISION - CONDO AND APARTMENTS

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	PALM GARDEN @ LAHAD DATU PHASE 2	LAHAD DATU	4	APT	128	977 - 1,312	290,000 to 403,000	297 to 307	0.046	21.09.2019
TABLE 10					TOTAL UNITS	128		TOTAL GDV	0.046	

TAWAU DIVISION - LANDED RESIDENTIAL

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	TAMAN RIA HEIGHTS PHASE 2A & 2B	TAWAU	1	SST	493	1,355 - 1,593	353,000 to 518,000	265	0.167	16.02.2019
2	BANDAR UTAMA WELD WEST RESIDENCES PHASE 1A, 1B & 1D	TAWAU	2	DST	93	2,421 - 3,282	828,000 onwards	342 to 403	0.101	Jul-19
3	TAMAN BAYAN PHASE 2	TAWAU	1	SST	68	1,200	368,000 to 438,000	306 to 365	0.026	Feb-19
4	TAMAN HARAPAN PHASE 1	TAWAU	1	SST	235	979	299,000	320	0.097	Dec-19
					TOTAL UNITS	889		TOTAL GDV	0.391	

TABLE 11

INCREASE AND DECREASE OF GDV IN KUDAT AND INTERIOR

NO	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2018					PERCENTAGE (±) GDV	VARIOUS TYPES OF PROPERTIES LAUNCHED IN YEAR 2019					PERCENTAGE (±) GDV
	DEVELOPMENTS	KUDAT		INTERIOR			DEVELOPMENTS	KUDAT		INTERIOR		
		UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)			UNITS	GDV (RM'BIL)	UNITS	GDV (RM'BIL)	
1	LANDED RESIDENTIAL	0	0	0	0	NIL	LANDED RESIDENTIAL	107	0.032	0	0	100%
2	COMMERCIAL	0	0	0	0		COMMERCIAL	0	0	26	0.025	100%
TOTAL UNITS & GDV		0	0	0	0		TOTAL UNITS & GDV	107	0.032	26	0.025	100%

Kudat Division has made a comeback since recorded a project in Year 2017, registering 107 units in landed residential with GDV of RM32 M while Interior Division recorded a GDV of RM25 M TABLE 12

KUDAT & INTERIOR DIVISION

NO	DEVELOPMENT	LOCATION	NO OF STOREYS	PROPERTY TYPE	UNITS	BUA (SQFT)	PRICE (RM)	RM (PSF)	EST. GDV RM'BIL	DATE LAUNCHED
1	FRIENDLY GARDEN PHASE 3C	KUDAT	1	SST	107	922	276,000 to 395,000	299 to 429	0.032	19.07.2019
2	SIPITANG COMMERCIAL CENTRE	SIPITANG	2	SHOP OFFICE	26	2,620 - 7,568	950,000 onwards	362 to 396	0.025	29.08.2019
TABLE 13					TOTAL UNITS	133		TOTAL GDV	0.057	



The Home Ownership Campaign (HOC) 2019 is a government initiative designed to encourage home ownership in the country, while easing the country's property overhang predicament, as well as to spur short-term economy in the country and the construction industry that affects 160's downstream industries. SHAREDADA was able to work with 42 developers, who brought in 54 housing projects to participate in the above campaign, a total of 5,158 residential units were offered to the public for Sabah itself.

For the first 6 months from 1st January to 30th June of the Home Ownership Campaign 2019, SHAREDADA had successfully registered more than 600 units of residential property that worth RM320 Millions. Later on, the government has generously extended another 6 months of the said campaign to all Malaysians from 1st July to 31st December. All HOC 2019 participants were able to deliver RM948,897,110 worth of housing in Sabah alone. A total of RM13,630,532.38 worth of discount was given by developers.

SHAREDADA had spent nearly a hundred thousand ringgit for publicity expenses in multimedia like billboards around Sabah, expos, newspapers, digital contents, website and also streamers hung at government agencies and district councils. I would like to take this opportunity on behalf of SHAREDADA to convey our appreciation to the State and Federal Governments on the matter. Former Malaysia's Minister of Finance, YB Tuan Lim Guan Eng and Malaysia's Minister of Housing And Local Government, YB Puan Zuraida Kamaruddin for bringing back Home Ownership Campaign (HOC). Our Chief Minister of Sabah, YAB Datuk Seri Panglima Haji Mohd. Shafie Bin Haji Apdal who had made cheaper housing in Sabah a reality. I would also like to thank the Deputy Chief Minister cum Minister of Local Government And Housing (MLGH), YB Datuk Dr. Haji Jaujan Bin Haji Sambakong, MLGH Assistant Minister YB Tuan George Hiew Vun Zin, MLGH Permanent Secretary Y.Bhg. Datuk Hajah Masnah Matsalleh and Dr. Gabriel Chong of the MLGH Housing Controller Office, in assisting the campaign full heartedly.

" I would also like to thank those who are working in SHAREDADA Secretariat Office, during HOC 2019, SHAREDADA had opened up a 24 hours customer line for the public, our dedicated secretariat staffs also had worked 24/7 around the clock to facilitate SHAREDADA's Members, lawyers, stamp duty officers and also the general public. Our Secretariat staffs are namely Salina, Joanne, Nida, Dewi and Dywne ".



