

VBIAF vs CCPT in Practice: Malaysian Industry Case Studies

Frameworks are useful — but they only come alive when applied to real industries.

How do VBIAF (the spark) and CCPT (the flame) view the same sector differently?

Let's explore familiar Malaysian industries to understand these complementary approaches in action.



Understanding the Two Lenses

VBIAF Lens

The spark that ignites sustainable thinking. Focuses on identifying and nurturing values-based practices that create long-term economic and social benefits for businesses and communities.

CCPT Lens

The flame that provides clear direction. Transforms values into measurable classifications using a traffic light system: **Green**, **Amber**, and **Red** categories.

Together, these frameworks help Malaysian bankers guide SMEs with clarity — not just asking "***Do you care about sustainability?***" but showing "***Here's where you are on the journey.***"



Furniture Manufacturing in Johor

1

VBIAF Perspective 🌱

Values ethical sourcing of sustainable timber as a foundation for long-term business viability. Recognises that responsible forestry practices protect biodiversity whilst ensuring continued raw material availability for future generations.

2

CCPT Classification 🔥

Green: Certified sustainable wood sourcing

Amber: Transition plan to adopt certification

Red: Non-certified or illegal sourcing

Palm Oil Plantation in Sarawak

1

VBIAF View 🌱

Recognises RSPO certification as creating genuine long-term value through improved environmental stewardship, better community relations, and enhanced market access to sustainability-conscious buyers globally.

2

CCPT Traffic Light 🔥

Green: RSPO + methane capture + reforestation

Amber: Partial compliance with roadmap

Red: Deforestation or open burning





Automotive Supplier in Selangor

VBIAF Encouragement 🌱

Encourages cleaner production methods and innovation in automotive technologies. Views the transition towards electric vehicles as an opportunity for Malaysian suppliers to position themselves in emerging markets whilst contributing to reduced emissions.

CCPT Assessment 🔥

- **Green:** EV batteries and components
- **Amber:** Hybrid technology development
- **Red:** Traditional exhaust systems only

Clear categorisation helps banks assess financing risks and opportunities in the evolving automotive sector.

Property Development in Klang Valley



VBIAF Support 🌱

Supports property projects that enhance community value through improved living standards, reduced environmental impact, and long-term affordability for residents. Views sustainable development as strengthening Malaysia's urban resilience.



CCPT Categories 🔥

Green: GBI/LEED-certified green buildings

Amber: Basic efficiency measures implemented

Red: High-carbon, unsustainable developments



Food & Beverage SME in Selangor



VBIAF Values 🌱

Ethical, community-conscious practices supporting local supply chains and environmentally responsible products, aligning with Malaysian consumer preferences.



Transition Process

Sustainable packaging transitions demand time, investment, and supply chain adjustments, a key consideration for Malaysian SMEs with limited resources.



CCPT Classification 🔥

Green: Biodegradable packaging adopted

Amber: Plastic reduction commitment by 2030

Red: Continued single-use plastic reliance

Framework Synergy in Action



VBIAF Highlights Values

Identifies the underlying principles and long-term benefits that drive sustainable business practices. Helps SMEs understand *why* sustainability matters for their future success.



CCPT Provides Measurement

Transforms those values into clear, measurable classifications that banks can use for risk assessment, lending decisions, and progress tracking over time.

This complementary approach ensures that sustainability isn't just an abstract concept but a practical tool for business development and financial decision-making.



Practical Implementation Benefits



For Bankers

Digital tools enable clear risk assessment and standardized evaluation for tracking portfolio sustainability.



For SMEs

SMEs gain a clear understanding of their standing, leading to pathways for improvement, financing, and competitive advantage.



For Malaysia's Economy

Accelerated sustainable transition, enhanced global competitiveness, reduced environmental impact, and a resilient SME sector.

Key Takeaways for Malaysian Banks

1 Framework Complementarity

VBIAF and CCPT work best together — values identification drives the classification process, whilst **Green**, **Amber**, and **Red** categories provide actionable guidance.

2 Industry-Specific Application

Each Malaysian industry has unique sustainability challenges and opportunities — from timber certification in Johor to RSPO compliance in Sarawak plantations.

3 SME Development Pathway

These frameworks transform sustainability from an abstract concept into a practical business development tool, enabling banks to guide SMEs from **Red** through **Amber** to **Green** practices.

 **Implementation Success Factor:** Regular assessment and continuous dialogue between banks and SMEs ensures sustainable progress whilst maintaining commercial viability in Malaysia's competitive market environment.