

# SARAWAK BANK EMPLOYEES' UNION

Website: [WWW.SBEU.ORG.MY](http://WWW.SBEU.ORG.MY)

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## MANAGEMENT HANDBOOK

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27<sup>TH</sup> EDITION  
2024/2025



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## **MANAGEMENT HANDBOOK**

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**27<sup>TH</sup> EDITION 2024/2025**

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# **SARAWAK BANK EMPLOYEES' UNION**

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## **MANAGEMENT HANDBOOK**

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## **INTRODUCTION**

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1. This 27<sup>th</sup> Edition of SBEU Management Handbook is published to institutionalize the operations of SBEU and to implement the recommendations of the 27<sup>th</sup> Annual Management Workshop 2024.
2. The Management Workshop, attended by all Principal Officials, Branch Executives & Staffs was held at our SBEU Office in Bintulu.
3. We must navigate the negotiations of the Collective Agreements with SCBA, AmBank & HSBC-CSB. We must be ready for the serious challenges as well as opportunities going forward with the amendments of the Trade Unions Act and Freedom of Association.
4. We need to continue to invest and to take proactive steps to sustain our Retreat 1 & 2 and SBEU.
5. The Workshop reviewed the performance of SBEU, Officials and Staffs, and decided on the honorarium for Officials as well as bonus for Staffs in 2023-2024. It drew up the programme of activities and the budget for the year ending 31/3/2025.
6. It is hoped that our Officials can develop leadership, management & organizational skills and to perform their duties. Leaders must focus on performance instead of rewards. Rewards will follow performance.
7. The 105<sup>th</sup> EXCO Meeting subsequently endorsed its findings.
8. This handbook is a useful reference and roadmap to assist Union Officials in the discharge of their duties and manage SBEU in a professional and effective way. In accordance with laid down procedures and guidelines.

### **SECTION 1 - INTRODUCTION 2024 - 2025**

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## MANAGEMENT

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1. We need to SERIOUSLY enhance the performance, initiative and resourcefulness of Officials and to develop their management skills. They must be proactive in the management of SBEU.
2. Communications amongst Officials needs to be enhanced. Despite new IT tools, discussion and deliberations has been patchy.
3. Officials are reminded to balance between working from home and from the Union Office. Official need to respond to emails and official online messages in good time with their mobile devices. **They must improve their added value to SBEU.**
4. The administration is headed by the CEO and assisted by 3 full time & 1 part time staff at HQ and 12 full time employees at the Retreat 1 & 2.
5. We have engaged part time staff for Southern and Central Branch on one-year contracts. It is hope that would improve their performance.
6. The GS & GT are seconded to the Union full time while the President are granted time-off from 3:00PM; Branch Managers from 3:00PM Mondays to Thursday. DP, VP SS3, NRBC for 2 hours two days a week. In view of the serious decline in membership we will have to review the time off requirements and associated allowances paid.
7. Executive Council, Branch Committee and IRC meetings must be held at least once in 3 months. Minutes and reports shall be submitted to the GS within 2 weeks. Branch to issue letters to Official/IRC if they fail to attend BCM/IRC meeting.
8. The Attendance Monitoring Forms and reminder letters must be used to monitor performance of Officials and IRCs.

### SECTION 2 - MANAGEMENT 2024 - 2025

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## **BUDGET & ACCOUNTS**

**YEAR ENDING 31 MARCH 2024**

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1. We achieved a Surplus of RM 1,090,564.93 AGAINST Budgeted Deficit RM30,486.20. Revenue was RM 2,448,779.97 against budget of RM1,042,345.80 resulting in a surplus of RM 1,348,352.05. This is mainly due to Levy collection.
2. We have taken measures to contain our expenses to budget of RM 1,255,499.80 for the year ending 31/3/2025. (2024 - Budget RM 763.720.00 / Actual – RM 1,358,215.04).
3. Officials and Staff must continue to improve our efficiency and productivity, accountability and overall performance.
4. Our diversification of our income away from membership subscription has helped us to face the threat of declining membership. Our non-subscription income (RM 340,045.18) plus Retreat 1 Income - (RM 759,842.61) = RM923,696.98 and Retreat 2 Income (RM 223,477.84).
5. Our Retreat's revenue is decrease by RM 923,696.98 to RM 759,842.61 (2024=RM 769,849.00) as its business. We declared a dividend of 3.8% (2022=4%) for the Benevolent Fund.
6. 48(67) Members left the banking industry and have withdrawn a total amount of RM 355,383.39 (RM 367,856.78).

