

VBIAF & CCPT in Action

Real Conversations with Malaysian SMEs

Eight authentic dialogues showing how Relationship Managers guide businesses from **Amber** to **Green** through practical sustainability steps.



1 Furniture Manufacturer — Johor

The Conversation

RM: "How do you source your timber today?"

SME: "Mostly from local suppliers — we haven't checked their certification."

RM: "That's a good starting point. If your supplier moves toward certified wood, it not only protects your supply chain but shifts your CCPT rating from *Amber* to *Green*."

📄 ● VBIAF spark:

Long-term viability through ethical sourcing

● CCPT lens:

Certified vs non-certified supply chains



2 Palm-Oil Plantation — Sarawak



The Question

RM : " You've mentioned RSPO Audits - what's next on your roadmap?"



The Challenge

SME: "We plan to capture methane but need funding."



The Solution

RM: "Excellent — methane capture upgrades compliance and unlocks *Green* classification under CCPT."



● VBIAF spark:

Stewardship & community well-being

● CCPT lens:

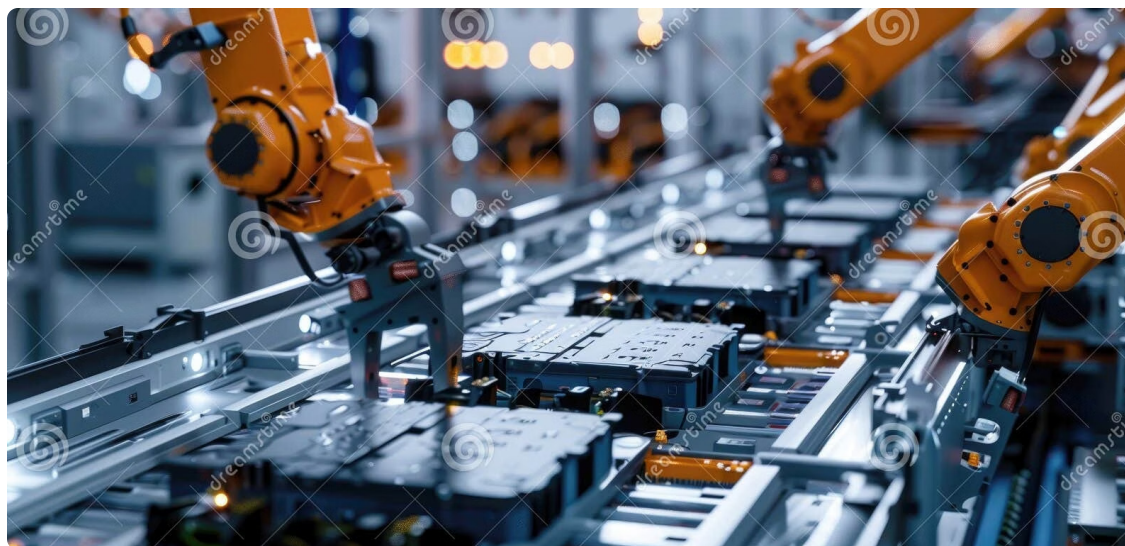
RSPO + methane capture = Green pathway

3 Automotive Supplier — Selangor

RM: "Have your clients started asking about EV components?"

SME: "Yes, but the tooling costs are high."

RM: "EV part production not only opens new markets — it strengthens your sustainability profile. Let's explore a phased transition plan under CCPT."



Traditional Exhaust Systems

Current production focus



EV Components

Future market opportunity



Green Classification

Enhanced sustainability profile

● VBIAF spark: Innovation and competitiveness

● CCPT lens: Transition from exhaust → EV systems

Scenario Four

4 Construction Material Trading — Perak

RM: "Many contractors now request low-carbon cement and recycled steel. How is your product mix evolving?"

SME: "We supply traditional materials; greener options cost more."

RM: "Under CCPT, that's **Amber** — but suppliers who start diversifying into certified low-carbon products move toward **Green**. Let's see how trade financing can support that shift."



● VBIAF spark

Building responsibly & supporting national NDC goals

● CCPT lens

Material lifecycle emissions & supplier certification

5 Textile Manufacturer — Penang



RM's Question

"Have you explored sustainable fabric or wastewater recycling?"



SME's Progress

"We're trialling organic cotton but dyeing waste remains an issue."



RM's Guidance

"Excellent progress. VBIAF values your commitment to ethical sourcing, and CCPT rewards water-efficiency upgrades — that's an Amber → Green improvement opportunity."