Property Development Report 2019

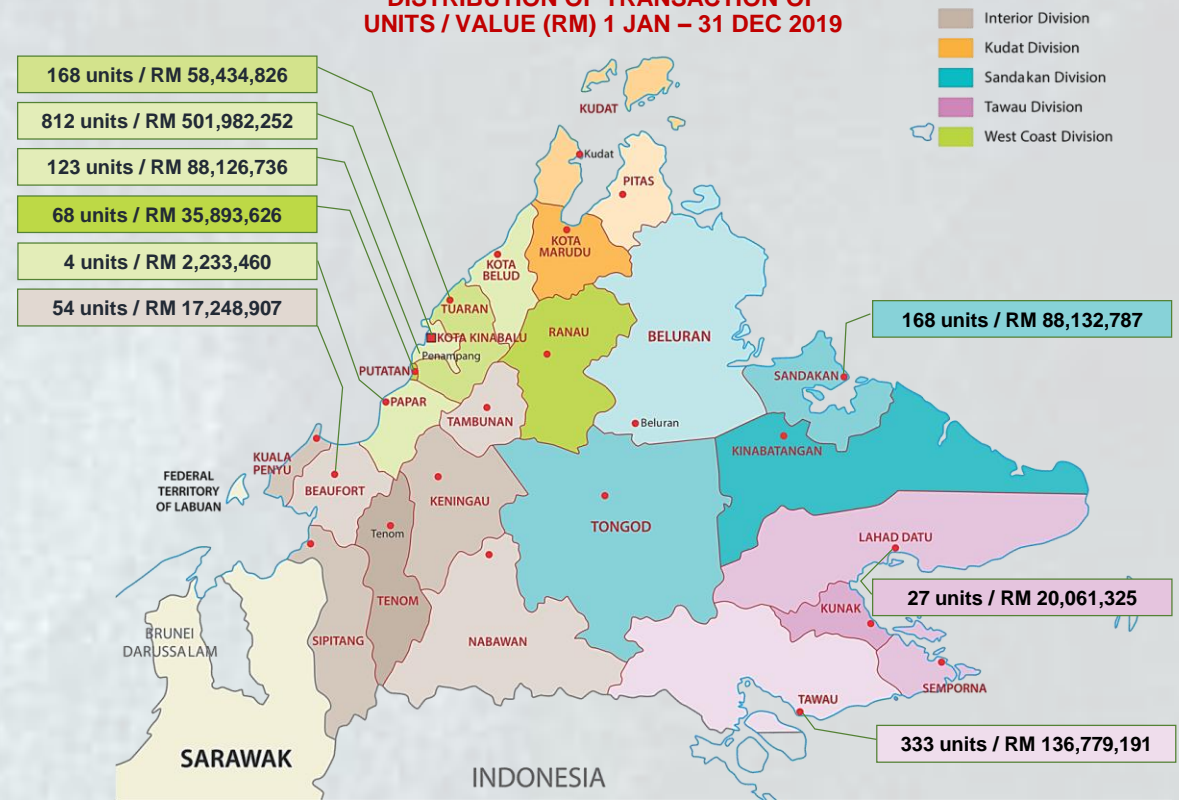
During the HOC 2019 period, Malaysian homebuyers enjoy stamp duty waivers for the purchase of residential units registered under the HOC 2019. For properties registered under this campaign, the stamp duties on loan documents and instruments of transfer will be waived. Homebuyers will also get discounts from developers.

The incentives are:-

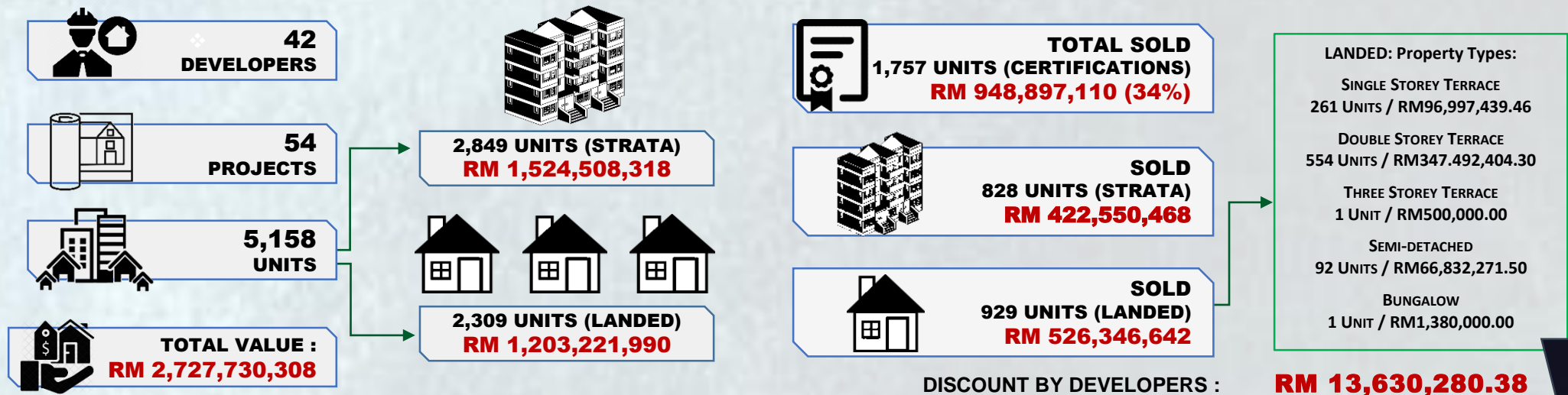
- Eligibility : Malaysian citizens
- Property : Residential types (APDL/Developer's Licence/OC)
- House Price : RM300,001.00 – RM2,500,000.00
- Full Stamp Duty Exemption : Instruments of Transfer up to RM1 million; and Instruments on Loan Agreement up to RM2.5 million each unit.
- 10% Discount for Non-Controlled Price Property.

