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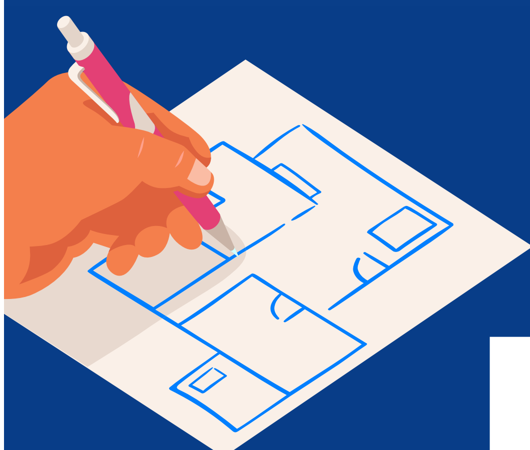
EP 04 PROPERTY CHAT

Consider allowing "wholesome" EPF withdrawals post-MCO

EP 08 FEATURE

Cooking up ways to navigate the pandemic

Selamat Hari Raya Aidilfitri to all our Muslim readers!



What property buyers WANT

Some of them are on the hunt in a buyer's market post Movement Control Order period. Find out their main considerations before they buy on **Pages 6 and 7.**

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Penang govt proposes 'travel bubble' to restart tourism

PICTURES BY LOW YEN YEING | EdgeProp.my

The Penang government has proposed to implement a "travel bubble" between states declared as Covid-19 green zones to help revive the tourism sector.

The concept, which has also been proposed in Australia and New Zealand, is designed to ease into resuming travel and restart the tourism sector.

"As Penang is currently practising the Gradual Recovery Strategy, this could be a viable solution to begin with, rather than opening all our borders at once and risking transmission again, which will bring us back to square one and bring to waste the efforts to contain the virus which took us months long," said Penang Tourism, Arts, Culture and Heritage Committee chairman Yeoh Soon Hin said in a statement on May 21.

He said the gradual and staggered approach would allow safe travel zones between green zones and reopen economies for the tourism sector.

Yeoh added that the initial stage of the concept would only be limited to tourist attractions in Penang before expanding into other states.

Gradual recovery in China's property market as Covid-19 restrictions ease

China is seeing a gradual recovery in the property market as Beijing eases Covid-19 movement restrictions. Developers are now allowed to reopen showrooms while property agents can conduct viewings.

Reuters reported on Monday that based on data from the National Bureau of Statistics (NBS) average new home prices in 70 major cities rose 0.5% in April from the previous month, a pace, it said that has not been seen since October.

"Pent-up housing demand is being further released in April as the economy and life continue to get back on track," an NBS official said. The report stated that local authorities have relaxed purchase restrictions with measures to help "soothe developers' financial strain".

Malaysians abroad to pay 50% of quarantine cost starting June 1

Malaysians returning from abroad will have to bear 50% of the RM150 per day quarantine cost starting June 1. All non-Malaysians including permanent residents and dependents, meanwhile, will have to pay the full cost.

Defence Minister Ismail Sabri Yaakob said all returnees will have to sign agreements to pay the necessary costs before they can make the journey home.

He said the agreements will be available at Malaysian foreign missions, and airlines must ensure that all passengers have a signed agreement on them before allowing passengers to board.

HOTLINES

For COVID-19 screening or tests, contact the **Health Ministry's Crisis Preparedness and Response Centre (CPRC)**
Tel: 03-8881 0200, 03-8881 0600 and 03-8881 0700
from 8.30am to 5pm daily
Or Email: cprc@moh.gov.my

For more information, go to CPRC Telegram channel at **https://t.me/cprckkm**

For queries on the Restricted Movement Control Order, call 03-8888 2010.

Sunway REIT 3Q NPI slips 9%

Sunway Real Estate Investment Trust's (REIT) net property income (NPI) slid by 9% to RM103.51 million for the third quarter ended March 31, 2020 (3QFY20) from RM113.77 million a year ago as revenue declined.

Quarterly revenue fell 7.1% to RM140.8 million from RM151.5 million after the Covid-19 pandemic hit its retail and hotel segments, it said in a filing with Bursa Malaysia on Tuesday.

Net realised income for unitholders in 3QFY20 was down 19.9% to RM60.66 million from RM75.76 million last year.

Moreover, no income distribution was proposed during the quarter as the income distribution frequency of the REIT has been changed from quarterly to semi-annually effective this quarter (3QFY20) to sustain the trust through this challenging period.

Recovered Covid-19 patients advised to not have Raya visitors

With Aidilfitri round the corner, members of the public with relatives or friends who are former Covid-19 patients should wait 14 days after their discharge from hospital to visit them.

Health director-general Datuk Dr Noor Hisham Abdullah said individuals who recovered and are discharged from hospitals after testing negative for Covid-19 should quarantine themselves for 14 days.

He also advised those celebrating to continue complying with the Health Ministry's standard operating procedures (SOP).

"The best is by having closed-door Hari Raya celebrations with our immediate family and to limit visiting others, or, if possible just don't," he said.

Plans to turn more parcels of Taman Rimba Kiara into development areas?

Residents of Taman Tun Dr Ismail in Kuala Lumpur say there are plans to turn more parcels of Taman Rimba Kiara into a development zone.

The residents say the authorities have classified more than two-thirds of the park as an 'Existing Development (Built-Up)' area under the Draft Kuala Lumpur Structure Plan (KLSP), reported The Edge Malaysia. They are also protesting the reclassification of Taman Tun Dr Ismail as an area for regeneration under the KLSP.

"They classified Taman Rimba Kiara as a built-up area. How can this be when there are no developments taking place there? It indicates that DBKL (KL City Hall) is only focused on the development agenda. I don't think we get the sense that DBKL is seriously committed to protecting green spaces in the city," said Leon Koay, coordinator of the Save Taman Rimba Working Group.

The Taman Tun Dr Ismail Residents Association (TTDIRA) is currently contesting the legality of the development order issued by DBKL for a high-rise development on a 3.24 ha site at Taman Rimba Kiara.

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Consider allowing "wholesome" EPF withdrawals post-MCO

BY **PANG SAW PIN** AND **DATUK CHANG KIM LOONG**

"How can I enjoy my retirement when I can't even survive now with the Covid-19 pandemic?"

The above encapsulates the plight of many Malaysians especially the B40 and lower segment of M40 groups who are struggling to make ends meet during this economic distress caused by the Covid-19 pandemic and Movement Control Order.

Malaysia is facing an unprecedented crisis in the form of the Covid-19 global pandemic. To contain the further spread of the Covid-19, the government has announced the Movement Control Order effective March 18, 2020 and at the time of the writing of this article, the MCO has been eased into a conditional MCO from May 4 until June 9: that's a whopping 84 days combined.

The MCO period effectively required all non-essential businesses to cease operating during the MCO period and for the rakyat to simply just "*Stay At Home*". As a result, many industries and sectors had temporarily ceased operations to comply with the MCO directive. Whether they are able to '*weather the storm*' is left to be seen. Many countries worldwide have adopted a similar approach to shut down non-essential services and asked their citizens to stay at home.

The underlying rationale is that when people do not have enough money to survive, they should be at liberty to dip into the 'fixed deposit' of their EPF accounts in the name of survival.

The MCO is expected to result in a recession for Malaysia in 2020 and the Government has announced various economic stimulus packages to alleviate the situation but what about the man-on-the-street and small businesses?

Many are out of jobs as a result of business shutdowns, retrenchments or terminations from their work. It is sad to see pictures of people making beelines to pawn shops all over the country. At least pawn-brokers provide a lifeline to these struggling Malaysians by giving out emergency lending with less red tape which is absolutely crucial in times like these, as compared to conventional lending.

According to the latest data from the Department of Statistics Malaysia, the unemployment rate had risen to 3.9% in March from 3.3% in February. It was reported that these were the highest rates recorded since June 2010 when it was at 3.6%. The minister in the Prime Minister's Department in charge of economy was reported to have said that Bank Negara Malaysia had projected the unemployment figure to increase threefold to reach 1.8 million from the current 520,000. In short, times are bad and the future outlook is grim.

