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Q1-Q3 2020

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We wish you a

Happy New Year 2021

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EDITORIAL

Chairman	Gary Kho (Editor)
Vice Chairman	Alan Wong
Members	Peter Lau
	Iskandar Sharkawi
	Yap Min Su
	Peter Pau

PUBLISHER

SARAWAK HOUSING AND REAL ESTATE DEVELOPERS' ASSOCIATION
Sub-Lot 42, 2nd Floor, Tabuan Stutong Commercial Centre, Jalan Setia Raja, 93350 Kuching.
Tel: +6 082 36633 Fax: +6 082 365001
Email: secretariat@sheda.org.my
Website: www.sheda.org.my
Facebook: <https://www.facebook.com/shedaevents>

CONTRIBUTIONS

Branches and SHEDA members are encouraged to submit photographs for future publications to: secretariat@sheda.org.my

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SARAWAK PROPERTY MARKET REPORT Q1-Q3 2020

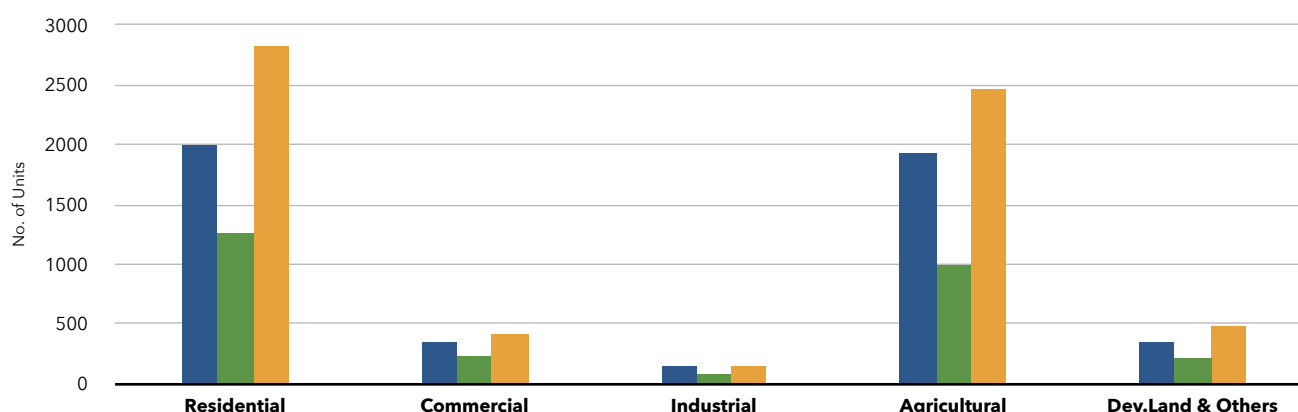
Sarawak Property Market

Speculative activity in the housing market has remained subdued for some years now, with prices in some segments already having moderated significantly from exuberant valuations in the past.

Furthermore, Bank Negara Malaysia (BNM) recent overnight policy rate (OPR) cuts and the reintroduction of the Home Ownership Campaign (HOC) continue to provide some support to housing demand, particularly in the primary market as already evidenced by the strong recovery in the applications of loans for the purchase of residential property in June, mainly in the affordable segment. The automatic loan moratorium and targeted repayment assistance also provide vulnerable borrowers with some relieves and will limit property foreclosures that could put pressure on house prices.

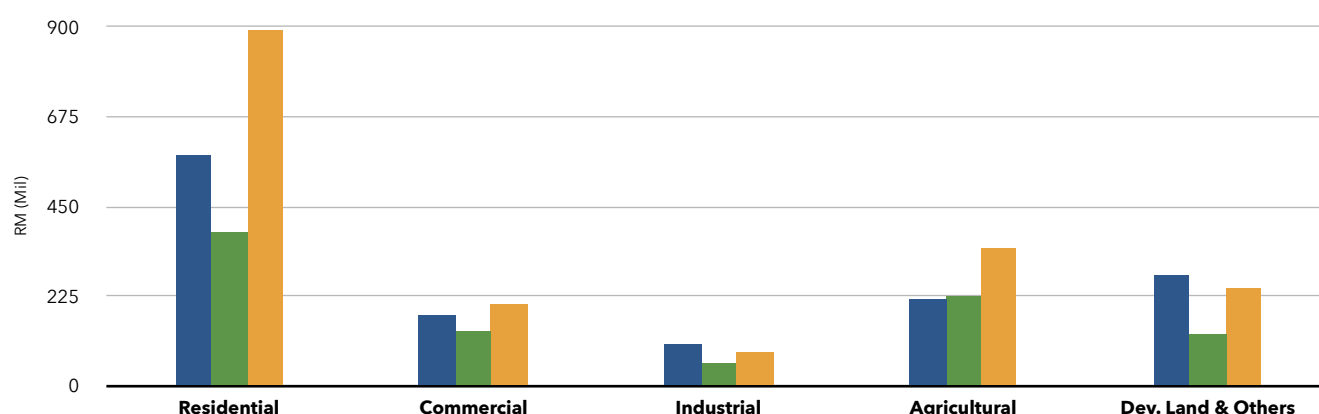
According to NAPIC Report, the property market recorded a sharp decline in Q2 2020 compared to Q12020. In Sarawak, there was 2,828 residential units sold in Q3 2020 with a value of RM893.67 mil while Kuching area sold 1,114 units.

Number of Transaction for the principal property sub-sector



Q1 2020	1,987	339	138	1,932	337
Q2 2020	1,254	229	69	990	210
Q3 2020	2,828	395	142	2,462	466
Total	6,069	963	349	5,384	1,1013

Value of Transaction for the principal property sub-sector

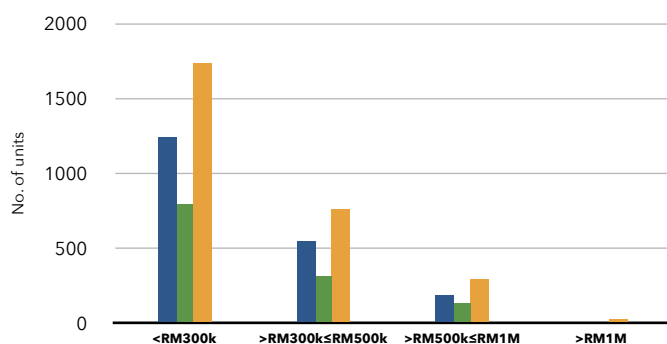


Q1 2020	576.34	173.97	100.52	214.02	274.77
Q2 2020	382.83	134.05	56.52	219.68	132.06
Q3 2020	893.67	202.40	80.21	342.61	241.92
Total	1,852.84	510.42	237.35	776.31	648.75