As the Organising Chairperson of the National Home Ownership Campaign 2019 for Sabah, humbled by the experiences, I am honored and very proud of the achievements and performances from all registered developers and members of SHARED A to have exceeded our targeted value of more than 34% sales value today. I believe that the National Home Ownership Campaign 2019 had evidently helped a lot of Malaysians, especially the low and middle-income groups to own a place they called "HOME".

DISTRIBUTION OF TRANSACTION OF UNITS / VALUE (RM) 1 JAN – 31 DEC 2019



SABAH'S REGISTRATION OF DEVELOPERS & PROJECTS AND CERTIFICATIONS OF UNITS SOLD



TOURISM PROPERTIES – A WOW OR A WOE?

With recent more connectivity of air routes with China and Korea and other parts of the world; Kota Kinabalu (KK) has seen an increase of tourist arrivals that has changed the property landscape. The new economic restructuring and market reform were assisted by the digital revolution. Home Sharing or Short-Term Stay (STS) properties for homestay and lodging accommodation like on-line shopping or grab cars have emerged as an important prototype for investment among the buyers.

Tapping into the seemingly booming tourism market; serviced suites and buildings with Airbnb ready dominated the pattern of new launch projects in KK. To-date some 5,000 – 6,000 Airbnb units were marketed as a good investment product that provides positive cash flow against loan instalments. Developers are attracted to better lucrative returns compare with residential developments. Besides, there are some 3,000 to 4,000 hotel rooms are in the pipeline or under construction within the next 3 years. All gearing towards the sharing of a big tourism cake.



Local authorities currently do not control over the locality of Airbnb project in preserving consistent pattern of local residential community and neighbourhood areas where residential developments are preferred. Airbnb development is allowed by way of land use zoning for commercial use or mixed development buildings. This surge of development may potentially deprive the housing need and the rental market for the local people due to less supply of housings. The shift of building prototype may also result in a higher cost of housing for the local community.

There are still no specific regulations for Short Term Stay (STS) such as Airbnb in Sabah. The proper registration process on STS is timely to scrutinize on the illegal STS operation. Disputes at KK residential places due to the operation of STS are on the rise. It disrupts the peaceful living environment over the constant changing neighbours. In the interest of quality stay, safety and security for the tourists; serene living for the residents and country's taxation income; regulatory frameworks on STS and subsidiary management must be formulated for enforcement. Otherwise, the absence of regulatory oversight could spell trouble soon.

Amid a challenging global environment and slowing economy; this STS phenomenon has already impacted KK hotel industry resulting in lower occupancy due to loss of market share. Notably, the arrival of tourists to Sabah has declined based on the latest available figures in November 2019. Hoteliers pointed out the uneven playing field of high compliance cost in doing business such as RM1,200 minimum wage compliance, trading & hotel licensing fees, Fire certificate check yearly, taxes and insurances etc. are all mandatory whereas it is not regulated for STS Airbnb business.

In the face of uncertain economic conditions and no clear regulations and registration process on STS operation, all sectors in tourism development including investors are advised to be mindful of such development. Otherwise, too many products in the market may give rise to a price war when coming of tourists is falling short of expectation.





A QUICK JOURNEY THROUGH MALAYSIA FEATURED ON SABAH "LAND BELOW THE WIND" - THE EDGE

Mention Sabah and most people think of the 4,095m-high Mount Kinabalu in Kinabalu Park, a world heritage site that boasts many varieties of flora and fauna. The mountain's name comes from the Kadazan word "Aki Nabalun", which means the revered place of the dead.

According to the official portal of the Sabah state government, the state's population is made up of 33 indigenous groups who communicate in 50 languages and 80 ethnic dialects.

The Kadazan-Dusun is the largest ethnic group in Sabah, accounting for almost 30% of the population, while the Chinese make up the largest non-indigenous group.

SHAREDADA notes that capital city Kota Kinabalu (KK) has the most active property market in the state with the total value of property launches last year amounting to RM3.4 billion. KK dominated 83% or RM2.85 billion of the west coast market. Rich in nature with islands, mountains, rainforests and wildlife, the state is fast becoming a popular tourist destination. It was reported that the state's tourism industry saw record-high tourist arrivals of 3.87 million last year.



