

GUIDE ON GOVERNMENT AND FINANCIAL INSTITUTION INCENTIVES FOR ENTERPRISES AND MANUFACTURERS IN MALAYSIA

No.	Strategies/Programme	Criteria	Implementation Date	Application Procedure	Remarks/Contact
a.	Business Start-Ups / Business Operation				
1.	Business Financing Scheme (SPiM) a) Scope i. Revolving capital ii. Purchase of machinery and equipment iii. Renovation of business premises b) Financing Limit i. Sole Proprietorship / Partnership: RM250,000.00 ii. Private Limited (Sdn. Bhd): RM500,000.00	a) Malaysian citizen and Bumiputera b) Aged between 18-60 years c) Have gained enough experience / knowledge in the ventured business d) Have a valid business registration (SSM) e) Operate in a business premise f) Have a license / permit / letter of authorization from the local authority (PBT) g) Operate a full-time business h) Have been operating the business for at least six (6) months i) Engaged in a syariah compliance business j) Not a MARA blacklisted individual k) Pass the psychometric test (with a score of 55% and above) l) Able to contribute own capital of not less than 10% of the project cost	On-going	https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx	Email: infobpn@mara.gov.my informasi@mara.gov.my
2.	Youth/MARA Educational Institution Graduate Entrepreneur Programme (PUTRA) a) Scope i. Revolving capital ii. Purchase of machinery and equipment b) Financing Limit: RM10,000	General Terms a) Malaysian citizen and Bumiputera b) Aged between 18-40 years c) Have a valid business registration (SSM) d) Operate in a business premise (except for online business) e) Have a license / permit / letter of authorization from the local authority (PBT) f) Operate a full-time business g) Engaged in a syariah compliance business h) Not a MARA blacklisted individual i) Have never obtained any MARA financial facility Specific Terms a) Young entrepreneurs who have been progressively running the	On-going	https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx	Email: infobpn@mara.gov.my informasi@mara.gov.my

		<ul style="list-style-type: none"> business for not less than three (3) months b) MARA Education Institution (IPMA) students who are undergoing industrial training or incubator programme at IPMA c) IPMA graduates 			
3.	<p>Financing Scheme for IPMA Graduates (SEMAi)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Revolving capital ii. Purchase of machinery and equipment iii. Renovation of business premises <p>b) Financing Limit</p> <ul style="list-style-type: none"> i. Minimum: RM10,000 ii. Maximum: RM50,000 	<p>Basic Terms</p> <ul style="list-style-type: none"> a) Malaysian citizen and Bumiputera b) Aged between 18-60 years c) Have a valid business registration (SSM) d) Operate in a business premise e) Have a license / permit / letter of authorization from the local authority (PBT) f) Operate a full-time business g) Engaged in a syariah compliance business h) Not a MARA blacklisted individual i) Pass the psychometric test (with a score of 55% and above) <p>Specific Terms</p> <ul style="list-style-type: none"> a) IPMA graduates b) Have obtained a letter of support from the previous IPMA Management Office c) Plan to start or upgrade a business in a field related or similar to the courses taken in IPMA; Or d) Currently operating a business in other fields for at least six (6) months 	On-going	https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx	Email: infobpn@mara.gov.my informasi@mara.gov.my
4.	<p>Special Business Financing Scheme for Women (DanaNITA)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Revolving capital ii. Purchase of machinery and equipment <p>b) Financing Limit: RM150,000</p>	<p>Basic Terms</p> <ul style="list-style-type: none"> a) Malaysian citizen and Bumiputera b) Aged between 18-60 years old. c) Have gained enough experience/knowledge in the ventured business d) Possess a valid business registration of Companies Commission Malaysia (CCM) or Suruhanjaya Syarikat Malaysia (SSM) 	On-going	https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx	Email: infobpn@mara.gov.my informasi@mara.gov.my