Resorting to EPF savings

For those with an Employees Provident Fund (EPF) account, many have resorted to the i-Lestari initiative by withdrawing their EPF savings in which the maximum withdrawal allowed is RM500 per month for a period of 12 months. It was reported that EPF has approved withdrawals totalling RM1.66 billion by 3.5 million contributors under the i-Lestari initiative launched last month. However, is RM500 per month enough to help them pay for their shelter or even feed their families? Will such pittance be sufficient to resuscitate their failing businesses?

Granted, there are other financial aids available to these EPF contributors under the PRIHATIN stimulus package, but there are many especially those in the gig economy, small-time traders, sole-proprietors or '*mom and pop*' store owners, who are unable to get the necessary loans/funding to sustain their businesses due to excessive red tape or lack of supporting documentary proof; black listed history; no regular fixed income or those who have been served with a redundancy notice.

Allow for sufficient withdrawal of EPF monies

Unless our government introduces additional/alternative financial solutions to address all these gaps or gives out '*free*' money from their coffers, we have to resort to '*self-help*' and HBA is of the view that EPF contributors who need the money to keep them afloat, should be allowed to **withdraw an amount that they deem sufficient for their present needs** including full sum withdrawal (or a major portion) of EPF monies. Just imagine a poor 48-year-old '*pasar malam*' trader who is in dire need of money and has got money in his EPF account but is unable to fully withdraw it as he has yet to attain retirement age. This may force him to go to 'Ah Longs' for quick money at an exorbitant rate of interest.

Of course, allowing for such "wholesome" withdrawals must be subject to fulfilment of certain criteria. For instance, it could be a formula based on the quantum of their last drawn salary for the duration of 6 to 12 months. Either spouse should be allowed to make withdrawal, if both were gainfully employed.

The underlying rationale is that when people do not have enough money to survive, they should be at liberty to dip into the 'fixed deposit' of their EPF accounts in the name of survival, especially during this unprecedented time. After the crisis is over, let's say two or three years later, EPF can always come up with a gradual increase in the contribution rates to build up the EPF contributor's fund again, if necessary.

In regards to indebtedness under housing loans, HBA proposes that EPF contributors who are first time house buyers be allowed to also utilise their EPF Account 1 if the monies in the EPF Account 2 is insufficient to service the monthly housing loan instalments. This provision should be allowed for the next two years so that house buyers would have more purchasing power to buy other essential items during this critical period of post Covid-19 recovery.

Extraordinary time calls for extraordinary measures

With the International Monetary Fund describing the fallout from the Covid-19 pandemic as the worst since the Great Depression, we need extraordinary rescue measures during extraordinary times. Singapore had resorted to drawing from their vast national reserves for the first time since the global financial crisis to fund their Covid-19 budget to prop up the economy. Their Finance Minister said: "This extraordinary situation calls for extraordinary measures. We have saved up for a rainy day. The Covid-19 pandemic is already a mighty storm, and is still growing."

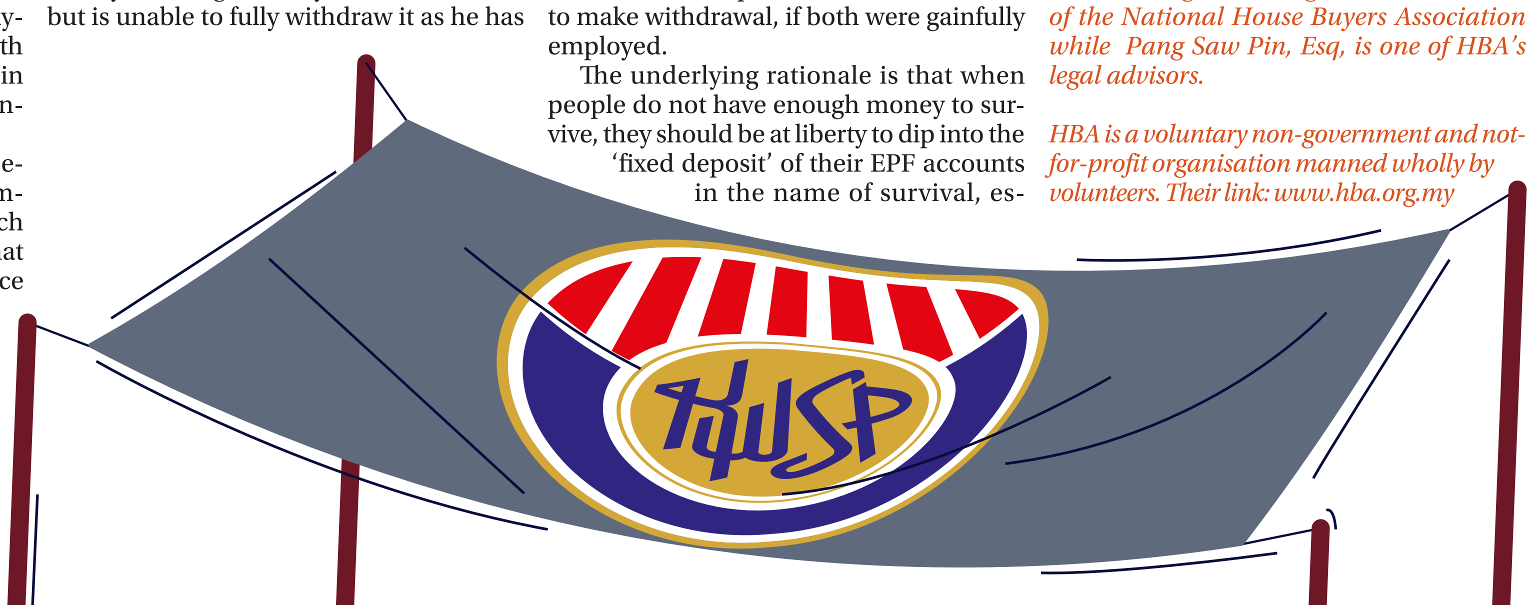
The Covid-19 pandemic is certainly a storm and therefore EPF contributors should be allowed greater access to their EPF savings that have been accumulated over the years, to help them weather the storm.

If we are cash-strapped and struggling to put food on the table, it serves little purpose to have any savings in our EPF account.

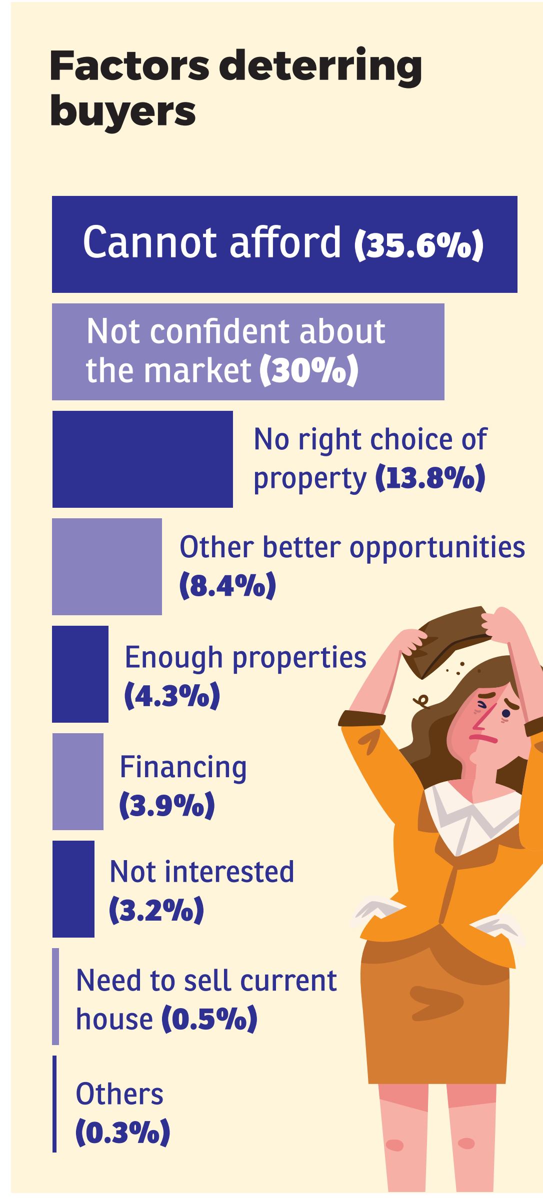
Such "wholesome" withdrawals should also apply to other statutory bodies/investment funds that hold considerable amount of money for their shareholders, unit holders, depositors or contributors like Kumpulan Wang Persaraan (Diperbadankan), Lembaga Tabung Haji, Lembaga Tabung Angkatan Tentera, Amanah Saham Bumiputera in order for their members to have access to their accumulated savings for much needed cash during this unprecedented time.

