



Appendix 1:

Country Report:

BRUNEI DARUSSALAM

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ACRONYMS

BEED	Brunei Economic Development Board
CWBD	Council of Women of Brunei Darussalam
DARe	Darussalam Enterprise
EFS	Enterprise Facilitation Scheme
GDP	Gross domestic product
JAPeM	Department of Community Development in the Ministry of Culture Youth and Sports
MPRT	Ministry of Primary Resources and Tourism
MKM	Brunei Council on Social Welfare
SME	Small and medium enterprise
WBC	Women's Business Council

I COUNTRY PROFILE – STATISTICS



Brunei



GDP per capita (2015):

30,555 USD

High income



Annualised GDP Growth
(2011-2016):

-1.33%



Population (2016):

423,196



Adult Literacy Rate (2015):

97.2%

Population Age Structure



Percentage under international
poverty line (US \$1.90/day):

No data available



Urban population (2015):

77.2%



National poverty line:

None



Gini coefficient (2005):

0.413



Human Development Index
(2016):

0.865

Ranked 30/188

2 OVERVIEW OF COUNTRY AND SOCIAL NEEDS

2.1 Country overview

Brunei Darussalam is an Islamic state, with a land area of approximately 5,200 square kilometers (World Bank 2017a). The nation gained independence in 1984, and is ruled by a sultan who concurrently is the prime minister, the defense minister, the finance minister, and the minister of foreign affairs and trade (The Commonwealth 2017).

Brunei Darussalam has one of the most advanced economies in Southeast Asia and is classified as a high-income country (World Bank 2017a). In fact, it has one of the highest gross domestic product (GDP) per capita in the world. However, there has been growing concern that the economy is over-reliant on the oil and gas industry, as the industry accounts for 95 percent of Brunei's exports and oil prices are on the decline (Prusak 2016). To prevent further contraction of the nation's GDP, efforts have been made to diversify the economy through growing non-energy sectors and enhancing local capacities across industries (Oxford Business Group 2016). This presents opportunities for social entrepreneurs.

The Bruneian government aims to meet the lifelong basic needs of all Bruneians (Polsaram et al. 2011). Bruneians enjoy free healthcare, education, low-cost housing, and retirement pensions, and they pay no income tax (Malakunas 2004).

2.2 Social issues in the country

Poverty

While most Bruneians live comfortably, poverty still exists. Women living in poverty are particularly marginalized and face a greater threat of poverty later in life, because they typically have less employment experience and earn less than men (Hajah Sainah binti Haji Saim 2010). Poverty amongst the elderly is another concern because of the ageing population and weakening support from families (ibid.).

Youth unemployment

The country faces high levels of unemployment and economic and social exclusion amongst youths (Baharulalam 2014). The unemployment rate was 6.9 percent in 2014, which translates to about 14,100 unemployed individuals, however youth unemployment rate was much higher at 25.3 percent (Department of Economic Planning and Development and International Labor Organization 2014). The higher rate is caused by school dropouts, new graduates searching for full time employment, and individuals waiting for suitable offers (Hajah Sainah binti Haji Saim 2010). To date, unemployment benefits are nonexistent in Brunei Darussalam (ibid.).

2.3 Social issues tackled by social enterprises

Poverty

The Brunei Council on Social Welfare (MKM) wants to train the poor to start businesses. Poor women are one of the target groups, particularly divorcees, widows, mentally or physically challenged individuals, those burdened by debt, and victims of domestic violence (Borneo Bulletin 2015).

Youth unemployment

Unemployment, especially among youths, is a growing concern in Brunei Darussalam. Social enterprises are seen as a viable solution to this issue, as has been acknowledged by government officials (Karim 2011). The minister of energy and industry also mentioned that social enterprises can reduce public reliance on government funds, and more youths should consider becoming social entrepreneurs (Ak Md Khairuddin Pg Harun 2016).

2.4 Potential and economic value proxy

No relevant information found in research.