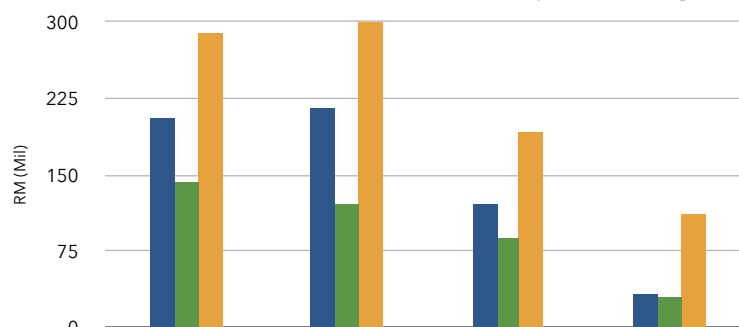
Source: NAPIC Property Report

SARAWAK PROPERTY MARKET REPORT Q1-Q3 2020

Number of Residential transactions by Price Range

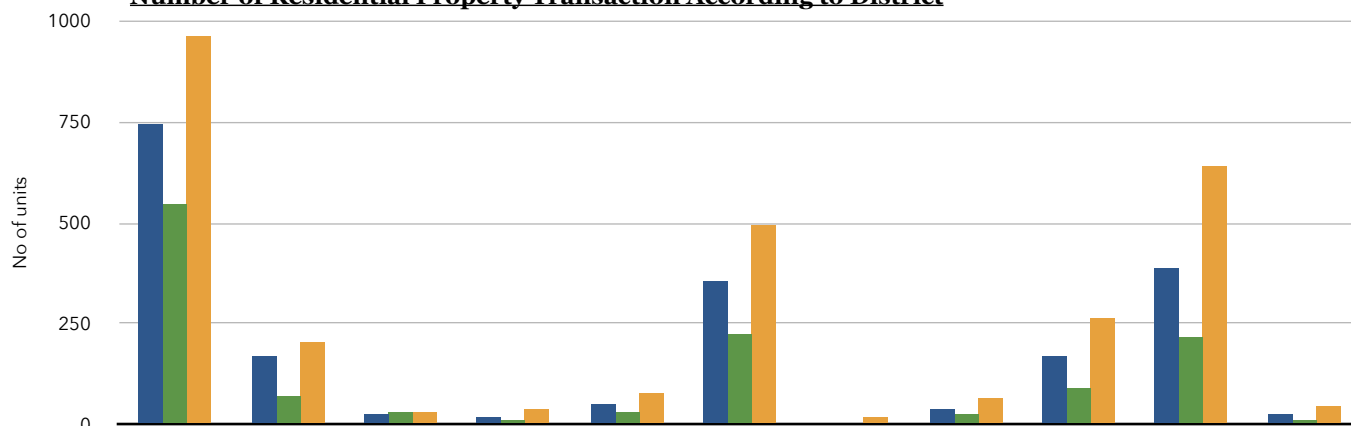


Value of Residential transactions by Price Range



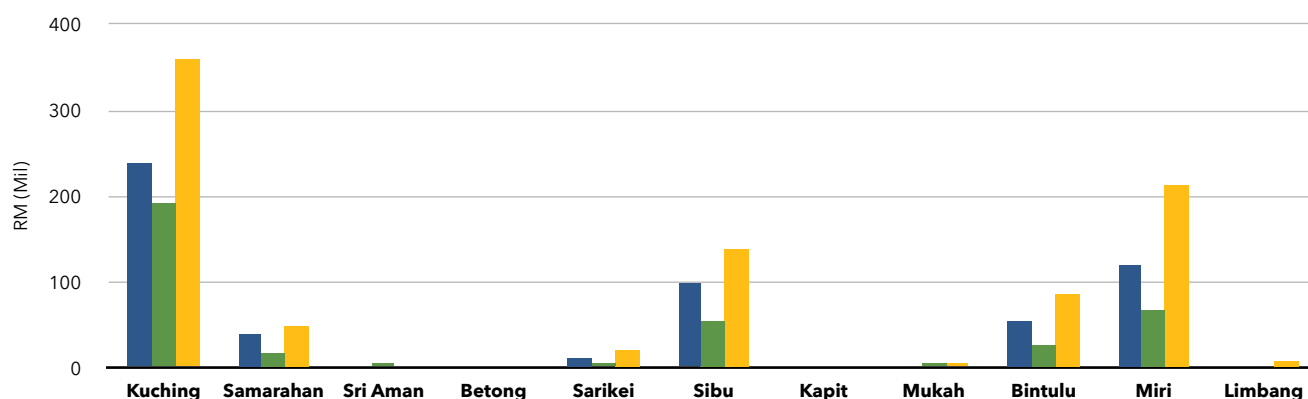
	<RM300k	>RM300k≤RM500k	>RM500k≤RM1M	>RM1M
Q1 2020	205.23	215.88	122.7	32.53
Q2 2020	142.85	122.18	87.86	29.97
Q3 2020	290.29	299.51	193.18	110.69
Total	638.37	6377.5	403.74	173.19

Number of Residential Property Transaction According to District



	Kuching	Samarahan	Sri Aman	Betong	Sarikei	Sibü	Kapit	Mukah	Bintulu	Miri	Limbang	Total
Q1 2020	744	170	23	18	51	355	7	37	172	387	23	1,987
Q2 2020	544	73	31	10	29	224	3	23	91	217	9	1,254
Q3 2020	961	203	29	40	79	494	17	62	260	637	46	2,828
Total	2,249	446	83	68	159	1,073	27	122	523	1,241	78	6,069