Datuk Chang Kim Loong is the Hon. Sec-Gen of the National House Buyers Association while Pang Saw Pin, Esq, is one of HBA's legal advisors.

HBA is a voluntary non-government and not-for-profit organisation manned wholly by volunteers. Their link: www.hba.org.my



Property buying: It's all about the price post-MCO



BY **TAN AI LENG**

Many wise people have said that there are always opportunities in a crisis. Indeed, many residential property investors and homebuyers in Malaysia believe so as a recent survey found that there are potential property buyers out there looking for a good 'catch' in the current down market which has worsened due to the Covid-19 pandemic.

The survey on the 'Behavioral pattern of residential property investors post MCO' by KGV International Property Consultants also found that contrary to popular belief, potential homebuyers and investors are not panicking over the possible impact of the Covid-19 outbreak and the ensuing Movement Control Order (MCO) and conditional MCO.

"It was surprising to see that most potential buyers are not overly pessimistic despite the severe pandemic and the slew of other consequential economic shocks such as oil price crash and extremely volatile stock market," the consultancy's executive director Samuel Tan told EdgeProp.my.

Considering these homebuyers and investors are on the hunt for a bargain post MCO to take advantage of the strong buyers' market, it is therefore no surprise that the main consideration in buying a property in the current environment is the price — the lower the price compared with previously, the better.

Main consideration post-MCO

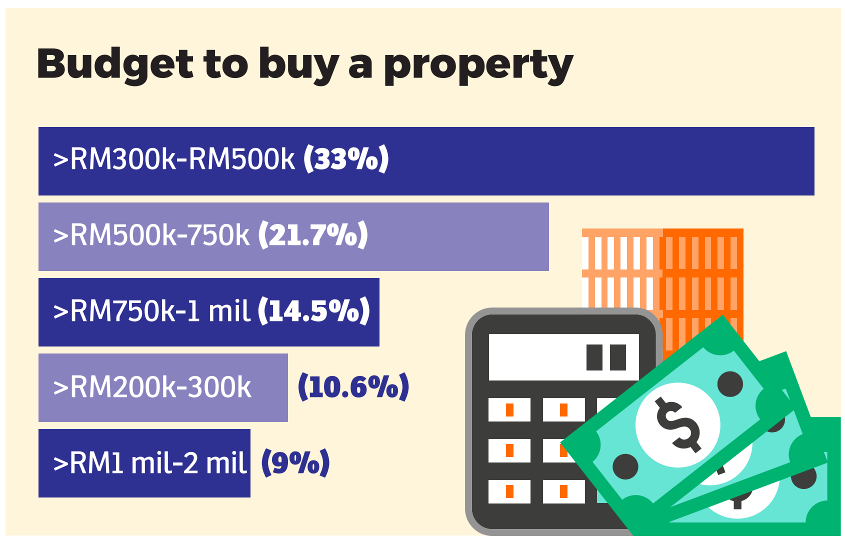
Almost 70% of the survey respondents put pricing elements as their main consideration when deciding whether to buy a property post-MCO, followed some way behind by location (18.7%) and developers' track record (1.8%).

If buying for investment, 60% of the respondents are looking for capital appreciation compared with 40% for recurring income.

On whether they preferred to purchase a primary or secondary property, 43% said they don't mind either as long as it's a good deal with good pricing and in a desirable location.

Nevertheless, 35% of the respondents said they would rather buy from developers while 16% chose the secondary market.

When it comes to budget, one-third of the respondents are looking at houses priced between RM300,001 to RM500,000 while about 22% wanted to buy houses ranging from RM500,001 to RM750,000. Another 14.5% have the budget to purchase property priced between RM750,001 to RM1 million.



SOURCE FOR ALL CHARTS AND TABLES: KGV INTERNATIONAL PROPERTY CONSULTANTS

"Despite unprecedented challenges and unpredictable outlook, some seasoned and savvy investors will start scouting for good buys." — Tan

LOW YEN YEING | EdgeProp.my

"This is consistent with our view and observation so far that the most popular and saleable are houses priced from about half a million ringgit to about three-quarter million ringgit," Tan explains.

Around 19% of the respondents are looking to buy affordable houses priced below RM300,000, while 11.3% of respondents have a budget of over RM1 million and above.

Although Malaysians are eager to get on the property ladder, the survey however, found that about 40% of the respondents require a loan margin of 90% and above to buy a home.

"This is a relatively high percentage which is not healthy and an indication of the tendency to be highly geared," Tan notes.

Another surprising result is that most respondents prefer the loan repayment period to be less than 20 years (31%) and 30 years (30%) respectively. Only 8% indicated a preferred loan repayment period of less than 40 years.

Market recovery

In the survey, the majority of residential property buyers/investors (61%) believe that the market will recover within the next two to three years while about 12% expect the market to recover after four years. Notably, 10% of the respondents expect the market to recover within a year. The remaining 13% could not say for sure when the market will recover.

What's interesting is that about 30% are prepared to buy a property in the next one to two years despite uncertainties in the market. Another 5% of respondents planned to buy after three years.

On the other hand, about 20% of the respondents have no intention to purchase any property in the near future. The majority however, (37.8%) preferred to wait and see.

"The sentiment is cautious but not overly pessimistic. Despite unprecedented challenges and unpredictable outlook, some seasoned and savvy investors will start scouting for good buys whether for own-occupation as first home or for upgrading, or for investment," says Tan.

He adds that the large number of respondents adopting a wait-and-see stance presents an opportunity for property developers and real estate agents.

"People believe there are opportunities in the current market, but they are also afraid of the uncertainties as well, hence, when and where have become the key questions for them in their purchase decision," he says.

While many are looking at buying a property within the next two years, Tan says whether this will translate into actual sales will depend on the deals offered by sellers.

The pull and push factors

There are things the developers and government need to do to spur the buying sentiment, Tan reckons.

From the survey, the top five incentives that could encourage property purchases are larger discounts from developers (91%), reduced RPGT (90%), lower interest rate (89%), lower stamp duty rates (89%) and lower incidental costs (88%).

Tan stresses that affordability is the main concern currently, hence he urges developers and property owners to review their pricing strategies to meet buyers' expectations and to make houses an "everyone can buy" item.

"The authorities may also need to consider suspending or tweaking the RPGT as it is indeed a deterrent to buyers," he adds.

With pull factors, there are also push factors that deter the buyers from purchasing properties. The top reason for not purchasing is affordability (close to 36%).Other factors include lack of confidence in the Malaysian property market (30%) and lack of ideal choices in the market (13.8%).

Post-MCO home features

As a result of their Covid-19 MCO stay-at-home experience, Malaysian homebuyers now desire these five elements in their future homes post-MCO.

- High speed internet **(91%)**
- Gated and guarded for security **(89%)**
- Good ventilation **(87%)**
- Substantial green areas **(85%)**
- Natural lighting **(85%)**

About the survey

The two-week survey which began end-April garnered 621 respondents with the majority from Johor (53%), followed by Selangor (23%) and Kuala Lumpur (13%).