3 OVERVIEW OF SOCIAL ENTERPRISE SECTOR AND HISTORY

3.1 Overview

The social landscape in Brunei Darussalam is largely dominated by the government (Hajah Sainah binti Haji Saim 2010). The government re-affirmed its commitment to helping marginalized groups under its Vision 2035 (Morsid and Abdullah 2014).

One nongovernmental organization (NGO) that is particularly active in the social landscape is the Brunei Council on Social Welfare (MKM). MKM was created in 2009 to support the government's efforts on improving social welfare and to coordinate NGO activities (Majlis Kesejahteraan Masyarakat 2017). Moreover, MKM supports marginalized groups through economic empowerment programs such as their social enterprise program that trains these individuals to start their own microbusinesses (Borneo Bulletin 2015).

The current number of social enterprises is unknown, however, the total number of business establishments was recorded at 9,302 in 2008, while the number of micro enterprises and SMEs (small and medium enterprises) with a community, social, or personal service focus was recorded at 1,309 (Polsaram et al. 2011).

3.2 Timeline of major events

Year	Major Event
2015	The Annur Harapan Community Service Centre (Ray of Hope Centre) opened (Khai Zem Mat Sani 2015). It claims to be the first social enterprise in the country; however, given that there were 1,309 businesses with a service focus recorded in 2011 (Polsaram et al. 2011), this might not be accurate.
2017	The Young Southeast Asian Leaders Initiative (YSEALI) held two workshops in Brunei Darussalam, one about eco-entrepreneurship (U.S. Mission 2017) and one about social entrepreneurship (Norjidi 2017).

3.3 Government policies

Policy framework

To enhance economic growth, the Bruneian government has established a thirty-year national development plan called the Brunei Vision 2035 (e-Darussalam 2017). Of the eight strategies listed in the plan, the Local Business Development Strategy is most relevant to the growth of social enterprises.

The Local Business Development Strategy aims to develop SMEs and the competitive strength of entrepreneurs (Karim 2011). Moreover, the then Deputy Minister of Culture, Youth and Sports, Datin Paduka Hj Adina binti Hj Othman, noted that creating a conducive environment for social enterprises to grow is in line with improving “ease of doing business,” one of the plan’s main objectives (ibid.). Policies regarding SMEs are managed by the Ministry of Primary Resources and Tourism (MPRT) and the Brunei Economic Development Board (BEDB).

Legal framework

Brunei Darussalam has two main legal systems - the civil courts and the Sharia courts. Businesses in the country are required to comply with both the civil law and Islamic principles from the Sharia courts. Currently, the country does not have laws for specifically governing SMEs, therefore these enterprises comply with the civil and Sharia laws that govern general business conduct such as laws of monopoly, business registration, and trademark registration (Polsaram et al. 2011).

Entrepreneurs need to register their companies with the Registry of Companies and Business Names Division (ROCBN) of the Ministry of Finance. Companies with approvals from the Ministry of Finance will be issued a certificate of incorporation, the Memorandum of Articles of Association and Articles of Association. After that, the companies must file a return of allotment shares with the Revenue Division of the Ministry of Finance. Lastly, companies must contribute to the Employees Provident Fund (World Bank 2017).

Tax exemptions and incentives

Sole proprietorships and partnerships in Brunei Darussalam are not taxable; these legal entities do not pay capital gains taxes or taxes arising from the sale of capital assets (Bureau of Economic and Business Affairs 2016).

Under the Income Tax Act, newly incorporated companies are eligible for tax exemptions for the first 100,000 BND of the company's income for the first 3 years (BEDB 2014). This tax exemption is only applicable for businesses operating within the country.

Schemes to encourage consumption and investment in social enterprises

No information found in research.

Marks, labels, and certification

No information found in research.

4 ECOSYSTEM

The support ecosystem is immature. There are no players in many categories.