Value of Residential Property Transaction According to District



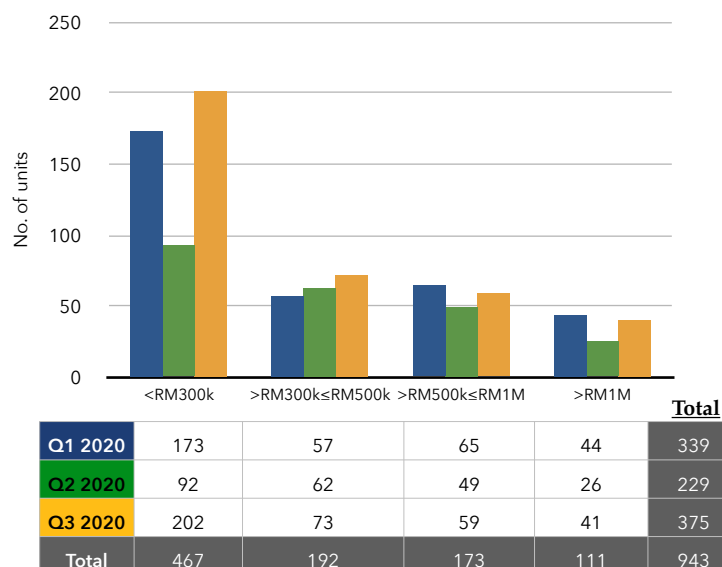
	Kuching	Samarahan	Sri Aman	Betong	Sarikei	Sibü	Kapit	Mukah	Bintulu	Miri	Limbang	Total
Q1 2020	237.31	39.06	2.69	1.90	12.29	97.58	1.01	4.25	55.99	120.14	4.13	585.44
Q2 2020	190.66	18.54	5.31	1.49	6.91	56.23	0.45	4.72	28.72	67.69	2.12	382.84
Q3 2020	360.10	49.78	3.83	3.80	20.13	138.26	3.50	7.12	84.93	214.37	7.86	893.68
Total	788.07	107.38	11.83	7.19	39.33	292.07	4.96	16.09	169.64	402.2	14.11	1,861.96

Source: NAPIC Property Report

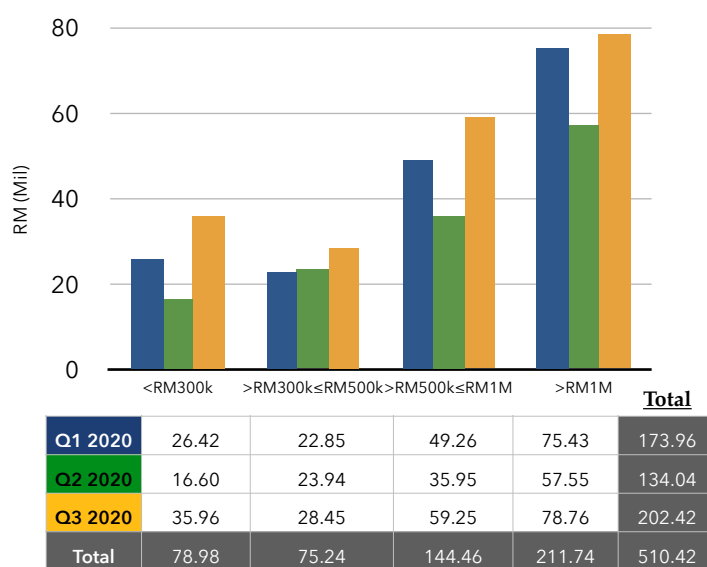
SARAWAK PROPERTY MARKET REPORT Q1-Q3 2020

The commercial sub-sector recorded 375 transaction with a total value of RM202.42 mil in Q3 2020. This indicated an increase of 63.8% in volume and value increased to 51% as compared to Q2 2020 (229 transactions worth RM134.04 million).

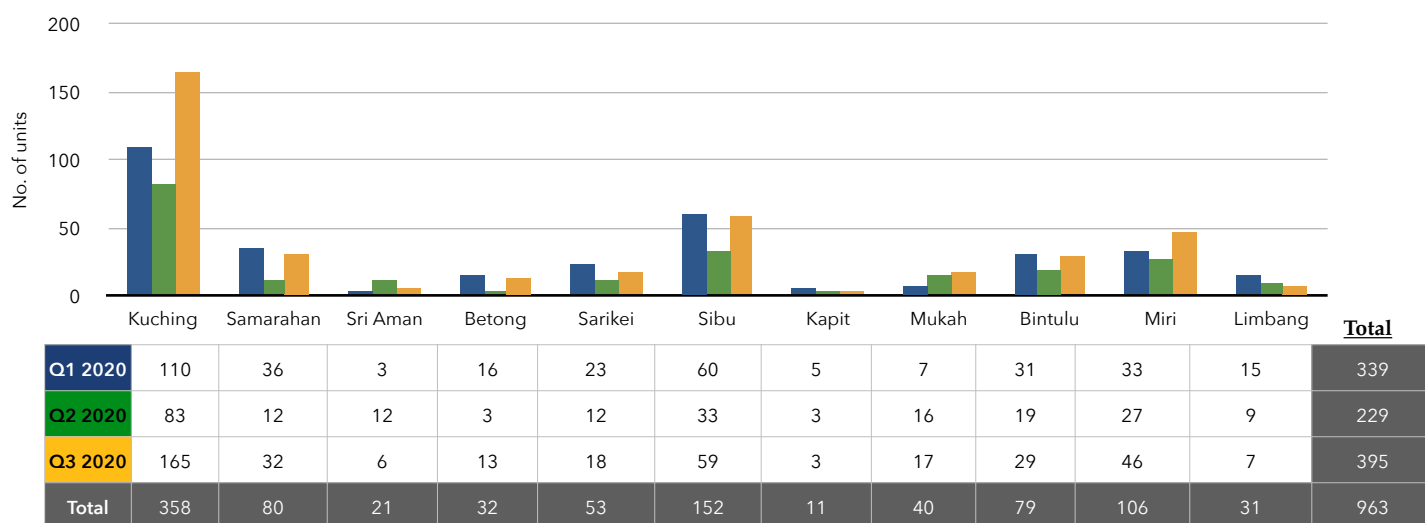
Number of Commercial transactions by Price Range