		<ul style="list-style-type: none"> e) Operate in business premises (except for online businesses) f) Have a license/permit/letter of authorization from the local authority (PBT) g) Operate a full-time business h) Have been operating the business for at least six (6) months i) Possess active savings account for at least six (6) months j) Engaged in a Syariah compliance business k) Not a MARA blacklisted individual <p>The flexibility of Conditions:</p> <ul style="list-style-type: none"> a) 51% of shareholders must be of women majority b) Registered under the Companies Commission Malaysia (SSM)/ Possess valid licenses (applicable in Sabah and Sarawak for financing of RM50,000 and below) c) Exempted from permit / letter of authorization from the local authority (PBT) for financing of RM50,000 and below d) Exempted from renovation quotation / Purchase of Machinery & Equipment for financing of RM50,000.00 and below e) Bank Account Statement for a period of three (3) months (Online statement is accepted) f) Grace period of repayment up to 12 months 			
5.	<p>Technical Entrepreneur Development Programme (PUTEK)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Revolving capital (new application / entrepreneur only) ii. Purchase of machinery and equipment inclusive of 60% financing and 40% grants (for good creditors) 	<p>Basic Terms</p> <ul style="list-style-type: none"> a) Malaysian citizen and Bumiputera b) Aged between 18-60 years c) Have a valid business registration (SSM) d) Operate in a business site / premise / workshop 	On-going	https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx	<p>Email:</p> <p>infobpn@mara.gov.my</p> <p>informasi@mara.gov.my</p>

	<p>b) Financing Limit</p> <p>i. Purchase of machinery and equipment:</p> <ul style="list-style-type: none"> • Minimum: RM3,000 • Maximum: RM500,000 <p>ii. Revolving capital:</p> <ul style="list-style-type: none"> • 3 months @ 20% of machine and equipment financing approval with a maximum of RM50,000 or whichever is lower 	<p>e) Have a license / permit / letter of authorization from the local authority (PBT)</p> <p>f) Operate a full-time business</p> <p>g) Have been operating the business for at least six (6) months but not more than five (5) years</p> <p>h) Engaged in a syariah compliance business</p> <p>i) Not a MARA blacklisted individual</p> <p>Specific Terms</p> <p>a) Have a Degree / Diploma / Certificate in technical skills from IPMA / public or private technical institutions</p>			
6.	<p>MARA Entrepreneur Guarantee Scheme (SJUM)</p> <p>a) Scope</p> <p>i. Revolving / working capital</p> <p>ii. Purchase of assets</p> <p>iii. Project / contract financing</p> <p>b) Financing Limit: RM2,000,000</p>	<p>Basic Terms</p> <p>a) Bumiputera companies with Private Limited (Sdn. Bhd.) status:</p> <ul style="list-style-type: none"> • Have been in operation for at least two (2) years • Have an Audited Financial Report and been gaining profit for two (2) consecutive • Paid-up capital is at least twenty percent (20%) of the total bank facilities <p>b) Bumiputera companies with partnership and sole proprietorship status:</p> <ul style="list-style-type: none"> • Have been in operation for at least three (3) years • Have an Audited Financial Report and been gaining profit for two (2) consecutive years • Bank statement for the last six (6) months • Minimum sales of RM500,000 per annum <p>c) A satisfactory company credit status based on the CCRIS / RAM / CTOS reports</p> <p>d) Engaged in a syariah compliance business</p>	On-going	<p>https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx</p>	<p>Email:</p> <p>infobpn@mara.gov.my</p> <p>informasi@mara.gov.my</p>