Categories of Ecosystem Players	List of Organizations
1. Policy Makers	Ministry of Primary Resources and Tourism (MPRT) Brunei Economic Development Board (BEDB) JAPEM (Department of Community Development in the Ministry of Culture Youth and Sports)
2. Professional and Support Services Providers	None found in research.
3. Capacity Builders a) Incubator/Accelerators	Brunei Council on Social Welfare (MKM) Women's Business Council (WBC) Council of Women of Brunei Darussalam (CWBD)
b) Educators of Social Entrepreneurship	Young Southeast Asian Leaders Initiative (YSEALI)
c) Facilitators of Learning and Exchange Platforms for Social Enterprises	None found in research that are dedicated to social enterprises.

4. Research Institutes	None found in research.
5. Network Providers	None found in research.
6. Fund Providers	Bank Islam Brunei Darussalam Darussalam Enterprise (DARe) JAPEM
7. Competition Organizers	None found in research.

5 SOCIAL ENTERPRISES

5.1 Sector of activities

No information found in research.

5.2 Beneficiaries

No information found in research.

5.3 Geographical reach, urban/rural

No information found in research.

5.4 Types of social enterprises

According to the Cottage Industry and Cooperatives Division of the Ministry of Energy and Industry, there are 161 cooperatives registered in the country, although only 69 are active (Ministry of Energy and Industry 2017).

5.5 Revenue stream and markets

Cooperatives in Brunei Darussalam have been encouraged by the Darussalam Enterprise (DARe), a statutory board in the country, to diversify their businesses and generate income from projects involving foreign direct investment. DARe has launched the Industry Business Academy program to help cooperatives diversify their income streams and generate sustainable business models (The Brunei Times 2016).

5.6 Legal forms

Businesses can register with the Registrar of Companies and Business Names as sole-proprietorships, partnerships, or companies (Ministry of Finance 2017). The types of

permitted companies include private companies (Sendirian Berhad), public companies (Berhad), and branches of foreign companies (Polsaram et al. 2011).

5.7 Business life cycle

No information found in research.

5.8 Size of social enterprises (by number of staff, financial revenue, and reach)

No information found in research.

5.9 Social finance

Islamic microfinance

Unlike traditional microfinance, Islamic microfinance complies with the Shariah law. JAPEM created the Perkasa Program, a microfinancing program that provides loans to poorer communities so they can start up their own businesses. The amount of loans provided varies according to business plans and, in compliance with Sharia law, the loans are interest-free and do not require collaterals or guarantors (Morsid and Abdullah 2014).

6 CHALLENGES AND OPPORTUNITIES

6.1 Challenges

Lack of entrepreneurial culture

Due to the abundance of secure jobs in government and in the oil and gas industry, many Bruneians are unwilling to start businesses, or are discouraged from doing so by the people around them (Low and Sajnani 2015). This limits the number of people willing to start social enterprises.

Many social needs met

Brunei's government meets most social needs. Therefore, many entrepreneurs may be more motivated to set up purely for-profit businesses rather than social enterprises.

6.2 Opportunities

Islamic finance

The Islamic finance sector in Brunei Darussalam is growing (Kon 2017). Because Islamic finance emphasizes corporate social responsibility in the disbursement of funds, this can increase the ability of social enterprises to tap into this source of private sector funding.

Growing recognition of social enterprises

There has been growing recognition by government officials that social enterprises are key to solving many social issues in Brunei Darussalam (Karim 2011). Events and talks to promote social entrepreneurship have also been organized in the country.

Push for diversified economy

Brunei's economy is diversifying. For example, tourist numbers show strong growth. Therefore, there are new economic opportunities for enterprises, for example in ecotourism.

High income level

Although the domestic market is very small, the high income and education levels in Brunei Darussalam create demand for a wide range of products. Consumers may be willing to pay slightly higher prices for products with a positive social impact.

7. RECOMMENDATIONS

Due to the paucity of research on Brunei's social enterprises sector, it is difficult to make extensive recommendations. However, given the high involvement of the government in Bruneian society and economy, there is scope for the government to be more involved in encouraging and developing the sector through policy support, seeding investment in social enterprises, and introducing social entrepreneurship curriculum to the education system.

