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BIBD EMPOWERS FUTURE ENTREPRENEURS WITH REAL-WORLD BUSINESS INSIGHTS

17 September 2026 - Bank Islam Brunei Darussalam (BIBD) today hosted students from the School of Business of Politeknik Brunei for an interactive MSME engagement session aimed at equipping the next generation of entrepreneurs and business leaders with practical industry knowledge, entrepreneurial mindsets and real-world insights needed to navigate the future business landscape.

Held at PGGMB Building, the session brought together fifty students from final-year Diploma in Entrepreneurship & Marketing Strategies, representatives from BIBD's MSME Division and an industry practitioner to bridge the gap between academic learning and real-world business experience. The programme provided students with valuable exposure to the opportunities, challenges and decision-making processes involved in building and growing a successful enterprise.

Through the engagement, students were introduced to the various initiatives, solutions and opportunities provided by BIBD to support entrepreneurs at different stages of their business journey, from identifying viable business opportunities and understanding customer needs to accessing banking solutions, digital services, market access opportunities and financing as their businesses grow.

The first session was delivered by Muhammad Syakir bin Haji Aidil Bahrin, MSME Relationship Officer, MSME Division, BIBD, who provided an overview of BIBD's support for entrepreneurs and MSMEs. Students were introduced to business banking solutions including the MSME Account and digital services such as BizNet and QuickPay, alongside financing support and opportunities for businesses to gain greater market exposure through BIBD-led initiatives.

The session also highlighted how the needs of entrepreneurs evolve as their businesses progress, and how BIBD works with MSMEs across different stages of development, from establishing their operations to pursuing further expansion.

Providing an entrepreneur's perspective, Anderson Tan, General Manager of Happy Tails Veterinary Clinic, shared his personal journey of establishing and growing his business, including the challenges encountered along the way and lessons gained from managing a developing enterprise.

He also shared practical insights on business growth, financing and his experience engaging with BIBD, providing students with a first-hand perspective on how access to financial support, strategic planning and perseverance can help businesses realise their growth ambitions.

The programme concluded with a session led by Muhammad Isa Liew bin DSS Dr Hj Mohd. Amin Liew, Head of MSME Division, BIBD, focusing on customer and product selection as fundamental considerations for business success.

The discussion introduced a practical framework for evaluating whether a product or service addresses a genuine customer need and has the potential to develop into a sustainable business proposition. Students were encouraged to consider key questions such as who their target customers are, what value their product or service provides, and what differentiates their offering within the market.

“Entrepreneurship is not simply about having a product or an idea. A strong business starts with understanding who you want to serve, what your customers genuinely need and whether your product or service can create meaningful value for them. The most successful businesses solve real problems, remain adaptable and continuously evolve alongside their customers,” said Muhammad Isa.

The programme also included an interactive question-and-answer and networking session, providing students with the opportunity to engage directly with the speakers, seek advice and gain deeper insights into the realities of entrepreneurship and business ownership.

Through initiatives such as this, BIBD continues to invest in the development of Brunei Darussalam's future entrepreneurs by helping students gain practical knowledge, industry exposure and a deeper understanding of the entrepreneurial journey. By connecting education with industry, BIBD aims to equip young Bruneians with the confidence, skills and perspectives required to transform innovative ideas into sustainable businesses, contribute to economic diversification and create future opportunities for themselves and their communities.

The engagement reflects BIBD's broader commitment to strengthening Brunei Darussalam's MSME ecosystem through a combination of financial solutions, digital enablement, entrepreneurship development and market access opportunities. By fostering greater awareness of entrepreneurship among students before they enter the workforce, BIBD seeks to inspire more young Bruneians to pursue innovation, enterprise and value creation as viable pathways for the future.

Such engagements also contribute towards the broader aspirations of Wawasan Brunei 2035, particularly in developing a highly skilled, educated and productive population while encouraging entrepreneurship, economic participation and the continued growth of a dynamic, resilient and diversified economy.

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About BIBD:

BIBD is Brunei's largest Islamic financial institution, managing assets of over B\$11 billion and serving more than 345,000 customers through 14 branches across all four districts. Headquartered in Bandar Seri Begawan, BIBD operates under the ethos of being "Bruneian at Heart", guided by the principles of Maqasid Shariah to deliver Shariah-compliant, customer-centric financial solutions.

Through the BIBD Group Sustainability Framework, the Bank is committed to driving environmental and social progress while aligning with national goals such as Brunei Vision 2035. BIBD's community-focused initiatives reinforce its role as a key partner in the nation's development and prosperity.

Since 2015, BIBD has maintained an A- (Stable) credit rating from S&P Global and holds ISO 9001:2015 and ISO22301:2019 certification. The Bank has been recognised as the Strongest Bank in Brunei by The Asian Banker (2016-2024), Best Retail Bank (2013-2022), The Banker's Bank of the Year (2023), and Global Finance's Safest Bank in Brunei (2023), among other accolades.

For more information, please visit www.bibd.com.bn

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