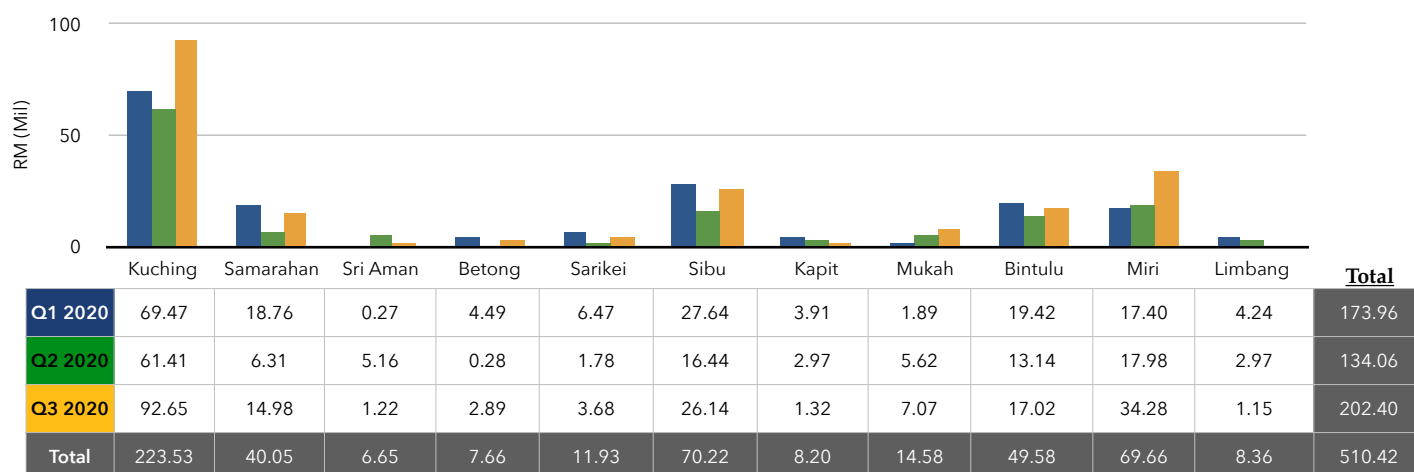
Value of Commercial transactions by Price Range



Number of Commercial Property Transaction According to District



Value of Commercial Property Transaction According to District



Source: NAPIC Property Report

Home Ownership Campaign 2020-2021

SHEDA received 6,275 registered units worth RM3.77bil under HOC 2020-2021 as at 31 December 2020. There were only 299 units sold as at 31 December 2020 which only consists of 4.76% from the units registered.

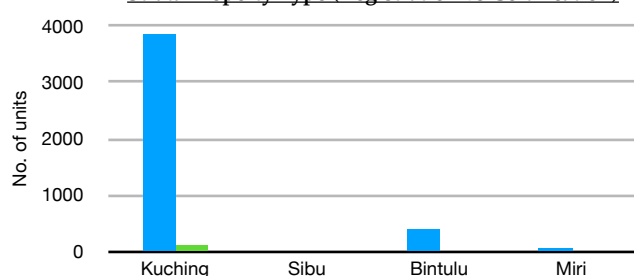
Registration of projects

	Kuching	Sibu	Bintulu	Miri	Total (Overall)
No. of Developers	50	12	6	10	78
No. of Projects	74	13	7	11	105
Total Units	5,338	209	415	313	6,275
Total Value (RM)	3.2bil	117.36mil	210.57mil	233.62mil	3.77 bil

Certification for stamp duty waiver

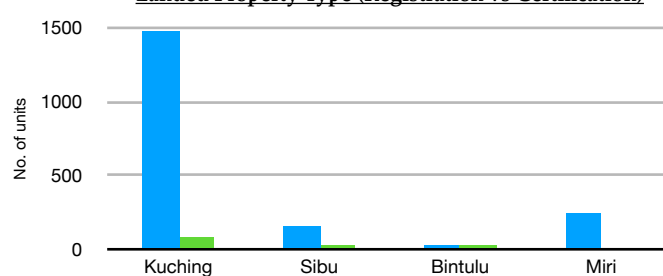
	Kuching	Sibu	Bintulu	Miri	Total (Overall)
No. of Developers	33	8	5	6	52
No. of Projects	41	9	6	6	62
Total Units	196	27	56	20	299
Total Value (Selling Price) (RM)	119.6mil	16.95mil	28.69mil	13.76mil	179mil
Total Value (SPA Price) (RM)	106.01mil	14.78mil	25.50mil	12.26mil	158.55mil

Strata Property Type (Registration vs Certification)



Registration	3870	44	383	58
Certification	108	3	29	0
% sold	2.8%	6.8%	7.6%	0

Landed Property Type (Registration vs Certification)



Registration	1,468	165	32	255
Certification	88	24	27	20
% sold	6%	15.5%	84.4%	7.8%

Source: SHEDA, as at 31 December 2020

HOC 2020-2021 Frequently Asked Question

(1) What do I need to submit to register with SHEDA?

	(1) Registration Form	(2) Unit(s) Details	(3) HomeApp's Price List	(4) Developer's License	(5) Advertising and Sale Permit	(6) Occupation Permit	(7) Letter from Architect	(8) Proof of Payment
	Director's signature & Company's stamp			Certified True Copy by a Solicitor				
Under Construction Projects	✓	✓	✓	✓	✓			✓
Completed Projects	✓	✓		✓	✓	✓		✓
Build-then-Sell (BTS) Development	✓	✓				✓		✓
Development below 8 units	✓						✓	✓

(2) Do developers need to register the units that have been registered for HOC 2019?

Yes, developers are required to register their units under HOC 2020-2021 even if those units have been registered for HOC 2019.

(3) I am SHEDA member of Bintulu Branch with a development project in Sibu. Which Branch would undertake the certification process for my project?

SHEDA Sibu would do the certification, as certification by Branch is based on the project location.

(4) Can I offer the 10% as a rebate to buyers instead of a discount?

No. The SPA must clearly reflect the 10% discount. However, developers can offer other additional incentives on top of the discount to purchasers.

(5) Are purchasers still eligible for stamp duties exemptions on the Instrument of Transfer and Instrument on Loan Agreement if the SPA is signed within the campaign period, but stamped in July 2021?

The deadline for stamping of SPA is one month after the SPA is signed. Should the stamping take place after the deadline, a penalty will be imposed by LHDN for late stamping.

However, purchaser will still be eligible for the stamp duties exemptions, provided the developer registers the project before 16 April 2021 and submit the necessary document to SHEDA secretariat for certification with 30-days of stamping or before 30 July 2021, whichever is earlier.