ANNEX I: MAIN PLAYERS IN THE SOCIAL ENTERPRISE ECOSYSTEM

The following descriptions of the organizations are quoted from their websites and/or other indicated sources. The players are grouped according to types of ecosystem players.

I. Policy Makers

Ministry of Primary Resources and Tourism

<http://www.asean.org/storage/images/documents/SME%20Policies%20in%204%20ASEAN%20Countries%20-%20Brunei%20Darussalam.pdf>

The Ministry of Primary Resources and Tourism (MPRT) is responsible for diversifying and growing the economy by developing productive industries such as the SME sector. The MPRT offers financial aid, infrastructure, training, incentives, and other facilities to enterprises to help them become more competitive. Under the MPRT, the Entrepreneurial Development Center (EDC) is the core agency established to grow SMEs.

Brunei Economic Development Board

<http://www.we-apec.com/directory/brunei-economic-development-board>

The Brunei Economic Development Board (BEDB) is dedicated to growing the country's economy by attracting investments, nurturing local businesses, improving innovation and research and development, and delivering infrastructure projects. The BEDB provides enterprises with guidance on the business environment in the country, how to start up a business, and the available government financing schemes. The BEDB also supports initiatives to grow the enterprise ecosystem, such as incubation facilities, grants, funds, and centers for research and development.

2. Capacity Builders

Brunei Council on Social Welfare

<http://www.mknbrunei.com/aboutus>

Formed in 2009 to assist the government in their social welfare efforts, the Brunei Council on Social Welfare (MKM) is a nongovernmental organization (NGO) created to address social issues within Brunei and coordinate NGO efforts (Majlis Kesejahteraan Masyarakat 2017). MKM is also a social enterprise advocate, and members of the council have attended social enterprise events to share ideas and showcase its products and services. For example, MKM staff participated in the Social Enterprise Marketplace organized by AirAsia Foundation in Kuala Lumpur in 2015 (Borneo Bulletin 2015). MKM also conducts skills training and entrepreneur workshops for marginal groups, such as vulnerable women, to empower them to start their own microbusinesses (Borneo Bulletin 2015.)

Women's Business Council

<http://www.we-apec.com/directory/brunei-darussalam-women%E2%80%99s-business-council>

The Women's Business Council (WBC) was created in 2000 to support economic growth and female-owned businesses (Asia-Pacific Economic Cooperation 2017c). The WBC also established a social enterprise program for youth to that provides business skills training, as well as a platform for networking with female entrepreneurs around the globe, and a program to match them to various businesses (*ibid.*). The WBC also contributed to growing the social enterprise ecosystem through identifying potential sources of funding and had plans for programs that encourage corporates to offer support to social enterprises (Hakeem 2013).

Council of Women of Brunei Darussalam

<http://www.we-apec.com/directory/council-women-brunei-darussalam>

The Council of Women of Brunei Darussalam (CWBD) empowers women in the economy and is the main national body representing Bruneian women (ASEAN 2015). The CWBD's Committee on Business and Entrepreneurship, in particular, supports female entrepreneurs and hosts events on social entrepreneurship (Asia-Pacific Economic Cooperation 2017a).

3. Fund Providers

Bank Islam Brunei Darussalam

<http://www.asean-sme-academy.org/resource/bank-islam-brunei-darussalam-enterprise-facilitation-scheme/>

Bank Islam Brunei Darussalam provides grants worth up to 5 million BND to SMEs through financing schemes such as the Enterprise Facilitation Scheme (EFS). The EFS was created to help SMEs start up and also maintain business operations through measures such as purchasing equipment, funding projects, or increasing working capital (ASEAN SME Academy 2017).

Darussalam Enterprise

<http://www.dare.gov.bn/sitepages/Functions%20and%20Services.aspx>.

A statutory body dedicated to supporting the growth of business enterprises in the country, Darussalam Enterprise provides funding, training programs, infrastructure assistance, and other business services to enterprises and promote the market access of the SME products and services (Darussalam Enterprise 2017).