● VBIAF spark:

Fair labour & eco-friendly production

● CCPT lens:

Cleaner production & resource efficiency

Property & F&B Transitions

6 Property Developer — Klang Valley

RM: "Your new project targets middle-income buyers — any green features planned?"

SME: "We're considering energy-efficient lighting."

RM: "That's a great start. Even small steps like water-efficiency or GBI pre-certification move you from Amber toward Green."

● VBIAF spark: Community & liveability

● CCPT lens: GBI/LEED classification

7 Food & Beverage SME — Selangor

RM: "Many consumers now prefer eco-friendly packaging — have you looked into biodegradable options?"

SME: "Yes, but the cost is high."

RM: "Under CCPT, even a reduction plan counts as *Amber* progress. Financing can support your packaging transition."

● VBIAF spark: Ethical & local value creation

● CCPT lens: Packaging transition milestones



Scenario Eight

8 FMCG Trading Company — Kuala Lumpur

The Conversation

RM: "How do you manage your product sourcing — any sustainability criteria for brands you carry?"

SME: "We go by cost and demand — not sustainability labels."

RM: "Under VBIAF, consumer trust and transparency add long-term value. CCPT recognizes distribution of certified sustainable goods as *Green*. Even reporting on supplier practices is a step forward."



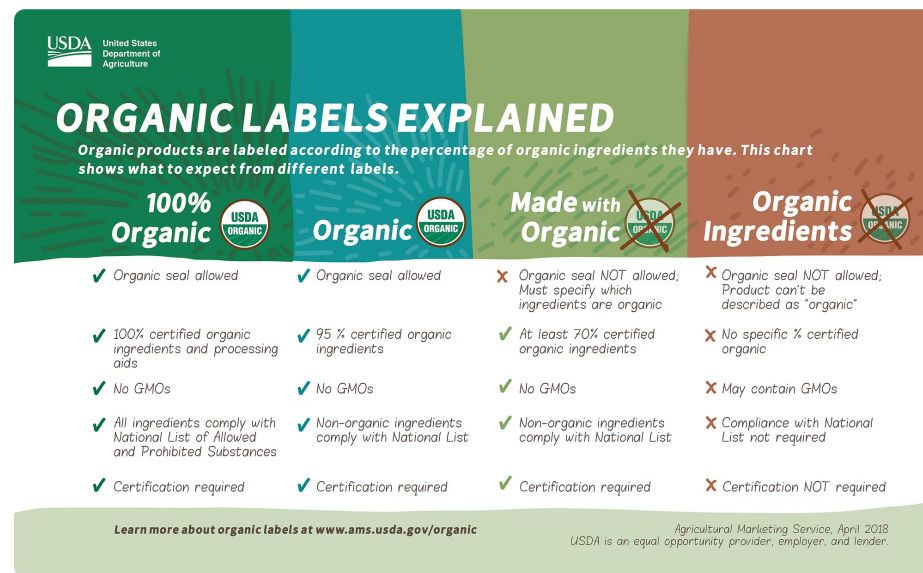
● VBIAF spark

Responsible consumer choice & brand trust



● CCPT lens

Supply-chain transparency & product certification



The Amber → Green Pathway

Common Themes Across All Eight Scenarios

Certification & Standards

- Timber certification (FSC/PEFC)
- RSPO compliance for palm oil
- GBI/LEED for property
- Product eco-labels for FMCG

Efficiency Upgrades

- Methane capture systems
- Water recycling in textiles
- Energy-efficient building features
- Cleaner production processes

Phased Transitions

- Traditional → EV components (automotive)
- Conventional → low-carbon materials (construction)
- Standard → biodegradable packaging (F&B)
- Cost-driven → sustainability-conscious sourcing (FMCG)

Quick Win Checklist for RMs

Simple Actions That Immediately Improve CCPT Ratings

Documentation & Reporting

-  Ask for supplier sustainability certificates
-  Request energy/water usage reports
-  Document waste reduction efforts
-  Track packaging material changes

Low-Cost Improvements

-  Switch to energy-efficient lighting
-  Implement basic recycling programs
-  Use digital documentation (reduce paper)
-  Optimize delivery routes

Certification Pathways

-  Research relevant industry certifications (FSC, RSPO, GBI)
-  Connect with certification bodies
-  Start pre-certification assessments
-  Join industry sustainability networks

Immediate Upgrades

-  Replace single-use packaging gradually
-  Source from certified suppliers when contracts renew
-  Install water-saving fixtures
-  Implement basic waste segregation

 Remember: Even small steps count toward Amber classification and create momentum for Green status.