Majestic Mount Kinabalu



Kadazan-Dusun-Murut costume



Mom & baby Orangutan laying on the boardwalk



Property Development Report 2019



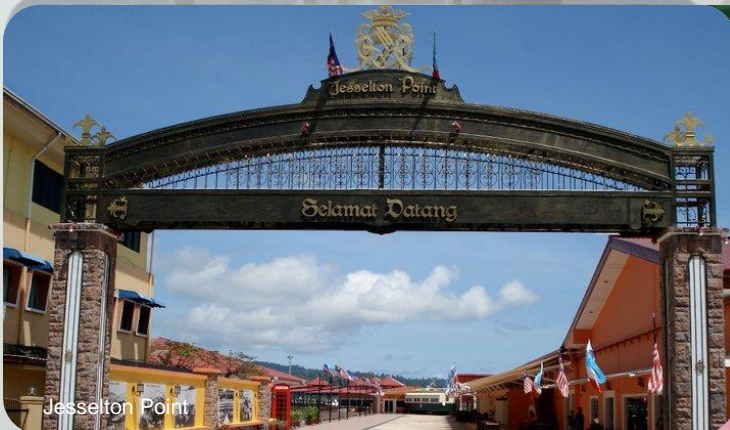
Sabah ethnic mural art @ Yayasan Sabah



Kota Kinabalu City Mosque



Vintage red English phone booth



Jesselton Point



SHAREDA adds that the increase in tourist arrivals has changed the property landscape with the home-sharing concept dominating the pattern of project launches, such as Bay Suites in Likas and The Crown Service Suites in KK. To date, 3,000 Airbnb units and 2,000 hotel rooms are in the pipeline or under construction to tap the tourism market for the next three years.

Some landmarks in KK include the Kota Kinabalu City Mosque and Jesselton Point Waterfront.

The Kota Kinabalu City Mosque occupies 2.47 acres in Likas bay and is exemplary of contemporary Islamic architecture. The floating white mosque boasts similar features to the Nabawi Mosque in Medina.

Formerly known as the Kota Kinabalu Ferry Terminal, Jesselton Point Waterfront is the main public ferry terminal to Labuan. It features snapshots of KK in the olden days as well as vintage red English phone booths.

HOW TO INCREASE YOUR CHANCES OF HOME OWNERSHIP VIA CREDIT EVALUATION IN HOME LOAN APPRAISAL

Is homeownership an elusive dream in Sabah? According to a research paper carried out by Khazanah Research Institute, the median price for the Malaysian housing market in general stood at 4.4 times; which exceeds the three times median annual household income threshold for affordability. Having said that, Malaysian housing market is nowhere near as bad as the Top 10 most unaffordable locations globally. Hong Kong topped the list by having median multiple of 20.8 times as of 2019, followed by Vancouver, Canada – 11.9 times and Sydney, Australia – 11.0 times.

In local context, Sabah stands out as 'severely unaffordable' with median multiple of 5.1, following closely behind Kuala Lumpur and Penang at 5.4 and 5.2 respectively. Affordability, however, is dynamic, which depends on many factors such as the distribution of household incomes, responsiveness of housing supply to effective demand, government policies and so forth.

Rating	Median Multiple (house-price-to-income ratio)
Severely unaffordable	5.1 and above
Seriously unaffordable	4.1 to 5.0
Moderately unaffordable	3.1 to 4.0
Affordable	3.0 and below

** The 'median multiple' method was developed by the United Nations Centre for Human Settlement (UNCHS) and the World Bank under the Housing Indicators Programme, and was subsequently widely used to indicate the affordability of housing in any given community.*

There has been so much discussion on the adequacy of current supply of affordable housing and the lack of homeownership in both state and national level. According to Department of Statistics Malaysia, the percentage of homeownership in Sabah stood at approximately 72% in 2016, with the remaining either reside in rented dwellings or quarters. In addition to that, younger age group formed majority of the population in Malaysia which is commonly known as 'youth bulge', thus, there are still many genuine homebuyers who dreamt of purchasing their own dwelling.

Mr. Edward Chin &zu Chiang
SHAREDA COUNCIL MEMBER 2019 – 2021



With rising home prices and tight lending standards, the path to homeownership has become more challenging, especially for low-to-median-income borrowers and first-time homebuyers. Many studies have showed that people in these situations could be assisted by financial counseling/education.

More often than not, financial institution has its own internal policy and credit assessment criteria. Majority of the people want to buy a home eventually, but unfortunately, not everyone is well prepared in securing a home loan. There are many different factors contribute to the approval of a home loan; and the following are some of it amongst many others:

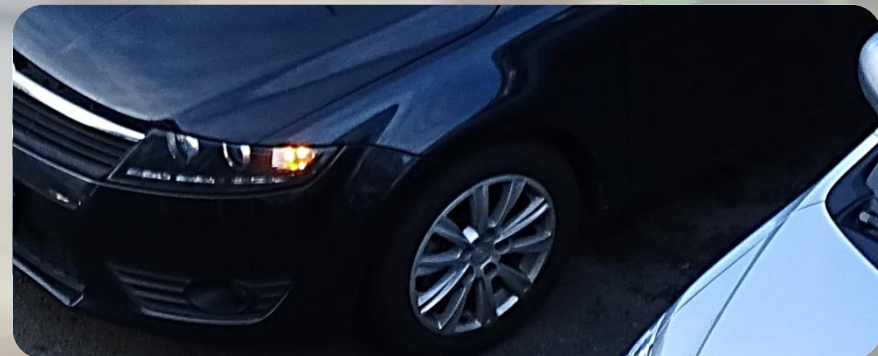
1. Avoid / delay making large purchases

If you buy something big, such as a new car, a major appliance, a luxury good or a vacation trip, your savings will be depleted in no time. Remember that one of the things that lenders require from borrowers is to have genuine savings. When you are buying a property, you will need some savings to pay your down payment, ancillary costs such as legal fees and stamp duties; and insurance, which is better known as Mortgage Reducing Term Assurance (MRTA).