Department of Community Development (JAPEM)

<http://www.japem.gov.bn/Themed/english/services/services.htm>

A department in the Ministry of Youth and Culture, JAPEM is an Islamic microfinance institution. Among its other activities, it has launched the Perkasa Program to help alleviate poverty in Brunei Darussalam (Morsid and Abdullah 2014). JAPEM also offers a range of services for marginal communities such as women, children, and people with special needs.

ANNEX 2: TYPES OF LEGAL ENTITIES

Types of companies recognized under the laws of Brunei Darussalam

Legal Entity	Description
Sole-Proprietorship	Businesses owned by a single individual
Partnership	Businesses owned by two or more partners
Private Company (Sendirian Berhad)	Legal entity where no minimum share capital is required, and non-citizens or permanent residents can be shareholders.
Public Company (Berhad)	Legal entity where no minimum share capital is required, however at least half of the shareholders must be citizens or permanent residents.
Branch of Foreign Company	Legal entity formed from external company, and no minimum share capital is required.

Sources: Ministry of Finance 2017; Polsaram et al. 2011.

ANNEX 3: PROMINENT SOCIAL ENTERPRISES

This annex provides examples of the range of social enterprises operating in Brunei Darussalam.

Example 1: Annur Harapan Community Service Centre (Ray of Hope Centre)

The Annur Harapan Community Service Centre is a social enterprise committed to eradicating poverty in Brunei Darussalam (Khai Zem Mat Sani 2015). In addition to organizing charity events, the center also delivers a variety of services such as mentoring and legal advice. It also seeks to address the needs of marginalized groups including physically and mentally handicapped individuals, the elderly, single parents, and ex-convicts (Khai Zem Mat Sani 2015).

Example 2: Borneo Guide

Borneo Guide works to foster cultural awareness and advocates for environmental and economic sustainability through community-based ecotourism projects (Impact Connect 2017a). In partnership with local villagers, Borneo Guide provides funding, planning and management expertise for various projects while the villagers contribute manpower and cultural expertise (Norjidi 2016). One successful example is the Sumbiling Eco Village (SEV) project which allows tourists to experience living close to nature like the locals. In addition to creating a source of income for the villagers, it also helps strengthen environmental conservation efforts (Impact Connect 2017a).

Example 3: Green Brunei

Green Brunei, founded in 2012, promotes environmental sustainability (Green Brunei 2017). The social enterprise has a team of 20 volunteers. Its programming targets youths, engaging them through leadership camps, field trips, tree plantings, recycling programs, and talks (Impact Connect 2017b). In a 2010 partnership with Envisage Singapore, Green Brunei organized an eco-socio entrepreneurship seminar. Facilitators guide youth participants in exploring how they could create and lead their own environmental programs (Norjidi 2013). Green Brunei's founder, Khairunnisa Ash'ari, was the first Bruneian to be awarded the Queen's Young Leaders Award (The Brunei Times 2015).

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Some figures have been rounded to two decimal places.

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GDP growth 2012–2016 (annualized)	Adapted from World Bank. 2017. "GDP per capita (Constant 2010 US\$)". http://data.worldbank.org/indicator/NY.GDP.MKTP.KD . Last accessed July 26, 2017.
Population	World Bank. 2017. "Population (total)". http://data.worldbank.org/indicator/SP.POP.TOTL . Last accessed July 26, 2017.
Population age structure	ASEAN Stats. 2016. <i>ASEAN Community in Brief 2016</i> .
Percentage of population living in urban areas	World Bank. 2017. "Urban Population (% of total)". http://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS . Last accessed July 26, 2017.
Adult literacy rate	ASEAN Stats. 2016. <i>ASEAN Statistical Leaflet Selected Key Indicators 2016</i> .
Human Development Index	United Nations Development Program. 2016. Human Development Reports. http://hdr.undp.org/en/composite/HDI . Last accessed July 26, 2017.
Gini coefficient	ASEAN Stats. 2014. <i>ASEAN Community in Brief 2013</i> .

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