### **SECTION 3 - BUDGET & ACCOUNTS 2024 - 2025**

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### **PROGRAMME OF ACTIVITIES**

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9. Branches must endeavor to carry out the activities as planned. If they are unable to follow the schedule, approval must be obtained from the respective Principal Officials in charge. Approval will only be granted if there are justified reasons.
10. Branches need to seek approval for any changes 1 week before in the budget/schedule if necessary of the planned activities. Reports for each activity must be submitted within 2 weeks after the event.
11. Principal Officials at both HQ and Branches will be held accountable for the implementation of the programme. Officials must continue to enhance the quality of the organisation and to improve on the participation rate of Members in these activities.
12. Resourcefulness, initiative and smart organising are important criteria.

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## EDUCATION & TRAINING

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13. SBEU continue to put emphasis on Training & Education. The SBEU Education & Training Programme was reviewed and consists of:
  - **Seminar on "Roles & Responsibility of Sales & Services & Job Empowerment" (Jointly by SBEU and SCBA)**
  - **Exchange Program with Spore B E U \*\***
  - **Enhancing Sales & Services Performance**
  - **Transforming Stress to Motivational Energy**
  - **Performance Appraisal and Grievance Procedure**
  - **Online Sharing Talk (CA and Know your Rights and Benefits)**
  - **Team Building**
  - **External Courses conducted by MTUC, UNI, JHEKS, IR Dept, MOHR & Training Providers.**
14. In line with the 4<sup>th</sup> Industrial Revolution and post COVID-19, we will conduct our training programs via both Web based/online and physical attendance. Our focus remains to equip our Members to adapt to the changing working environment and Performance Pay.
15. Having a succession plan is crucial for the organization as leaders come and go. In line with this, we will empower our Officials to lead the trainings programs that will be held at the Regions. This will build and developed leadership qualities in all Officials.
16. We need to improve the competency of our trainers and will continue to use external trainers where feasible.
17. We will continue to collaborate with SCBA and Banks to enhance our training programme, Sales & Services & Job Empowerment. This will enable Members participants to be remained relevant and skilled in changing banking work environment.

The relevant forms are included in the CD ROM to assist Branches to conduct the courses. They are **Course Proposal, Budget Sheet, and Account Sheet & Course Report Form.**

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### **SOCIAL WELFARE/WOMEN**

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1. Social/Welfare and Women activities and programme are headed by Vice President Sales & Service 1 (VP SS1). We need to increase the level of Principal Women officials from 1 VP, AGT, 1 Branch Chairman and 1 Branch Manager.
2. Social and Welfare programmes continue to be an important part of our activities as part of our Community Responsibilities.
3. Branches must continue to ensure that the activities are cost effective and give value added. It must be emphasized that Branches must organise activities with enthusiasm, resourcefulness and attention to details. Do not organise for the sake of organising.
4. Branches are to use the following documents which are available to organise and carry out the planned activities.
  - ACTIVITY PROPOSAL FORM (APF)
  - ACTIVITY REPORT FORM (ARF)
  - BUDGET SHEET (ABS)
  - ACCOUNT SHEET (AAS)
5. A Guide is also available to assist Branches on submission of proposals and reports.
6. Branch may submit proposals for any additional activity for consideration on a case by case basis.

#### **SECTION 6 - SOCIAL-WOMEN 2024 - 2025**



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## ORGANISING

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1. Freedom of Association under the amendments to the Trade Unions Act will represent a huge challenge as well as immense opportunities.
2. The organising activities for the year are mainly concentrated on the SBEU@Workplace visits.
3. We experience membership loss of 48 for the year.
4. We are targeting our efforts to represent non-Executive officers in AmBank (M) Bhd. We are now organising and targeting to represent clerical in RHB Insurance Bhd.
5. We are focusing on increasing the number of SS3 employees as provided for in the Collective Agreement. This would reduce instances where Banks are promoting Members to Officers without any executive functions.
6. The Workshop sought to make SBEU@Workplace visit more relevant and to focus on performance pay and organising issues. Branches are expected to take more accountability and to be very proactive in implementing the visits via a combination of physical, online and hybrid sessions. The Checklist and Report Form are further updated.
7. The Workshop reiterated the need to monitor closely the effectiveness of these Workplace visits.
8. SBEU's target is that all eligible employees must join the Union within 6 months from the date of employment. Towards this end, Branches must issue ORG-1 to these employees, if any. We will also recruit all contract, temporary and probationary staff.
9. The following are available in the CD ROM: ORG1, ORG4, ORG8, ORG9, Guidelines for organising non executive officers, Guidelines for Insurance Co Recruitment.