Even worse is when you actually take out a personal loan or swipe a credit card to make a big purchase. This is because in the event that you could not pay the full bill on time, that could affect your credit score. Even if you manage to strike a bargain to take up a monthly installment plan to pay off the large purchases, your Debt Service Ratio (DSR), a lending metric used by mortgage lenders to assess a borrower's capacity to service a loan, will be jeopardised.

In order to get your home loan approved at the best rate, it would be best to have sufficient genuine savings and try to reduce your financial obligations prior to your home loan submission. An additional tip is to delay large purchases until after you have secured your home loan.

No doubt in this era of online shopping, it is getting more and more difficult to resist impulse purchase. However, the ability to distinguish between 'needs' and 'wants' is somewhat challenging yet impactful towards one financial state.



HOW TO INCREASE YOUR CHANCES OF HOMEOWNERSHIP VIA CREDIT EVALUATION IN HOME LOAN APPRAISAL

2. Using credit cards in a responsible manner

There is no doubt that having a credit card is a huge plus in your wallet — aside from getting perks and offers from different merchants, credit cards make payments easier and convenient. It also helps building your credit score, which is in your favour when you are planning to take on a large loan for big purchases such as a car or a house.

However, if your credit card is being swiped too much and too frequent, it may derail your home loan application. When financial institutions assess home loan applications, they look at not just your income and expenses, but they will also take your credit limit into account and base their assumptions of your credit card usage there.

Lenders compute your credit card limit regardless of whether the credit is utilised or not. Oftentimes, they assume that your monthly repayment is roughly 5% of your card's limit. In other words, the higher the limit, the lower your borrowing capacity will be, as they see your credit limit as a plausible debt level in the future. To make matters worse, possessing several credit cards is considered as a huge red flag for lenders, leading them to suspect that you are living way beyond your means. Not to mention that your credit score will be tarnished even further if you use your credit card until the point that you exceed your card limit.

The way you use your credit card affects your overall credit score. If you pay using your card and you pay the balance promptly, it creates a good borrowing-paying pattern which your potential lenders can see. On the other hand, if you do not pay your bills on time or miss several of the payments, then do not expect for a good credit report.

At the end of the day, being responsible is the key here. You would like to show your banks how good you are in servicing your debt and in handling your finances.

We all know that as a rule of thumb, most of the banks would only lend out money (be it mortgage, car loan, personal loan, increment of credit card limit, etc.) if the borrower's DSR is still within a reasonable range. Ideally, a healthy DSR should be between 30% and 40%; however, each bank has their own limit and requirements depending on the financial strength of individual applicant. The inconvenient truth is that when young couple decided to settle down and purchase a home, more often than not their other monthly commitments, as discussed earlier on, have contributed to big chunk of their DSR, leaving little room for home loan repayment to sneak into.

The following scenario illustrates in simplify manner on how a financial institution assess an applicant's eligibility towards home loan.



PROPERTY DEVELOPMENT REPORT 2019

Combined Monthly Incomes:

Peter	: RM4,000.00
Mei Ling	: RM3,000.00
Total:	<u>RM7,000.00</u>

Credit card limits:

Peter's credit cards limit	: RM8,000.00 (double of his net monthly incomes)
Mei Ling's credit card limit	: RM6,000.00 (double of her net monthly incomes)

Combined Monthly Expenses:

Repayment for Peter's Toyota Vios	: RM800.00 (20% of his net monthly incomes)
Repayment for Mei Ling's Perodua MyVi	: RM600.00 (20% of her net monthly incomes)
Minimal credit card repayment* for Peter	: RM400.00
Minimal credit card repayment* for Mei Ling	: RM300.00
Total:	<u>RM2,100.00</u>

* *Minimal credit card repayment for maxed out credit cards (worst case scenario) is 5% x credit cards limit.*

Debt Service Ratio (DSR):

70% DSR	: RM4,900.00 (70% of total monthly incomes)
Current DSR	: $\frac{\text{Total monthly expenses (RM2,100)}}{\text{Total monthly income (RM7,000)}} = 30\%$
Balance	: 40% or RM2,800.00 for monthly mortgage repayment

In this scenario, with RM2,800.00 in hand, Peter and Mei Ling can afford to purchase a home with an approximate selling price of RM450,000.00 (90% loan, 4.5% interest rate, 35 years loan period).

3. Adequate documentation and honest disclosure

Albeit that one's credit score and DSR are promising, a simple thing such as incomplete or forged documentation can negatively affect the chances of securing a home loan. Be sure to have all the documentation such as salary slips, EPF statements, debt repayment commitments, and other requirement documents to be ready for submission.

4. Recommendation to Bank Negara Malaysia

Based on the above analysis, household incomer of RM7,000.00 could have a house of RM450,000.00 and two cars through capping the mortgage loan at 40% and 20% of household income, respectively.

Therefore for encouraging home ownership, BNM should implement the Capping Policy for housing loan at 40% of total income and 20% of total income for car loan.

This policy could be further enhanced and improved if the price of vehicle could be further reduced through implementation of open market Automobile Policy in Malaysia.