Loan Moratorium

To stimulate Malaysia's economy and mitigate the impact of COVID-19 and the Movement Control Order (MCO), the Government introduced the Prihatin Rakyat Economic Stimulus Package or PRIHATIN. The financial initiatives introduced by the government which have helped soften the impact on property market include:

1. An automatic six month loan moratorium for individual borrowers and SMEs from 1 April 2020 ending on 30 September 2020.
2. The Overnight Policy Rate (OPR) cut with a cumulative 125 basis points would help lower the borrowing cost; thus, lower the monthly repayment amount.

On the demand-side, the amount of loan application and total loan approval for the purchase of residential property in 1H 2020 decreased by 24.1% and 39.1% respectively. The ratio of loans approvals against loans applications for the purchase of residential property stood at 34.1% in 1H 2020 as against 42.4% in 1H 2019.

OPR Decision

Date	Change in OPR (%)	New OPR Level (%)
7 July 2020	-0.25	1.75
5 May 2020	-0.5	2
3 March 2020	-0.25	2.5
22 January 2020	-0.25	2.75
5 November 2019	0	3
12 September 2019	0	3
9 July 2019	0	3
7 May 2019	-0.25	3
5 March 2019	0	3.25
24 January 2019	0	3.25

Loan Application and Loan Approval for Purchase of Residential Property

Purchase of Residential					
Year	Loan Application (RM Million)	Loan Approval (RM Million)	% Change Loan Application	% Change Loan Approval	% of Loan Approval over Loan Application
1H 2010	78,195.27	39,331.08	40.6	31.5	50.3
1H 2011	93,991.37	47,043.05	20.2	19.6	50.1
1H 2012	97,922.55	45,278.11	4.2	-3.8	46.2
1H 2013	114,891.60	55,097.57	17.3	21.7	48.0
1H 2014	113,572.12	57,677.59	-1.1	4.7	50.8
1H 2015	105,088.95	52,805.82	-7.5	-8.4	50.2
1H 2016	105,114.20	41,442.29	0	-21.5	39.4
1H 2017	116,420.80	48,512.88	10.8	17.1	41.7
1H 2018	113,233.68	48,688.11	-2.7	0.4	43.0
1H 2019	127,119.01	53,937.1	12.3	10.8	42.4
1H 2020	96,445.53	32,841.42	-24.1	-39.1	34.1

GOVERNMENT FINANCIAL INITIATIVES 2020

As of to-date, the Malaysian Government has unveiled Economic Stimulus Package, PRIHATIN package, Additional PRIHATIN Package, National Economic Recovery Plan and Kita PRIHATIN package worth RM20 billion, RM230 billion, RM 10 billion, RM 35 billion and RM10 billion respectively to weather the impact of COVID-19.

Employment-related measures

- Wage subsidies were given to employee with a monthly income below RM4,000 for 9 months (for a maximum number of 200 employees per company), subject to approval.
- 25% reduction of the foreign worker levy is given to all companies in respect of worker permits (excluding domestic helpers) which expire between 1 April 2020 and 31 December 2020.
- The Government has agreed to allow employers and employees to negotiate terms of employment including taking pay cuts and unpaid leave where the negotiations have to be based on employment laws in place.

Economic stimulus measures

- There are additional allocations for the Micro Credit Scheme and relaxation of the application conditions for qualifying micro entrepreneurs.
- Moratorium on loans/ financing repayments by financial institutions is available for 6 months from 1 April 2020 which has been extended for 3 months from 1 October 2020 for targeted group.
- A special grant of RM3,000 is given to each qualifying micro SME and the micro SME must register with the Malaysian Inland Revenue Board.
- Enhanced financing schemes are provided to SMEs as follows:
 - Abolition of the 2% interest rate for the RM500 million Micro Credit Scheme under Bank Simpanan Nasional.
 - Easy financing scheme is extended to the TEKUN Nasional Scheme with a fund of RM200 million at interest rate of 0%. The maximum loan amount is capped at RM10,000 for each micro company.

Other measures and sources

Empowering people

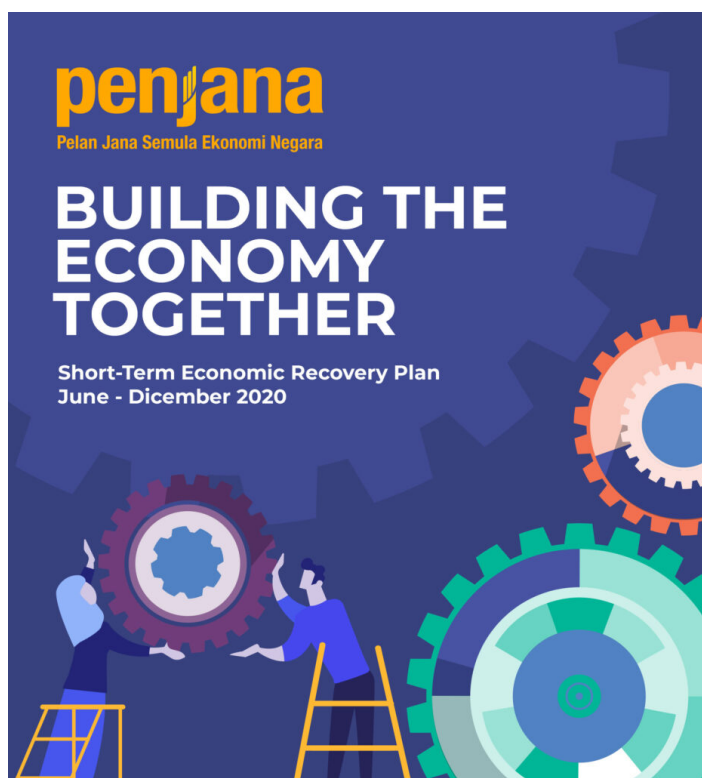
- RM 13.233 billion will be earmarked in empowering people to safeguard jobs, incentives hiring, prop up income and support the transition towards the new norms of working and learning remotely.

Propelling business

- RM 9.655 billion will be allocated with the objective of sustaining operations, uplifting productivity and digitalisation, enhancing entrepreneurial activities and reviving consumer confidence.

Stimulating the Economy

- RM 12.162 billion will be allocated to provide targeted sectoral and system support to help businesses adapt and grow in the new norm operating landscape.



Malaysia Budget 2021: 4 Incentives for Malaysian Home Buyers

1. Full stamp duty exemption for first-time home buyers until 2025

Full stamp duty exemption on Memorandum of Transfer (MOT) and loan agreement for the first home priced below RM500,000. This is for agreements inked from January 2021 to December 2025.



