



As the world's ecological conscience awakens, so must the lamination industry evolve. The need for a profound shift towards sustainability has become ever more apparent. As the guardians of memories and vital information, this industry now faces a pivotal choice — to remain a passive observer or to embrace a transformative journey towards eco-consciousness.

Topmix Resources Sdn Bhd has been operating in the lamination industry since 2011 and is in the spotlight as one of the sector's key players. The company adapts to the ebb and flow of design trends to meet the most current interior specifications. It specialises in high-pressure laminate collections that are more than just ordinary layers of paper. Each piece is integrated with high-quality materials and design elements.

In terms of its sustainability journey, Topmix has adopted a comprehensive approach to integrate environmental, social and governance (ESG) considerations in its business practices and decision-making.

"From 2015, our company has worked towards further embedding sustainability into our business operations and we obtained certifications such as UL Greenguard, Singapore Green Label and MyHJAU to offer eco-friendly surface decorative products," says Jack Teo, Managing Director of Topmix Resources Sdn Bhd.

The company collaborates with interior designers to disseminate information on green products and reduce the use of formaldehyde-containing materials. "By raising awareness of the importance of using eco-friendly products, we help create healthier and more sustainable living and working environment for our customers," he adds.

Furthermore, by complying with international industry standards, Topmix ensures that its products are safe and of the highest quality. "The potential long-term benefits and growing demand for sustainable practices have made the transition worthwhile," says Teo.

Topmix's endeavour to embark on the path of sustainability has not been without its challenges. The company faced hurdles ranging from cost implications to scarcity of eco-friendly materials, having to navigate through a shifting regulatory landscape and the intricate task of enlightening stakeholders.

In particular, cost-related considerations were a notable hindrance. It was then that RHB Bank Berhad came into the picture, offering the company RHB SME Sustainable Financing.

Through the scheme, RHB helped not only Topmix but also other small and medium enterprises (SMEs) accelerate the adoption of sustainable practices. The banking group targets to extend a total of RM1.5 billion in sustainable financing to businesses, particularly SMEs, by 2024.

RHB SME Sustainable Financing is part of the bank's existing Sustainable Financing Programme (SFP), which focuses on green product offerings across five financing schemes.

The available financing facilities allow access to working capital of up to RM10 million with a repayment period of up to 10 years at preferential rates. The five financing schemes are the SME Green Renewable Energy Financing, SME Green Construction Financing, SME Green Commercial Property Fi-

ancing, SME Green Working Capital Financing and SME Green Capital Expenditure (Capex) Financing.

Teo says, "RHB understands our green product features and provides valuable ESG advisory services, which benefit our business operations. It also offers extensive trade facilities to support our working capital."

Additionally, RHB SME Sustainable Financing functions as a safety net for Topmix in purchasing green products from its suppliers. The scheme includes a multi-trade line (MTL), which can be used for banker's acceptance (BA), flexible trade financing (FTF), foreign currency trade financing (FCTF) and letter of credit. "We can utilise the financing amount up to RM10 million and the lower MTL pricing based on the prevailing risk-based assessment," he adds.

Topmix has adopted sustainable practices in its operations including rolling out energy conservation efforts as well as practising the reduce, reuse and recycle (3R) approach and by using sustainable materials.

"We prioritise energy conservation by implementing measures like turning off the electricity during lunch hours and increasing operational efficiency through regular vehicle and equipment maintenance," says Teo. This ultimately reduces energy waste, lowers operational cost and reduces operational greenhouse gas emissions.

Implementing the 3R approach in waste management is also crucial. The company practises the 3R method in its office and warehouses. "We reduce waste, find ways to reuse materials and increase recycling. We believe this reduces landfill reliance, conserves resources and helps protect the environment," he adds.

Topmix demonstrates environmental responsibility and sustainable development by focusing on energy efficiency, waste management and sustainable materials. These measures result in more sustainable operations, all while meeting the expectations of its customers, partners and stakeholders.

Part of the company's commitment to adopting ESG practices involves using

sustainable materials. "For instance, we ensure quality and safety by obtaining certifications like the ISO 9001:2015, UL Greenguard, Singapore Green Label and MyHJAU. These certifications show our commitment to producing and using products of high sustainability standards," says Teo.

By using sustainable materials, Topmix can conserve natural resources, reduce greenhouse gas emissions and support the circular economy in which materials are reused and recycled.

#### RHB SME Sustainable Financing

In line with its bold aspirations, RHB has set its sights on channelling a substantial RM1.5 billion towards sustainable financing for SMEs through its sustainable financing initiative by 2024. This includes financing for renewable energy ventures; construction, management and maintenance of green buildings; manufacturing of biodegradable and eco-friendly products from recycled materials; as well as improving efficiency to reduce waste.

RHB SME Sustainable Financing al-

lows SMEs to tap the Low Carbon Transition Facility (LCTF) initiative by Bank Negara Malaysia. RHB has intensified its efforts in supporting and advancing SMEs towards implementing sustainable practices in 2023 through knowledge sharing, advisory services as well as providing financing for innovative and sustainable products and services as part of its five-year Sustainability Strategy and Roadmap.

The bank is on track to achieving its 2026 aspirations under its Sustainability Strategy and Roadmap, with a cumulative achievement of more than RM14 billion as at March 31 this year in Sustainable Financial Services, equivalent to 73% of its 2026 target of RM20 billion.

RHB SME Sustainable Financing has four main pillars, namely green building, green products, green energy and green process. These pillars showcase its commitment to ensuring a sustainable and low carbon transition for businesses, especially SMEs.

"The benefits we have gained from using RHB's services is that we have become more cost-efficient. Besides, we have also managed to use the MTL facilities in our purchasing activity to manage our overseas purchases from suppliers in a much more amicable way," says Teo.

RHB's dedication to guiding its clients on their ESG voyage extends beyond offering sustainable and green financing products. Serving as a trusted partner and finance provider, the bank facilitates businesses in navigating the path of sustainability, enabling seamless transitions and holistic adoption by tailoring packages according to the companies' needs.

**TOP MIX**  
**HPL STATIC**

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**> Jack Teo, Managing Director of Topmix Resources Sdn Bhd (pictured here with director Tan Lee Hong)**

Want to know more about RHB SME Sustainable Financing?

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