Most of the respondents were aged between 51 and 60 years-old (29%), while those aged 41 — 50 years and 31 — 40 years made up 24% and 21% respectively. About 18% were aged above 60 years while 8% were aged 30 years and below.

It is interesting to note that about one-third of the respondents (232) currently own more than three properties of whom eight of them have less than RM5,000 a month in household income.

Over half of the respondents (57%) are under employment while 29% are self-employed. Another 11% are retirees while 3% are unemployed.

In terms of household income, 38% of the respondents earn more than RM20,000 which means for a double-income household, this works out to about RM10,000 per month per person.

About 31% have a monthly household income of RM5,001 to RM10,000 while 32% earn a monthly household income of less than RM5,000 (13% earning less than RM3,000 and 19% earning a household income of RM3,001 to RM5,000).

The relatively high percentage of high income earners could be attributable to the seniority of the respondents.

As most of the survey respondents already owned at least one property, it is no wonder that an overwhelming 84% said they prefer to purchase rather than rent a property.

Household income and amount of properties purchased

MONTHLY HOUSEHOLD INCOME	NEVER BOUGHT A HOUSE BEFORE	FIRST TIME BUYERS	SECOND TIME BUYERS	THIRD TIME BUYERS	OWN MORE THAN THREE PROPERTIES
< RM3,000	31	12	7	7	2
> RM3,000 - 5,000	14	21	30	13	6
> RM5,000 - 10k	4	22	55	29	28
> RM10k – 15k	2	9	24	20	37
> RM15k – 20k	4	8	15	20	31
> RM20k	4	3	18	17	128
Total	**59**	**75**	**149**	**106**	**232**

The type of property homebuyers want

Terraced houses remain the most popular choice of homebuyers as 57% of respondents selected them as their favourite **PROPERTY TYPE** of which 28% preferred two-storey ones and 27% preferred one-storey houses.

"Looks like one-storey homes are in demand but new supply is diminishing as developers are building less of them," says Tan.

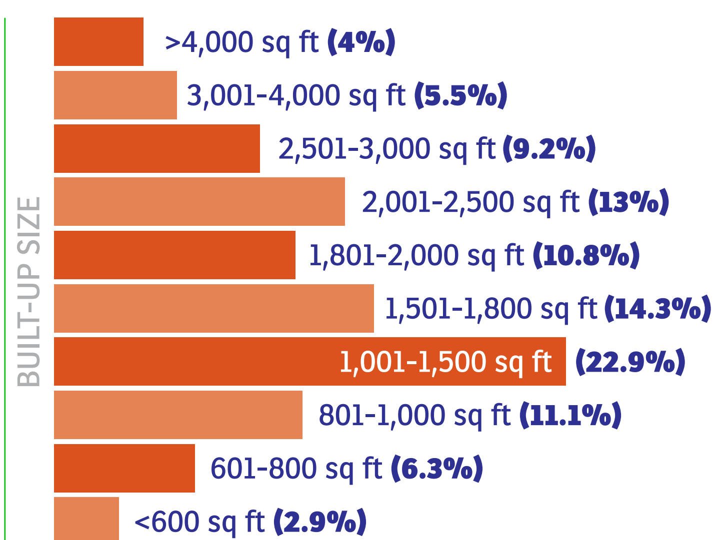
But Malaysians are not adverse to high-rises as a decent portion of respondents (15%) favoured serviced apartments and condominiums. "There will be takers for high-rise residential properties including serviced apartments where there is an oversupply in the market, but pricing must be attractive,"offers Tan.

Top three preferred property types

Two-storey terraced house **(28%)**

One-storey terraced house **(27%)**

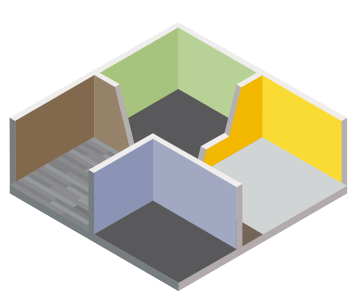
Serviced apartments **(15%)**



In terms of **BUILT-UPS**, 23% chose houses of 1,501 sq ft to 1,800 sq ft; 17% prefer a built-up area of between 601 and 1,000 sq ft while only 3% do not mind a built-up of less than 600 sq ft.

For other categories of bigger built-up areas of more than 1,501 sq ft, the percentage of respondents ranges from about 4% to 13%.

About 42% of respondents liked houses with **LAND AREA** sized between 1,540 sq ft and 2,500 sq ft, while 26.1% prefer land sizes of less than 1,540 sq ft (22 ft by 70 ft).



For **NUMBER OF BEDROOMS**, three-bedroom and four-bedroom units were the most popular choices at 36% and 32% respectively.

Meanwhile, a relatively high proportion of **BUMIPUTRA** house buyers (29%) prefer to buy international or normal units compared with 24% who prefer to purchase Bumiputera lots. The majority 36% had no preference and 11% were unsure.

"From these findings, perhaps the government should relook at the Bumiputera quota policy to meet current needs as there were a relatively high percentage of Bumiputera buyers showing preference for international lots. This could be due to the relative ease of selling the international lots vis-à-vis Bumiputera lots on the secondary market," says Tan.

Criteria in choosing a home

According to the 'Behavioral pattern of residential property investors post MCO' survey by KGV International Property Consultants, these are the main criteria in home selection.

Top six criteria when choosing a property

1. Location **(93%)**
2. Security **(92%)**
3. Selling price **(90%)**
4. Environment and neighbourhood **(90%)**
5. Easy to sell **(89%)**
6. Capital appreciation potential **(88%)**

FEATURE

Cooking up ways to NAVIGATE THE PANDEMIC

F&B's takeaway from Covid-19

BY CHIN WAI LUN

Not too long ago, cafes and restaurants in Malaysia were packed with patrons having their meals or friends meeting up over drinks. That was the daily norm. Enter Covid-19 and the partial lockdown in the form of the Movement Control Order (MCO) and the people are left with little to no prospect of dining out.

Thus, the pandemic has effectively disrupted the F&B (food & beverage) industry. Even with the current easing of the lockdown under the Conditional Movement Control Order (CMCO) period, most people still prefer to cook at home or order in, opting to eat out less due to virus concerns and the social distancing measures in place. Some eateries too are reluctant to provide the now allowed dine-in options (subjected to guidelines). And that leaves many with no other option than to rely almost entirely on takeaway or delivery services.

How are local F&B operators coping? How are they adapting to stay afloat in these trying times? These pressing questions were addressed at EdgeProp.my's Facebook Live Fireside Chat: 'The F&B Revolution: When customers can't visit you, what do you do?' on May 15.

Founders of two well-known and established local F&B operators — myBurgerLab and Inside Scoop — which serve burgers and ice-cream respectively, shared their thoughts and the measures they cooked up to navigate the headwinds.

Also joining myBurgerlab co-founder Chin Ren Yi and Inside Scoop co-founder Edmund Tan was Savills Malaysia associate director of retail services Murli Menon while EdgeProp.my writer Natalie Khoo moderated the discussion.

MYBURGERLAB

"We have been on GrabFood for a very long time. During the MCO, sales were good." — Chin

LOW YEN YEING | EdgeProp.my

When customers can't visit you, what do you do?

Chin recalled that the first day of the MCO was chaotic as he was unsure if the business was considered essential. "We stayed open the first day and figured out what to do next later. Thankfully, we have been on GrabFood for a very long time. During the MCO, sales were good," Chin shared.

For Inside Scoop's Tan, among the biggest challenges for the ice-cream business during the MCO and even now, was the uncertainty and in dealing with fresh ingredients — for instance, in his case, the large volume of fresh milk.

"Our struggles were whether to take or not to take the fresh milk; to open or not to open our outlets and whether to let or not let our staff work. The biggest problem was the uncertainty as no one knew what was going to happen next," he said.

Chin and Tan highlighted several new measures to keep their businesses going.

Introducing DIY burger kits

Although it is not an original idea, the burger joint added a marketing spin to it by encouraging people to experiment and share their burger-making process online.