2. Rent-to-Own Scheme (RTO) for PR1MA homes

Government to cooperate with selected financial institutions to provide a Rent-to-Own scheme. This programme will be implemented until 2022 involving 5,000 PR1MA houses with a total value of more than RM1 billion and reserved for first-time homebuyers.

3. Stamp duty exemption for buyers of abandoned housing projects extended

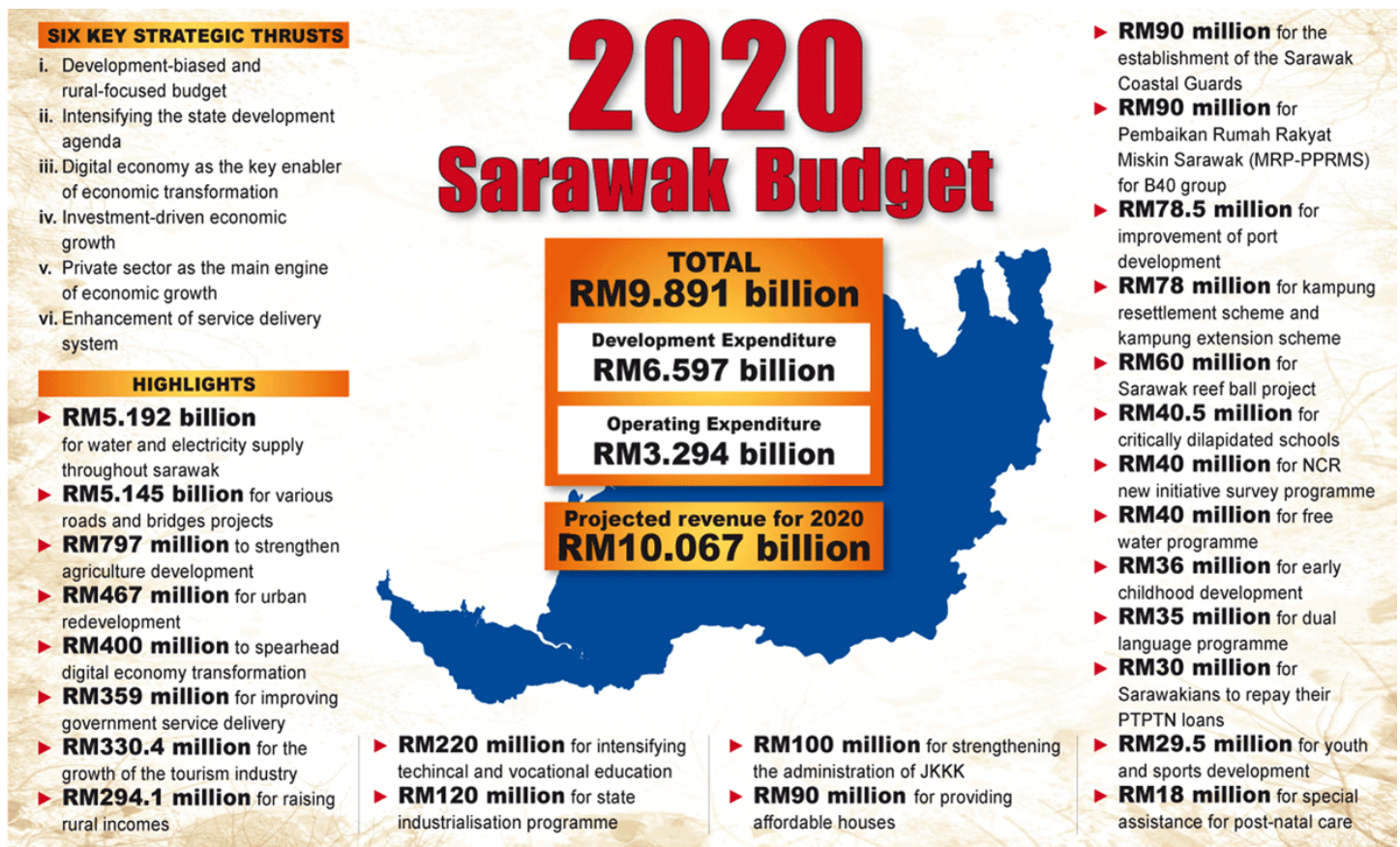
The extension of the stamp duty exemption on loan agreement and MOT given to rescue contractors and original buyers of abandoned houses for another five years. This exemption is effective for the loan agreements and MOT executed from January 2021 to December 2025 for abandoned housing projects certified by the Ministry of Housing and Local Government (KPKT).

4. More homes for low income group

RM1.2 billion provision for the construction of comfortable and quality housing for low income earners:

- I. RM500 million to build 14,000 housing units under People's Housing Project (PPR);
- II. RM315 million for 3,000 units of Rumah Mesra Rakyat built by Syarikat Perumahan Negara Bhd (SPNB)
- III. RM125 million for maintenance of low and medium-low cost strata housing and also for upgrading of old houses and those damaged by natural disasters
- IV. RM310 million for Malaysia Civil Servants Housing Programme (PPAM).

Sarawak Budget 2021: Accelerating development for the well-being of all Sarawakians



Strata Management Ordinance (SMO) 2019

STRATA MANAGEMENT ORDINANCE, 2019 is an Ordinance to provide for the management and maintenance of building or land intended to be subdivided into parcels and subdivided building or land, and for matters connected therewith. Management and maintenance of Strata scheme developments are regulated by:

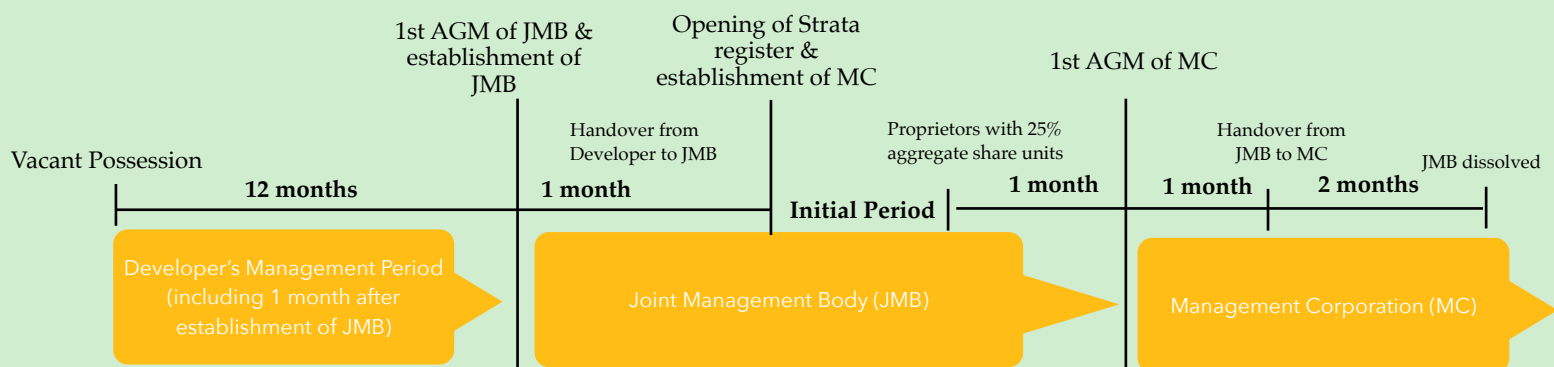
1. Strata (Subsidiary Title) Ordinance, 2019
2. Strata Management Ordinance, 2019
3. Proposed Strata (Management and Maintenance) Regulations, 2020
4. Proposed Strata (Tribunal) Regulations, 2021



Salient Points of SMO,2019

- Developer cannot escape from responsibility of managing the strata building until the management corporation of the building is fully established.
- To ensure the purchaser/ owner of units to pay their monthly management charges promptly.
- To ensure the strata building always in the state of good repair.
- Not less than 10% of the monies to be kept away as the sinking fund (for major repair and major maintenance).
- All maintenance monies will be held on trust by the management body.
- All management meetings must be conducted strictly on the TOR provided for under the Ordinance.
- The Ordinance also provides for mixed development situation by allowing the formation of subsidiary management corporation to manage the common property of the commercial development.
- Harsh penalties for offences with element of breach of trust.
- Disputes between the Strata Titled community will be dealt with by the Tribunal.
- Commissioner of Building will be the regulator and administrator of the Strata building.
- The Ordinance allows the Minister to exempt from the operations of this new law either by area or by agency.
- A management body is a cooperate body i.e can sue and can be sued.
- Existing management body shall be regarded as the management body formed under the new law.
- Re-planning of the strata building shall be subject to the agreement of 90% of the owners.

Phases prior to formation of management corporation



Strata (Subsidiary Titles) Ordinance (SSTO) 2019

STRATA commonly known as a form of property ownership and a development format that caters for the subdivision of buildings to ensure higher density and better efficiency in land utilisation.

Key features in SSTO 2019

1. Air Space and Stratum Development

Issuance of permit or easement for such structure.

2. Accessory Parcel

Appurtenant to and used or intended to be used in conjunction with a parcel.

3. Land Parcel, Gated and Guarded Community

Vertical and Horizontal Development

4. New Development Concept

No limitation of only on the surface development; No statutory minimum area.

5. Vertical and Horizontal Phasing

Issuance of provisional block (for eg tower) on main building.

6. To streamline workflow and work processes

To avoid illegal extension and speedy issuance of strata title.

7. Changes in approving authority

Aims to shorten time of application and approval.

8. Subsidiary Management Corporation

Efficiency of managing and maintaining strata property

9. Share units entitlement and calculation

Providing principles on calculation of share units.

10. Certification by Professionals

Including endorsement by proprietor

11. Enforcement and Investigation Powers

Director and the authorised officer to investigate offences

12. Acquisition of strata titles

Application of Part IV of the Sarawak Land Code.



MetroCity Square, Kuching (SOHO)



Paragon, Bintulu (Mixed Usage Development)



LD Lagenda, Kozi Square, Kuching (SOHO)



Vivacity Megamall, Kuching (Mixed Usage Development)



Academia Lane, Samarahan (Landed Strata)



TT3 SOHO, Kuching (SOHO)

Courtesy Call on YAB Chief Minister of Sarawak

SHEDA wrote a letter to YAB CM on 3 July 2020, raising concerns on how the COVID-19 pandemic and the mandatory lock-downs have caused unprecedented economic and social impact, in specific, to the housing, construction and real estate industries. SHEDA has also put forward to YAB proposals on how best to cushion and mitigate the impact due the COVID-19 pandemic on the housing and real estate sector.

YAB CM granted SHEDA the Courtesy Call on 20 October 2020. The Permanent Secretary of Ministry of Urban Development & Natural Resources Sarawak was also present.



YAB was empathetic and supportive of SHEDA's proposal on relief incentives for the B40 and M40 first-time house buyers. YAB commented SHEDA's initiative and informed that:-

- The Sarawak Government has now extended the Sarawak-owned Mutiara Mortgage and Finance S/B operation to cover both government and private sector's affordable housing category as long as they fulfilled the affordable housing requirements. Towards this end, the Sarawak Government will be injecting RM50 million extra per year to Mutiara Mortgage, primarily to provide alternative financing solution to the B40/M40 who are underserved by the mainstream banking institutions.
- The Sarawak Government shall adopt the Federal Budget 2021 allocation and supplement any shortcomings in the first quarter of 2021 in order to accommodate a more people-centric loan scheme for the First Time Home Buyers.

Among other matters, the following key topics were discussed:

- SHEDA's collaboration with local Institutes of Higher Learning

YAB was updated on the progress status of SHEDA's collaboration with Institutes of Higher Learning (Swinburne, UCTS and UNIMAS)

- Sarawak ART Project

YAB informed that the ART will be ready latest by 2025. With regards to the initial land acquisition, it was a mere embargo exercise and the relevant authority will look into the release of the acquired land in due course.

- Shell's plan in setting up new office in Miri

YAB confirmed that SHELL is relocating its offices in KK and KL to Miri Sarawak and concurred that the relocation and expansion of SHELL Miri's office would boost the supporting industries, the local employment market and the economic development of Miri.

- Cessation of Land Custody and Development Authority (Upper Land Development Area) Order 1986

The Sarawak Government has approved SHEDA's earlier request to revoke the Land Custody and Development Authority-LCDA (Upper Land Development Area) Order 1986 on July 2020. By the revocation, Upper Lanang has ceased to LCDA's development area.