CONCLUSION

Buying a home is a hefty financial decision for most of us as it is a long-term commitment. Hence, by having better understanding towards the financing mechanism and perhaps some guidance along the way, the rewarding home-buying journey is within reach.

SUSTAINABLE DEVELOPMENT GOALS (SDGs)

The 12th Malaysia Plan (2021-2025) is aligned with the United Nations' adoption of "Sustainable Development Goals". Sustainable Development Goals is also acclaimed as SDGs. Malaysia's "Shared Prosperity" Budget 2020 is another key policy that aligned with few dimensions of SDGs. SDG Importance is evidently embraced by Malaysia's government towards a new decade.

All United Nations' Member States in 2015 has provided a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for actions by all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.



The Sustainable Development Goals are:

1. **No Poverty**
2. **Zero Hunger**
3. **Good Health and Well-being**
4. **Quality Education**
5. **Gender Equality**
6. **Clean Water and Sanitation**
7. **Affordable and Clean Energy**
8. **Decent Work and Economic Growth**
9. **Industry, Innovation, and Infrastructure**
10. **Reducing Inequality**
11. **Sustainable Cities and Communities**
12. **Responsible Consumption and Production**
13. **Climate Action**
14. **Life Below Water**
15. **Life On Land**
16. **Peace, Justice, and Strong Institutions**
17. **Partnerships for the Goals**



<https://sustainabledevelopment.un.org>

Implementation of the SDGs started worldwide in 2016. This process can also be called "Localising the SDGs". All over the planet, individual people, universities, governments and institutions and organisations of all kinds of work on several goals at the same time. In each country, governments must translate the goals into national legislation, develop a plan of action, establish budgets and at the same time be open to and actively search for partners. Poor countries need the support of rich countries and coordination at the international level is crucial.

The approach of development has shifted, Sabah moves ahead to this new decade with ideal methodology. SHAREDADA members should use SDGs to conduct their planning, assessment and management on their development. Every SHAREDADA member has its roles to contribute towards a better planet we all live in.

10.0

SHARED A HIGHLIGHTS & ACTIVITIES

SHARED A



2019

10.1

SHARED A NITE 2019 : 41st Annual Dinner 20th September 2019 | The Magellan Suter a, Kota Kinabalu



Group photo with the Guest of Honor, YAB DATUK SERI PANGLIMA HAJI MOHD SHAFIE BIN HAJI APDAL, the Right Honourable Chief Minister of Sabah



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Arrival of the Guest of Honor,
YAB DATUK SERI PANGLIMA HAJI MOHD SHAFIE
BIN HAJI APDAL



Organising Chairman
SHARED A Nite 2019,
Mr. Roy Chiew Min Hann greeting Guest of Honor



Welcoming Address by
President of SHARED A
Mr. Chew Sang Hai



Keynote Speech by the Guest of Honor,
YAB DATUK SERI PANGLIMA HAJI MOHD
SHAFIE BIN HAJI APDAL, The Right Honourable
Chief Minister of Sabah

PROPERTY DEVELOPMENT REPORT 2019

SHAREDA



2019



SHAREDA Youth Committee Members



Guest of Honour, YAB DATUK SERI PANGLIMA HAJI MOHD SHAFIE BIN HAJI APDAL



Organising Chairman & his Deputy accompanying YB Kenny Chua to present lucky draw prizes



President, greeting the guests



Harith Iskander stand-up comedian



SHAREDA Council Members with VIP Invited Guests



Presentation of Memento to the Guest of Honour



President, Council Members, Invited Guest & other guests enjoying the show by Harith Iskander



President, Organising Chairman & Council members escorting the Guest of Honour and Datin Sri before leaving the ballroom



Organising Chairman, greeting the guest



SHAREDA SPECIAL RECOGNITION 2019

SHAREDA



2019



MOST INNOVATIVE DEVELOPER
REMAJAYA SDN BHD
 BEING AN OUTSTANDING CONTRIBUTOR IN SABAH FOR THE MOST INNOVATIVE INVESTMENT PROPERTY: BAY SUITES



JSK GROUP
 BEING AN OUTSTANDING CONTRIBUTOR IN SABAH FOR THE MOST OUTSTANDING 5 STAR BEACH RESORT: JSK RESORT N SERVICE SUITE



SHAREDA Special Recognition 2019
 Presented by the Guest of Honour
YAB DATUK SERI PANGLIMA HAJI MOHD SHAFIE BIN HAJI APDAL
 The Right Honourable Chief Minister of Sabah



JESSELTON GROUP
 BEING AN OUTSTANDING CONTRIBUTOR IN SABAH FOR THE MOST ICONIC RESIDENTIAL DEVELOPMENT: JESSELTON TWIN TOWERS



GSH CORPORATION LIMITED
 BEING AN OUTSTANDING CONTRIBUTOR IN SABAH FOR SABAH BEST RESIDENTIAL PROPERTY 2019: CORAL BAY



HOC 2019 BEST PERFORMANCE JANUARY – AUGUST 2019



GOLD AWARD



SILVER AWARD



BRONZE AWARD



HAP SENG GROUP OF COMPANIES



PEAK SUNRISE DEVELOPMENT SDN BHD



WMG GROUP OF COMPANIES



HOC 2019 Best Performance Jan – Aug 2019 presented by
YB DATUK DR. HJ. JAUJAN HJ. SAMBAKONG
 The Honourable Deputy Chief Minister &
 Minister of Local Government and Housing, Sabah