Pre-order on its website for takeaways

"We are quite proud of this. The development of a website for customers to pre-order our burgers and collect them in-store once they are ready, instead of waiting 30 minutes in our stores during the MCO.

"We are seriously considering revamping myBurgerLab's menu to cater for takeaways and deliveries at least for the next six months to a year," said Chin.

Introducing breakfast and more affordable options

Taking a cue from McDonald's playbook, Chin said they made up for sales lost due to the shorter operating hours that were imposed during the MCO and the rainy evenings.

"We are also going the other direction by launching two new burgers priced below RM15. Usually, our burgers are priced above RM20. We do not want to betray our customers by increasing prices and hence we are creating an affordable range of products," explained Chin.

Partnering with other F&B operators

It partnered other F&B operators such as Yellow Brick Road and Strangers at 47 to introduce its products (the burger kit) at their shops.

Moving into marts

The social distancing rules have made dining-in impractical as it means fewer customers who can dine-in and more space in myBurgerLab's six outlets in the Klang Valley will be underutilised.

"We have given up on the dining-in aspect for now. We have a plan to convert part of the dine-in space into a mart. Seeing that the home kit is a proven case for us, people are happy to buy raw ingredients to cook at home. We want to expand on that," said Chin citing for example frozen pasta, burgers and fries.

Ramp up social media engagement

Post-MCO, Inside Scoop wants to fall back on and stay true to its principle of providing excellent customer service and hospitality. Customers, however, are no longer able to try as many ice-cream flavours as they used to at its outlets.

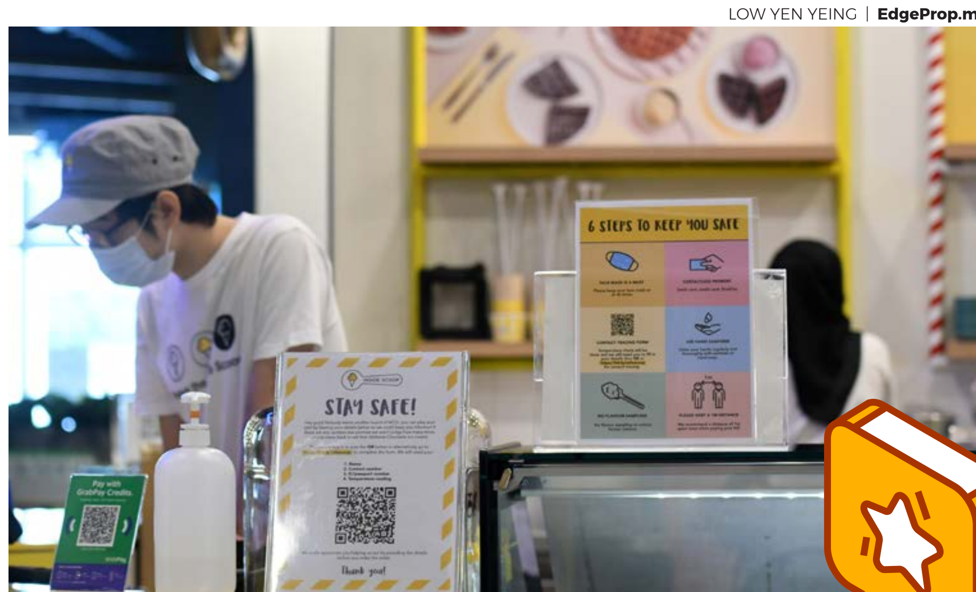
While such previous touch points have been reduced, the company has ramped up its social media engagement with customers and move its focus to online sales.

"We want our customers to feel the warmth of our services so we try to be helpful and go the extra mile by spending more effort on online sales and social media engagement," said Tan.

EdgeProp.my Virtual Fireside Chat

INSIDE SCOOP

LOW YEN YEING | EdgeProp.my



What about cloud kitchens?

The Fireside Chat also discussed whether the Covid-19 and MCO, which have caused a surge in food deliveries, prompted F&B businesses to adopt cloud kitchens.

Savill's Murli said the cloud kitchen could be an economically viable option for operators who need to cut down costs like staff salaries and rents. Hence, they might work better for smaller and individual F&B businesses, such as hawkers. For those who already have physical stores, they might be less incentivized to move into cloud kitchens.

"It's a distribution game. Businesses need to find the combination that gives the best possible results. At the end of the day, it is about balancing the risk and benefits. If the risks are mitigated, then one would be happy to move into a cloud kitchen," he said.

However, Tan opined that cloud kitchens may not be popular in Malaysia due to operational and management risks. For one, hygiene could be a huge concern.

"At this juncture, I find it hard to accept the risk of potential closure of the whole kitchen due to hygiene problems of other users," he said, although he admits that cloud kitchen's relatively low cost of entry could attract F&B operators to try out such new concepts.

"I find it hard to accept the risk of potential closure of the whole kitchen due to hygiene problems of other users." — Tan

myBurgerLab's Chin concurred that hygiene could pose a major risk in cloud kitchens. "The pandemic has changed a lot of things. What if the hygiene issue of other operators causes the kitchen to shut? Who would be responsible if the other businesses have to cease operations as well?

"There are a lot of uncertainties in how to properly manage a cloud kitchen. Hence at the moment, we choose to wait and see," he said.

Speaking of hygiene, Chin also noted that the MCO had resulted in an increased number of home cooks jumping onto the food delivery wagon but consumers should keep in mind that there are no regulations on their food safety standards.

The new 'landlords' of the F&B industry

The dependence on takeaways and deliveries means that the extra space meant for dine-ins will be underutilised and there may not be a need for as much space for dine-in customers in the new normal. The dependence has inadvertently introduced a new player into the field — the delivery partners.

Thanks to its well-established delivery business, myBurgerLab saw sales pick up in March when the MCO began compared with January and February but due to high third-party delivery charges, it has to double its sales to break even.

"I've always said that we have a new landlord now that is the delivery players because we are paying them 20% to 30% of the money we earn. So although we did better in terms of sales, we did not do the same in profits," Chin shared.

CONTINUES NEXT PAGE

FEATURE

EdgeProp.my Virtual Fireside Chat

SAVILLS MALAYSIA

"Despite the spectre that is Covid-19, we can expect Malaysians to frequent food outlets again when the pandemic is over." — Murli

FROM PREVIOUS PAGE

Tan concurred, saying that expenses on delivery services exceeded the cost of space rental during MCO.

But the reality is, "It may be more viable for myBurgerLab to focus on deliveries and takeaways in the next six months to one year. Moving forward, we may consider giving up or reducing dine-ins until the vaccine for Covid-19 is available," said Chin.

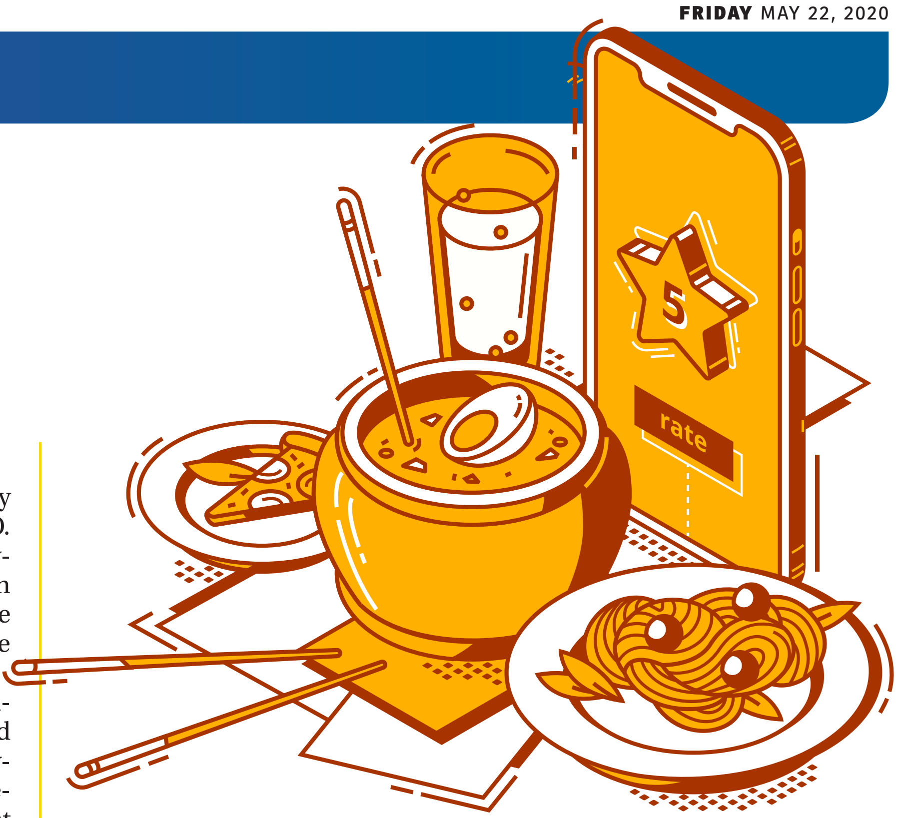
On the other hand, he acknowledged that physical shops are important for branding purposes and to build consumer confidence. He stressed that myBurgerLab did well in delivery during the MCO because customers knew the brand and had a pleasant dine-in experience before.