- Allocation of State Land for SHEDA's HQ

YAB has consented to SHEDA's request for a free piece of state land for the construction of SHEDA headquarter building. SHEDA would have to bear the cost of the building construction.

10 **Home** Thursday, October 22, 2020 THE BORNEO POST

Sheda delegation pays courtesy call on Abg Johari

KUCHING: Sarawak Housing and Real Estate Developers Association (Sheda) has brought up concerns and proposals on how to cushion and mitigate the impact of Covid-19 pandemic on the housing and real estate sector to Chief Minister Datuk Patinggi Abang Johari Tun Openg.

It did so during a courtesy call on Abang Johari at Wisma Bapa Malaysia on Tuesday.

Sheda president Dr Christopher Ngui, who led the delegation, also highlighted the impact of the pandemic on first-time house buyers among the B40 and M40 groups.

Meanwhile, Abang Johari gave positive feedback on Sheda's concerns and proposals.

The delegation included Sheda Wong, secretary-general Dr Richard Tan and chairmen of its Kuching, Sibul and Bintulu branches.

Ngui (third left) and others pose with Abang Johari (fourth left) and Dr Zaidi (fourth right) during the visit.

詩華日報 南砂 首長接見訪客

(本報古晉21日訊) 一個以砂屋業發展商協會會長Christopher Ngui為首的砂屋業發展商協會代表團，昨日在國父大禮堂接見了砂首席部長拿督巴丁宜阿邦佐哈里。

該代表團成員也包括了會長Augustine Wong、秘書長Richard Tan及古晉、詩巫及民都魯分會主席。

在訪問中，砂首席部長對砂屋業發展商協會的建議給予正面的反應，包括新肺炎影響及B40與M40群體首次購屋課題。

在場者也包括城市發展與天然資源部常務秘書拿督丹迪哈馬迪。



砂首席部長拿督巴丁宜阿邦佐哈里（左4）接見了到訪的砂屋業發展商協會代表團。

Events and Engagements

13 OCTOBER 2020

Courtesy call on Ybhg Datu Antonio Kahti Galis, the Permanent Secretary of Ministry of Local Government and Housing Sarawak.

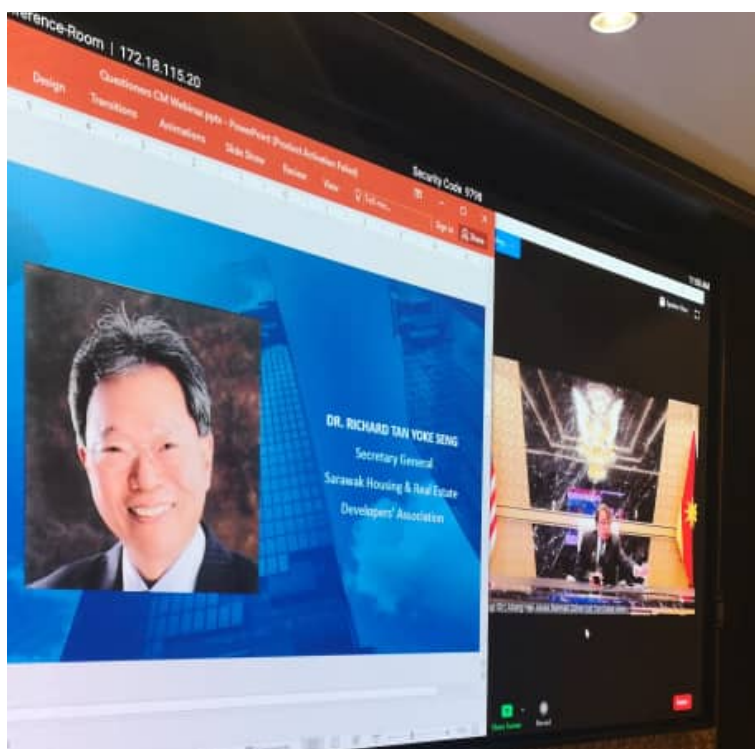


The President, Dr Christopher Ngui, led the Housing and Local Government Committee to pay a Courtesy Call on YBhg Datu Antonio Kahti Galis to congratulate him on his appointment of the Permanent Secretary of Local Government and Housing Sarawak.

During the Courtesy Call, the SHEDA entourage held a fruitful discussion issues relating to the housing and real estate industry in Sarawak.

23 NOVEMBER 2020

Chief Minister's Webinar "Sarawak 2021 Budget: Towards a High-Income Society in 2030" via Zoom organised by Sarawak Business Federation (SBF)



The Webinar was organised by SBF and held on the 23/11/2020 for invited participants. SHEDA Management Committee, Branches Chairmen, Housing & Local Government Committee Chairman, Urban Planning and Resources Committee Chairman and Research & Development Committee Chairman took part in the webinar.

SHEDA submitted the following question to the webinar:-

Employment Dislocation:

The perennial problem of unemployment due to displacement on one hand and in diametric contradiction of incessant demand of workers in certain sectors exemplified by palm oil plantation, service and construction industries on the other hand is common knowledge.

This mis-match & dislocation is further exacerbated by Covid-19 pandemic where current public health and travelling protocols curtailing re-entry of the foreign workers unable to return for gainful employment. If this disequilibrium continues unabated it will have serious repercussion on the State's productivity & investment going forward.

YAB's response:

YAB CM has responded positively to the question and would instruct the relevant agencies to study and re-engineer necessary actions to address the situation.

Events and Engagements

29 NOVEMBER 2020

Meeting with Vice Chancellor of UCTS



SHEDA Technical Research and Manpower Development Sub-Committee holding discussion with Professor Datuk Dr Khairuddin, Vice Chancellor of UCTS on technical training and funding subjects.



29 NOVEMBER 2020

SHEDA Bintulu Branch CSR programme to assist flood victims



A severe flash flood hit Bintulu on 27 November 2020 that led to 118 families or 264 people being evacuated from their homes in Bintulu town and along the Bintulu to Miri road. The Sarawak Disaster Relief Management Committee opened two flood-relief shelters at the Bintulu Indoor Stadium and the Civic Centre. SHEDA Bintulu committee led by IPP Mr Joseph Wong had took the initiative to raise RM3,600 funds from members to assist the flood victims at Civic Center Bintulu.

18 DECEMBER 2020

3rd Council Meeting 2020



The SHEDA 2nd Council Meeting was successfully held on the 18 December 2020 at Wisma Chinese Chamber, Kuching.