SCP GROUP OF COMPANIES



ENG HAN GROUP OF COMPANIES



UNICORN TOWER SDN BHD



SINAR PEMBANGUNAN SDN BHD



IJM GROUP OF COMPANIES





Group photo with the Guest of Honour, YB Datuk Dr. Hj. Jaujan Hj. Sambakong, the Honourable Deputy Chief Minister & Minister of Local Government and Housing, Sabah



Organising Chairman, Mr. Seth Quek

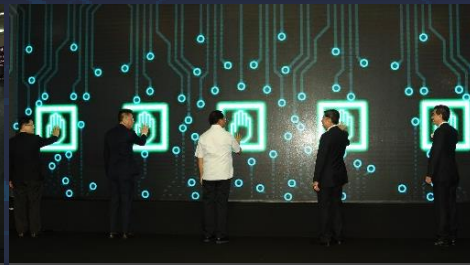


SHARED A President, Datuk Chew Sang Hai

Opening Ceremony



Arrival of the Guest of Honour, YB Datuk Dr. Hj. Jaujan Hj. Sambakong



Officiate ceremony by the Guest of Honour



Presentation of memento to the Guest of Honour



Cheque presentation to Mukim Ulu Kiulu Ecotourism Solutions & Technology (MUKEST)



Cheque presentation to Sabah AUTISM Association



Signing of MOU between SHARED A, Property Hunter & Kota Kinabalu Hardware Machinery and Building Traders Association (KKHMB A)



Guest of Honour, YB Datuk Dr. Hj. Jaujan Hj. Sambakong



WINNER
REMAJAYA SDN BHD



1ST RUNNER UP
JESSELTON GROUP (PALIKOTA SDN BHD)



2ND RUNNER UP
PEAK SUNRISE DEVELOPMENT SDN BHD

THE BEST BOOTH DESIGN AWARD



WINNER
JESSELTON GROUP (PALIKOTA SDN BHD)
Model House: JESSELTON TWIN TOWERS



1ST RUNNER UP
PEAK SUNRISE DEVELOPMENT SDN BHD
Model House: FOREST HILL



2ND RUNNER UP
DINAMIK ATLANTIK SDN BHD
Model House: BUKIT BANTAYAN RESIDENCES

THE BEST MODEL HOUSE AWARD



WINNER
JESSELTON GROUP (PALIKOTA SDN BHD)



1ST RUNNER UP
TOP GREEN DEVELOPMENT SDN BHD



2ND RUNNER UP
KINSABINA SDN BHD

MOST INNOVATIVE MARKETING TOOLS AWARD



WINNER
TOP GREEN DEVELOPMENT SDN BHD



1ST RUNNER UP
MEGA CITY AVENUE SDN BHD



2ND RUNNER UP
HAP SENG PROPERTIES
DEVELOPMENT SDN BHD

MOST TECH SAVVY BOOTH AWARD



SHAREDA Deputy President, Datuk Sr. Chua Soon Ping



MLGH Engineer, Dr. Gabriel Chong



Presentation of memento to Dr. Gabriel Chong

Closing Ceremony

SHAREDA reaching out raised RM200,000 to help society and front liners, amid the COVID-19 pandemic



Mr. Wesley Chai Meng Kong presented the medical supplies to Sabah State Health Department - Ms Liu Siow Yen representing the Director, Datuk Dr. Christina Rundi in the presence of YB Datuk Frankie Poon (3rd left) Minister of Health and People's Wellbeing, Sabah, and SHAREDA's delegation namely, Mr Raymond Xavier Chan (extreme left), Datuk Chew Sang Hai (2nd left), Datuk Sr Chua Soon Ping (extreme right)



Distribution of face masks and latex gloves to Kota Kinabalu City Mayor Y.Bhg. Datuk Haji Nordin Siman receiving from Datuk Sr. Chua Soon Ping, Deputy President SHAREDA and Mr Wesley Chai.



SHAREDA distributed essential foods to the East Coast of Sabah



YB Datuk Azis Jamman (3rd right) receiving the food ration for distribution to the rakyat of Sepanggar in the presence of SHAREDA delegates Datuk Chew Sang Hai (2nd left), Datuk Sr. Chua Soon Ping (4th left), Mr Wesley Chai (3rd right) and Mr Raymond Xavier Chan (extreme right).



Distribution of face masks and latex gloves to Pejabat Pertanian & Industri Makanan Sabah, receiving from Datuk Sr. Chua Soon Ping, Deputy President SHAREDA and Mr Wesley Chai.



SHAREDA distributed essential foods to the East Coast of Sabah



Distribution of face masks and latex gloves for Penampang to YB Datuk Darell Leiking (centre) receiving from Mr Wesley Chai Meng Kong, Vice President/Organising Chairman of SHAREDA CSR COVID-19 Sabah, in the presence of Alan Thien, Special Officer to YB Tuan George Hiew (extreme left), Datuk Sr Chua Soon Ping (2nd left), and Datuk Chew Sang Hai (extreme right)



"Thank You To SHAREDA" from the children of Persatuan Pengurusan Pusat Jagaan OKU Leshan Kota Kinabalu at Penampang for the distribution of face masks, essential foods and daily use items to them during MCO.