Despite the spectre that is Covid-19, we can expect Malaysians to frequent food outlets again when the pandemic is over, said Savills' Murli.

Humans, he said, are social animals. "We want to go out and enjoy a nice meal in the company of friends and family."

Besides, he added, not every F&B offering is suited for food delivery. To that, Inside Scoop's Tan conceded that delivery services are not ideal for food like ice-cream.

"No matter the food, customers must understand that they will not travel well. Burger crusts may not be crispy or would have gone cold. Ice-cream may arrive partially melted. "We are using cooler bags although they are not ideal. Hence, some of our products such as waffles still cannot be delivered," explained Tan.



Collaborations the way forward

To enhance their competitiveness in the current environment, the key thing for F&B businesses is to be proactive and reach out to customers using both online and offline channels. They would need to discard the old ways of doing business including forming partnerships with competitors, offered Murli.

"We should exchange notes and form collaborations and create win-win situations with all stakeholders. For instance, if you are a tenant in a mall, to work with your mall owner," Murli said.

Unlike fashion, food is something essential hence he believes the impact on the F&B sector would be relatively smaller.

"Never waste a good crisis. It is the time to think out of the box," he said.

But the crucial thing now is to survive this current crisis. "We are trying to win a war, not a battle," said Chin.

Tan said F&B operators will need to stay flexible and change their strategies in light of the uncertainties.

"For those who could stay innovative, they will definitely carve their competitive edge in such challenging times," he said.

One thing's for sure, giving up is not an option for these two operators.

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SPOTLIGHT

Properties for sale and rent

Commercial Residential

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RM1,300/mth

Ritze Perdana, Damansara Perdana, Selangor
Type: Condominium **Tenure:** Leasehold
Built-up: 382 sq ft
Bedroom: Studio **Bathroom:** 1

Yat Min (REN 31294)
WTW REAL ESTATE SDN BHD (E (1) 0507/6)
+6018 661 3088

RM163,561

Seksyen 22 Shah Alam
Type: Factory **Tenure:** NA
Built-up: 74,346 sq ft

Yong Hao Sit (REN 09622)
REGIONAL REAL ESTATE (E (3) 1274)
+6012 690 8291

RM565,000

Maisson Ara Damansara, Ara Damansara, Selangor
Type: Condominium **Tenure:** Freehold
Built-up: 1,020 sq ft
Bedroom: 3 **Bathroom:** 2

Zoe Ong (REN 00379)
TECH REALTORS PROPERTIES SDN BHD (E (1) 1492)
+6010 278 2202

RM435,000

Saujana Impian, Kajang, Selangor
Type: Terraced house **Tenure:** Freehold
Built-up: 1,170 sq ft **Land size:** 1,170 sq ft
Bedroom: 4 **Bathroom:** 2

Zuraidah (REN 17983)
LEGACY REAL PROPERTY SDN BHD (E (1) 1925)
+6019 221 5106

RM2,500,000

The Loft, Bangsar, Kuala Lumpur
Type: Condominium **Tenure:** Freehold
Built-up: 3,349 sq ft
Bedroom: 3 **Bathroom:** 3

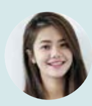
May Leong (E 2769)
JUBILEE REALTY (E (3) 1853)
+6012 779 0798

RENTED FOR

RM6,600 (RM4.40 psf)

DONE DEAL

Condo, Pavilion Hilltop Mont'Kiara, Kuala Lumpur



Concluded by: Carol Tong (REN 34423) of Kith and Kin Realty Sdn Bhd (+6014 683 2968) **When:** January 2020

Noteworthy

- Freehold
- Built-up: 1,496 sq ft
- 3 bedrooms; four bathrooms
- Fully furnished
- High floor unit
- Amenities: Less than 1km to Solaris Mont'Kiara and 1.5km from Publika Shopping Gallery
- Accessibility: Easy access to North-South Expressway, New Klang Valley Expressway and Jalan Kuala Selangor

Located at Jalan Changkat Duta Kiara near Mont'Kiara in Kuala Lumpur, Pavilion Hilltop is a luxury condominium project developed by Pavilion Group and Kuwait Finance House.

This freehold high-rise project consists of three blocks housing a total of 621 units with built-ups ranging from 1,200 sq ft to 1,830 sq ft.

According to Carol Tong from Kith and Kin Realty Sdn Bhd who concluded the deal, Pavilion Hilltop is quite a new project completed in 2017 with a resort-like environment with "top-notch" facilities.

She said the landlord is a property investor looking for rental income.

"This is a fully-furnished and nicely renovated unit, the tenant liked the unit at first view and signed the rental agreement even when the unit was still under renovation at viewing," she added.

The unit was rented out for a monthly rental of RM6,600 or RM4.40 psf, which is slightly higher than the average asking rental of RM4.02 psf based on the 98 units listed for rent on EdgeProp.my on May 15, 2020.

During the same period, there were 109 Pavilion Hilltop Mont'Kiara units listed for sale asking for an average price of about RM1.98 million or RM1,036 psf.

There were 25 Pavilion Hilltop Mont'Kiara units sold in 2019 for an average price of RM1.72 million, or RM963 psf.

Planning to buy or sell a home? With EdgeProp's FREE transacted price tool, you can check past transaction prices for any property by name or area and make an informed decision.

RM4,300,000

Idamansara, Damansara Heights, Kuala Lumpur
Type: Bungalow **Tenure:** Freehold
Built-up: 4,500 sq ft **Land size:** 3,300 sq ft
Bedroom: 5 **Bathroom:** 6

May Leong (E 2769)
JUBILEE REALTY (E (3) 1853)
+6012 779 0798

RM700,000

Wisma Stephens / Wisma Cosway, KLCC, Kuala Lumpur
Type: Office **Tenure:** Freehold
Built-up: 1,056 sq ft **Bathroom:** 2

Angelia Kong (REN 03495)
FIRST REALTORS AGENCY (E (3) 0788)
+6017 292 3977

RM1,900,000

Desa Damansara, Damansara, Kuala Lumpur
Type: Condominium **Tenure:** Freehold
Built-up: 2,200 sq ft
Bedroom: 3 **Bathroom:** 4

Ann Soh (REN 03232)
METRO REC SDN BHD (VE (1) 0376/1)
+6018 369 8650

RM1,350,000

Arcoris, Mont'Kiara, Kuala Lumpur
Type: Condominium **Tenure:** Freehold
Built-up: 945 sq ft
Bedroom: 2 **Bathroom:** 2