### SECTION 7 - ORGANISING 2024 - 2025

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### VALUE ADDED SERVICES

### INSURANCE

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10. SBEU manages three Insurance Schemes for Members, Bank employees and their families.
  - Group Multiple Benefits Insurance Scheme (GMBIS) with Great Eastern Life Assurance Ltd & AIA Insurance Mysia Bhd
  - General Insurance Scheme with The Pacific Insurance Malaysia Bhd & CHUBB Insurance Malaysia
  - Hospital & Surgical Insurance with Etiqa and AIA
11. Premium received for the year ending is \$2,338,002.00 (2,167,534.00) covering 3760 (3550) members & spouses & children participating for Great Eastern and \$242,250.50 (\$250,249.90) covering 386 (396) members for AIA. SBEU earns 5% commission of the premium with GEL and 10% with AIA. Commissions earned total \$116,900.10 (\$108,376.70). The increase is due to the successful promotion drive.
12. Total claims for the year is \$1,222,507.95 (\$850,905.27)
13. SBEU is an authorised agent for The Pacific & CHUBB Insurance to sell general insurance, earning agency commission. Premium collected for the year is \$422,474.08 (\$410,457.52). Claims total \$246,401.25 (\$131,869.53)
14. Our H & S Insurance for Families with AIA and ETIQA covers 535 (566), taking advantage of the \$816.00 reimbursement under the CA.
15. We are revising the Service Agreement on 3<sup>rd</sup> party management of employee medical benefits of banks to focus on service standards to ensure a satisfactory service and access of medical benefits.
16. We have improved our services and cleared most outstanding claims and discrepancies. The detailed workflow processes have helped to improve monitoring and management of the insurance operations.

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### **UNION YES RETREAT & TRAINING CENTRE @ SIAR LUNDU & RETREAT2 @ SERAPI, MATANG**

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17. The Union Yes Retreat & Training Centre at Siar Beach started operations on 1 May 2006 offering resort facilities in a Boutique and retreat environment. The Retreat 2 @ Serapi, Matang started its operation on January 2022 as a mountain retreat that complements Retreat1.
18. The Retreats are crucial to SBEU not only as a value added service to Members and a training facility for SBEU, but also contribute significantly to the dividend of SBEU's Benevolent Fund.
19. We will continue to invest in improvements, additions, maintenance pair and refurbishments to maintain our status as a destination of choice.
20. The Retreat remains the premier resort in Lundu and is popular with Government agencies, Corporates, NGOs and tourists. Members enjoy substantial discounts.
21. Responsibility for the financial performance of the Retreat rest with the CEO. Day to day operations is handled by a Service Manager at The Retreat and a Sales Manager at HQ. The Retreat currently employs 12(12) full time staff.
22. Retreat 1 achieved room occupancy of 74.86% (47.89%), operating profit of \$923,696.98 (\$473,487.00) on revenue of \$2,633,030.58 (\$1,690,187.00) for the year ending 31/3/2023. Retreat2 achieved room occupancy of 43.32% (40.29%), operating profit of \$79,845.39 (\$131,405.00) on revenue of \$294,761.59 (\$300,405.00).
23. We project a profit of \$769,849.00 (\$923,696.98) room occupancy 55.00% (47.89%) and gross sales of \$2,171,749.00 (\$2,633,030.78), for Retreat1 and Retreat 2 at a profit of \$107,694.00 (\$79,845.39) room occupancy of 40.03% (43.32%) and gross sales of \$279,044.00 (\$294,761.59) for the financial year ending 31/3/2024.

#### **SECTION 9 - RETREAT 2024 - 2025**

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## 27<sup>TH</sup> MANAGEMENT WORKSHOP

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21<sup>ST</sup> TO 23<sup>RD</sup> MARCH 2024

SBEU CONFERENCE ROOM BINTULU

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## WORKSHOP DOCUMENTATION

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### ACTIVITIES CARRIED OUT

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1. All the relevant Documents not in this Handbook are available in the Digital Media.
2. Officials are encouraged to move towards paperless way of doing things. Hopefully it will improve efficiency and productivity.
3. **Officials must ensure that they use the digital files of this handbook to update data for subsequent workshops to ensure integrity of presentations to provide meaningful comparisons. This will also maintain formats and documents settings.**