"Thank You SHAREDA" from the children of Bukit Harapan At Jalan Tuaran By-Pass, Kota Kinabalu for the distribution of face masks, essential foods and daily use items to them during MCO.

We Care, We Love Fund Raising



A helping hand to the Wuhan Coronavirus disease (COVID-19) outbreak
- Donation from the SHAREDAs Council Members

ePP Launching



'Electronic Planning Permission' (ePP) online application system to fast-track the approval for development plans (DPs) within 24-hours.

Courtesy Calls



Courtesy Call to Y.B. Datuk Sr. Haji Safar Bin Untong, JP
Sabah State Secretary



Courtesy Call to Tuan Sr. Bernard Liew Chau Min
Director Of Lands & Surveys Department, Sabah

New Sabah Times
Wednesday February 5, 2020

SHAREDAs praises state govt for launching the ePP online application system

By PAUL MU

KOTA KINABALU: The Sabah Housing and Real Estate Developers Association (SHAREDAs) has lauded the Sabah Government for launching the 'Electronic Planning Permission' (ePP) online application system to fast-track the approval for development plans (DPs) within 24-hours.

Its president, Datuk Chew Sang Hai (left) commenting yesterday said: "This is the best news that we in SHAREDAs had been waiting for many years."

The ePP system made possible by the determination and consideration of Deputy Chief Minister cum Local Government and Housing Minister, Datuk Isuan Sembelung was lauded by Chief Minister Datuk Seri Shafee Abdul Razvi.

Chew said Isuan has been collaborating with all the relevant ministries and departments to study and review on several measures and make structural changes including to amend the laws within framework.

He said, he said developer will not only re-burn the confidence of our local developers with the 19-Mujahid led government formed just less than two years to drive and revitalize the economy and investments in the state but will also attract more investors to park their capital in investment and developments here.

"This will create more job opportunities and related businesses downstream in the property sector," he said.

"I believe the efficiency of ePP system will be a catalyst key driver to guide the applicant on the parameter of approval process online within 24 hours for all local authorities in Sabah."

"It is important for the investor or developer at the first stage to have first-hand information on the status of their application for DP approval, for example the type of development, compliance to land subdivision, zoning, density and road access, among others," Chew said.

He said the availability of digital governed local plans in ePP system in the near future will definitely aligns better planning by the private sectors for right types of development, zoning and land use.

He said SHAREDAs council and committee members will continue to volunteer and give its strong support to complement and work in tandem with the Sabah Government to boost the business, economic growth and investments in the country in particular, the housing and property development sector.

Also, they will make good-timed advice and recommendations to the current prevailing policies, guidelines and laws which are outdated.

SHAREDAs volunteers to sit in the steering or task force committee to contribute inputs or recommendations if warrant for a transparent and good governance system, he said.

Other government departments involved in developing the ePP system included State Computer Services Department, Lands and Surveys Department, Town and Regional Planning Department or Kota Kinabalu City Hall.

星洲日報 6.2.2020 星期四 旺來報吉祥 綜合 | 09

沙房產商公會：好消息 ePP 打造優良投資環境

(亞庇5日訊) 沙巴房地產發展商公會 (SHAREDAs) 今日指出，州政府推出電子規劃审批 (ePP) 系統不但建立本地房產界的信心，也為沙巴吸引更多外資創造有利條件。

主席拿督周昌海今日發表文章指出，ePP項目下，符合條件的發展項目將在24小時內獲批，這是房產界引頸長盼的好消息。

“一直以來，我們不斷要求州政府檢討滯人垢病的发展項目审批流程，这次州政府全面除繁文縟節，简化申請程序，反映出我们的努力没有白费。”

“过去，发展商提呈的发展项目申請需要经过冗长的审批流程，甚至有些申請雜上數年僅获初步批准。”

“由于发展项目遭无限期拖延，导致发展商付出高于预期的成本。”

周昌海表示，ePP項目下，发展項目申請的审批流程完全透明，有助提升沙巴的投资潜力。

“我们为州政府推行ePP，为沙巴打造优良的营商环境。”

周昌海：州政府推出ePP不但建立本地房產界的信心，也为沙巴吸引更多外資創造有利條件。

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SHAREDA YOUTH COMMITTEE MEMBERS 2019-2021



NICK CHU KIAN FUI
TREASURER

BENNY NG SU PEI
ADVISOR

MORGAN WONG PAK RONG
COMMITTEE MEMBER

ALEXANDER HUGO MALAKUN
COMMITTEE MEMBER

AMELIA BINTI JAAFAR
COMMITTEE MEMBER

LIM VUI CAN
COMMITTEE MEMBER

JOHANNES LO CHAW JACK
DEPUTY CHAIRPERSON

ROLAND LING LEH HIAP
SECRETARY

RAYMOND XAVIER CHAN YIN HONG
ADVISOR

SETH QUEK TECK SENG
CHAIRPERSON

ROY CHIEW MIN HANN
IMMEDIATE PAST CHAIRPERSON



Polumpung Melangkap View Camp Site, Kota Belud, Sabah



Sabah State Administrative Centre



Yayasan Sabah Tower



Sea View from Kota Kinabalu City



PERSATUAN PEMAJU PERUMAHAN DAN HARTANAH SABAH
沙巴房地產發展商公會
Sabah Housing And Real Estate Developers Association

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