Carmen Teoh (REN 27223)
IQI REALTY SDN BHD (E (1) 1584)
+6012 303 3133

RM10,000,000

Country Heights Damansara, Kuala Lumpur
Type: Bungalow **Tenure:** Freehold
Built-up: 15,000 sq ft **Land size:** 8,622 sq ft
Bedroom: 7 **Bathroom:** 9

Catherine (REN 09255)
CBD PROPERTIES SDN BHD (E (1) 1197)
+6012 383 9275

RM1,450,000

Klang, Selangor
Type: Office **Tenure:** NA
Built-up: 6,566 sq ft **Land size:** 2,530 sq ft
Bathroom: 4

Charles Chua (REN 02154)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6012 282 0823

RM5,000/mth

Kota Kemuning, Selangor
Type: Bungalow **Tenure:** Freehold
Built-up: 3,500 sq ft **Land size:** 4,000 sq ft
Bedroom: 5 **Bathroom:** 5

Chris Chiam (REN 27288)
REAPFIELD PROPERTIES (SJ) SDN BHD (E (1) 0452/2)
+6019 317 7060

SPOTLIGHT

Commercial Residential

Properties for sale and rent

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RM18,800/mth

USJ 2, Selangor
Type: Shop **Tenure:** Freehold
Built-up: 2,600 sq ft

Eugene Koo (REN 00311)
I-PROP REALTY (USJ) SDN BHD (E (1) 0452/2)
+6017 212 3948

RM307,800

Bandar Springhill, Seremban, Negeri Sembilan
Type: Terraced house **Tenure:** Freehold
Built-up: 1,782 sq ft **Land size:** 1,540 sq ft
Bedroom: 4 **Bathroom:** 3

San Wai Hong (REN 34629)
VIVAHOMES REALTY SDN BHD (E (1) 1670/3)
+6016 345 9809

RM2,180,000

Jalan Damar SD 15/4, Bandar Sri Damansara, Selangor
Type: Link Bungalow **Tenure:** Freehold
Built-up: 3,150 sq ft **Land size:** 3,500 sq ft
Bedroom: 6 **Bathroom:** 6

Irene Wan (REN 15703)
PROPNEX REALTY SDN BHD (E (1) 1800)
+6016 233 9488

RM1,980,000

Tmn Cheras, Yulek, Cheras, Selangor
Type: Bungalow **Tenure:** Freehold
Built-up: 3,680 sq ft **Land size:** 6,305 sq ft
Bedroom: 4 **Bathroom:** 3

James Lee (PEA2496)
LEADERS REAL ESTATE (E (3) 1204)
+6010 773 0073

RM42,000,000

Bukit Jelutong, Shah Alam, Selangor
Type: Factory **Tenure:** Freehold
Built-up: 91,379 sq ft **Land size:** 60,052 sq ft

Jessica Tung (REN 05827)
PROPNEX REALTY SDN BHD (E (1) 1800)
+6012 381 7783

RM899,888

SS 15, Subang Jaya, Selangor
Type: Terraced house **Tenure:** Freehold
Built-up: 1,800 sq ft **Land size:** 1,650 sq ft
Bedroom: 3 **Bathroom:** 3

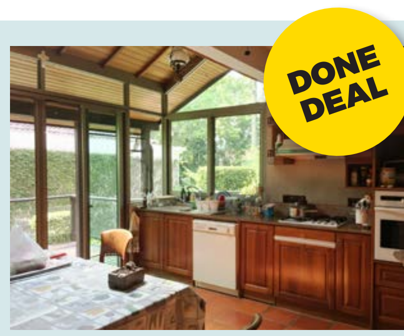
John Oh (REN 07002)
Oriental Real Estate Sdn Bhd (E (1) 1503)
+6012 298 6266

SOLD FOR

RM2.65 million (RM495.50 psf)

Two-storey bungalow, Sierramas, Sungai Buloh, Selangor

Concluded by: Janice Ng (REN 01627) of Tech Realtors Properties Sdn Bhd (+6012 316 1383) **When:** December 2019



Noteworthy

- Freehold
- Land area: 5,348 sq ft
- Built-up: 3,800 sq ft
- 4 bedrooms; 4 bathrooms
- Semi-furnished
- Amenities: IGB International School, Jaya Grocer, eateries, Damansara Damai Medical Centre and landscaped park and clubhouse
- Easy access to Jalan Kuala Selangor, Federal Highway and North-South Expressway, close to mature residential areas such as Bandar Menjalara, Kepong, Desa ParkCity, Sungai Buloh town and Bukit Rahman Putra; 6km from Sungai Buloh KTM station and Kepong Sentral

Located close to Damansara Damai and Bandar Sri Damansara, Sierramas is the first gated-and-guarded residential project in Malaysia, developed by Tan & Tan Developments Bhd.

The 200-acre freehold Sierramas township offers two-storey bungalow, semidee and courtyard homes. Although it is close to 20 years old, it still one of the most popular locations for owner-occupiers who are looking for spacious landed homes within a quiet, nicely landscaped, gated and guarded community, said Janice Ng from Tech Realtors Properties who concluded the sale of the two-storey bungalow home with a land area of 5,348 sq ft.

"The owner's children have migrated overseas and the owner found it difficult to maintain such a big house, so he decided to sell and move to a smaller and newer home," she said, adding that the bungalow was nicely renovated.

The unit came semi-furnished and has Burmese teak flooring and ceilings as well as a well manicured garden.

"But not everyone likes the teak design though it's a good material so, it took a while to find a buyer who appreciates it. Hence when we found this buyer, the owner did not mind lowering the asking price," said Ng.

EdgeProp.my data showed that six detached houses in Sierramas were sold in 2019 for an average price of RM3.155 million or RM425 psf while 13 bungalows were transacted in 2018 at an average selling price of RM3.6 million or RM458 psf.

As at April 2020, there were 43 properties listed for sale in Sierramas with the average asking price for bungalows at RM4.79 million or RM630 psf.

RM5,500,000

Taman Industrial Sungai Buloh, Sungai Buloh, Selangor
Type: Office **Tenure:** Freehold
Built-up: 9,644 sq ft

Joanne Soh (REN 13124)
CBD PROPERTIES SDN BHD (E (1) 1197)
+6012 297 6506

RM510,000

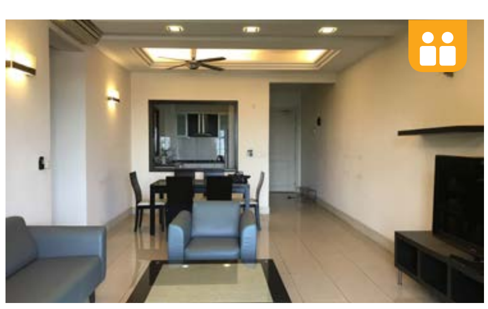
KL Traders Square, Setapak, Kuala Lumpur
Type: Condominium **Tenure:** Freehold
Built-up: 1,059 sq ft
Bedroom: 4 **Bathroom:** 2

Justin Lee (REN 32527)
FULL HOMES REALTY SDN BHD (E (1) 1501/8)
+6016 618 9568

RM170,000

Pangsapuri Orkid, Seri Kembangan, Selangor
Type: Condominium **Tenure:** Leasehold
Built-up: 753 sq ft
Bedroom: 3 **Bathroom:** 2

Juzri (REN 35407)
HUNT PROPERTIES (BANGI) SDN BHD (E (1) 1498/3)
+6016 220 6104



RM900,000

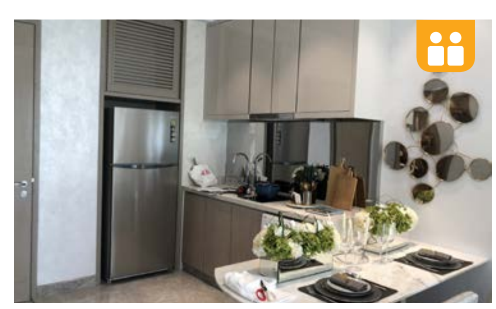
Surian Condominium, Mutiara Damansara, Selangor
Type: Condominium **Tenure:** Freehold
Built-up: 1,302 sq ft
Bedroom: 3 **Bathroom:** 2

Laura Teh (REN 02734)
REAPFIELD PROPERTIES SDN BHD (E (1) 0452)
+6019 221 9830

RM429,000

Bandar Nusaputra, Puchong South, Selangor
Type: Townhouse **Tenure:** Leasehold
Built-up: 1,282 sq ft **Land size:** 1,650 sq ft
Bedroom: 3 **Bathroom:** 2

Low Chee Hoong (REN 22437)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6012 318 8473



RM1,100,000

Agile Bukit Bintang, Bukit Bintang, Kuala Lumpur
Type: Condominium **Tenure:** Freehold
Built-up: 625 sq ft
Bedroom: 2 **Bathroom:** 1

Michelle Ong (REN 11532)
GATHER PROPERTIES SDN BHD (E (1) 1536)
+6012 230 9666

SPOTLIGHT

Properties for sale and rent

Commercial Residential

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RM271,000

Seremban, Negeri Sembilan
Type: Condominium **Tenure:** Freehold
Built-up: 873 sq ft **Bedroom:** 3 **Bathroom:** 2

Ming Ming (REN 07221)
CBD PROPERTIES (SEREMBAN) SDN BHD (E (1) 1197/9)
+6012 227 1766

RM950,000

Stagnia 2, Setia Ecohill, Semenyih, Selangor
Type: Semidee house **Tenure:** Freehold
Built-up: 3,268 sq ft **Land size:** 4,246 sq ft
Bedroom: 4 **Bathroom:** 5

Mohamad Khairudin Bajuri (REN 15202)
AZMI & CO. (ESTATE AGENCY) SDN BHD (E (1) 0553)
+6016 525 6259

RM270,000

Kota Seriemas, Nilai, Negeri Sembilan
Type: Residential land **Tenure:** Freehold
Land size: 5,200 sq ft

Mohd Syam (REN 15084)
JUSTE LAND BHD (E (3) 0205)
+6013 639 6454

RM59,000/mth

Bandar Sultan Sulaiman Tanjung Harapan, Klang, Selangor
Type: Factory **Tenure:** Leasehold
Built-up: 56,000 sq ft **Land size:** 87,120 sq ft

Norman Soo (REN 20639)
CID REALTORS SDN BHD (E (1) 1855)
+6017 309 0128

RM7,500,000

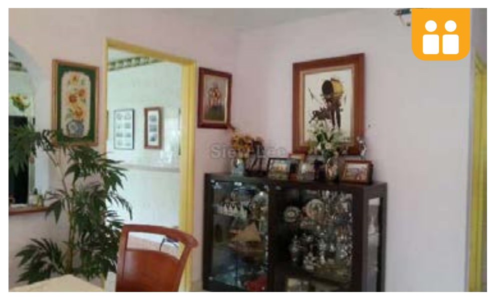
Jalan Damansara, Damansara Heights, Kuala Lumpur
Type: Bungalow **Tenure:** Freehold
Built-up: 3,069 sq ft **Land size:** 15,000 sq ft
Bedroom: 3 **Bathroom:** 2

Ong Chee Yong (REN 22613)
POLYGON PROPERTIES SDN BHD (E (1) 1714)
+6018 366 8687

RM788,888

USJ 2, Selangor
Type: Terraced house **Tenure:** Freehold
Built-up: 1,405 sq ft **Land size:** 1,647 sq ft
Bedroom: 4 **Bathroom:** 3

Philip CK Ong (REN 32684)
I-PROP REALTY (USJ) SDN BHD (E (1) 0990/2)
+6016 220 0780



RM900,000

Saujana Akasia, Sungai Buloh, Selangor
Type: Bungalow **Tenure:** Freehold
Built-up: 2,500 sq ft **Land size:** 5,000 sq ft
Bedroom: 6 **Bathroom:** 4

Siew Lee Tan (REN 01666)
TECH REALTORS PROPERTIES SDN BHD (E (1) 1492)
+6012 458 3016

RM1,700,000

Bandar Teknologi Kajang, Kajang, Selangor
Type: Shoplot **Tenure:** Freehold
Built-up: 5,720 sq ft **Land size:** 2,860 sq ft

SP Lee (REN 40386)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6018 382 9338

RM3,850,000

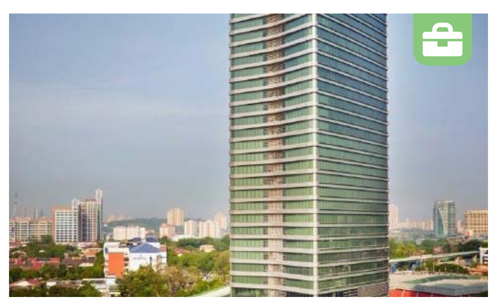
Taman Meranti Jaya, Puchong, Selangor
Type: Factory **Tenure:** Leasehold
Built-up: 5,465 sq ft **Land size:** 7,503 sq ft

Tay Yen Sing (REN 29659)
TECH REALTORS PROPERTIES SDN BHD (E (1) 1492)
+6012 335 0520

RM600,000

Taman Pinggiran Subang, Subang, Selangor
Type: Terraced house **Tenure:** Freehold
Built-up: 1,350 sq ft **Land size:** 1,540 sq ft
Bedroom: 4 **Bathroom:** 3

Viannie Chua (REN 34954)
CBD PROPERTIES (USJ) SDN BHD (E (1) 1197/8)
+6012 851 1491



RM26,000/mth

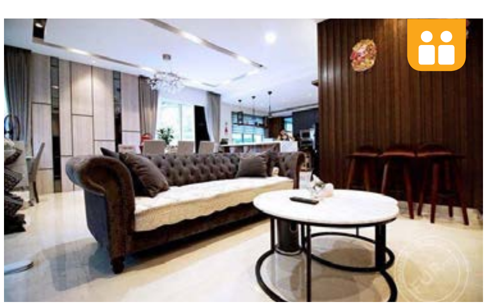
Menara LGB, Taman Tun Dr Ismail, Kuala Lumpur
Type: Office **Tenure:** NA
Built-up: 4,000 sq ft

Victor Lim (REN 09135)
CBD PROPERTIES SDN BHD (E (1) 1197)
+6019 280 2788

RM1,460,000

The Potpourri, Ara Damansara, Selangor
Type: Condominium **Tenure:** Leasehold
Built-up: 1,950 sq ft
Bedroom: 4 **Bathroom:** 3

Wenda Tee (REN 31380)
REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452)
+6013 348 9163



RM2,100,000

Adiva, Desa ParkCity, Kuala Lumpur
Type: Terraced house **Tenure:** Freehold
Built-up: 1,906 sq ft **Land size:** 1,517 sq ft
Bedroom: 3 **Bathroom:** 3

Scott Lee (PEA 1193)
CORNERSTONE REALTY (E (3) 1198)
+6012 216 1987

RM5,500,000

Seksyen 8, Shah Alam, Selangor
Type: Bungalow **Tenure:** Leasehold
Built-up: 8,000 sq ft **Land size:** 11,000 sq ft
Bedroom: 6 **Bathroom:** 9

Zuraidah (REN 17983)
LEGACY REAL PROPERTY SDN BHD (E (1) 1925)
+6019 221 5106

RM2,290,000

Bukit Jelutong, Lagenda Waterfront Phase 3, Selangor
Type: Terraced house **Tenure:** Freehold
Built-up: 4,856 sq ft **Land size:** 4,182 sq ft
Bedroom: 6 **Bathroom:** 6

Winny Su (REN 00355)
TECH REALTORS PROPERTIES SDN BHD (E (1) 1492)
+6017 298 1800

RM16,000,000

Temasya Industrial Park, Glenmarie, Selangor
Type: Factory **Tenure:** Freehold
Built-up: 13,595 sq ft **Land size:** 21,797 sq ft

Lim Suan Loon (PEA1481)
THE ROOF REALITY SDN BHD (E (1) 1605)
+6017 383 8678