		e) Meet the requirements set by the panel bank			
7.	Soft Financing Scheme for Small & Medium Enterprises (SFSME) a) Scope: <ol style="list-style-type: none"> Commercial Property Machinery & Equipment IT Hardware & Software Working Capital b) Financing amount: RM50,000 – RM5,000,000 <ol style="list-style-type: none"> Financing rate 4.0% per annum Margin of financing: up to 90% 	<ol style="list-style-type: none"> At least 60% equity held by Malaysians Registered with SSM In operation for more than 6 months SMEs in Manufacturing and Services sectors (excluding financial and insurance services) 	On-going	Refer to MIDF: http://www.midf.com.my/	Malaysian Industrial Development Finance Level 15, Menara MIDF 82, Jalan Raja Chulan 50200 Kuala Lumpur Tel: 603-2173 8888 Website: http://www.midf.com.my/ More info: https://www.growyourbusiness.com.my/financing/small-medium-enterprises
8.	Business Accelerator Programme (BAP 3.0) a) Scope: <ol style="list-style-type: none"> Integrated assistance: Programme aimed to enhance the capabilities of small and medium enterprises (SMEs) through business advisory services and financial support. This programme supports a wide range of capability building initiatives to assist SMEs to grow and expand their businesses locally and globally. Type of assistances: <ul style="list-style-type: none"> Matching Grant Soft Loan: BAP 3.0 Modal Kerja@BAP 	<ol style="list-style-type: none"> Undergo SME Status Certification Fulfil SME Definition Annual sales turnover exceeds RM300k per year At Least 60% local equity Valid Business Premises Licenses from Local Authorities At least 6 months in operations Undergone or willing to undergo SCORE / MSCORE assessment 	New application for BAP 3.0 will remain closed until further notice	Refer to SME Corp: https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-09-53-14/business-accelerator-programme-bap-3-0	Email: urusetia_bap@smecorp.gov.my SME Corporation Malaysia Level 4, SME 1, Block B Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur Info Line: 1300-30-6000 Fax: 03-2775 6001
8.1	Business Accelerator Programme (BAP 3.0) – Matching Grant a) Scope: <ol style="list-style-type: none"> Certification and Quality Management System Packaging Branding Development and Promotion Productivity and automation 	<ol style="list-style-type: none"> Undergo SME Status Certification Financing is based on single business entity Fulfil SME Definition Annual sales turnover exceeds RM300k per year At Least 60% local equity Valid Business Premises Licenses from Local Authorities 	New application for BAP 3.0 will remain closed until further notice	Refer to SME Corp: https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-09-53-14/business-accelerator-programme-bap-3-0	Email: urusetia_bap@smecorp.gov.my SME Corporation Malaysia Level 4, SME 1, Block B Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur Info Line: 1300-30-6000 Fax: 03-2775 6001

	<p>v. Online applications, e-commerce, ICT applications</p> <p>b) Financing amount:</p> <p>i. 50% of total approved cost (amount of financing to be determined by SME Corp)</p> <p>ii. Maximum amount of RM400,000</p> <p>iii. Reimbursement basis</p>	<p>g) At least 6 months in operations</p> <p>h) Undergone or willing to undergo SCORE / MSCORE assessment</p> <p>Priority Criteria:</p> <ul style="list-style-type: none"> • A business taxpayer • A minimum paid-up capital of RM30,000.00 • Cash at banks at least 20% of project value • Ratio of local workers: foreigner workers at least 70:30 • Projects with high value added/ contribution to increased productivity 			
8.2	<p>Soft Loan BAP 3.0</p> <p>a) Scope:</p> <p>i. Fixed Asset</p> <p>ii. Working Capital</p> <p>b) Financing amount:</p> <p>i. Minimum: RM50,000</p> <p>ii. Maximum: RM1,000,000</p> <p>iii. Profit rate: 4.0% per annum</p> <p>Margin of Financing</p> <ul style="list-style-type: none"> • Fixed Asset Up to 90% • Working Capital Up to 90% <p>Financing Tenure:</p> <p>Fixed Asset: Up to 10 years, inclusive of grace period up to 24 months</p> <p>Working Capital: Up to 7 years, inclusive of grace period up to 12 months</p> <p>Collateral</p> <ul style="list-style-type: none"> • Fixed asset to be financed • Minimum 10% cash collateral for working capital financing • Joint and several guarantees of directors/shareholders 	<p>a) SMEs incorporated under Companies Act</p> <p>b) SME Corp's SCORE 2 or higher</p> <p>c) The Company is at least 60% owned by a Malaysian</p> <p>d) Large enterprise ownership of not more than 20%</p> <p>e) Valid business (business license from local authority, valid business premise)</p> <p>f) Full time business operator</p> <p>g) The Company has been in operations for at least 6 months</p>	<p>New application for BAP 3.0 will remain closed until further notice</p>	<p>Refer SME Bank</p>	<p>SME Bank:</p> <p>Tel: +603 2615 2020</p> <p>Fax: +603 2698 1748</p> <p>Contact Centre: +603 2603 7700</p>

8.3	<p>Modal Kerja@BAP</p> <p>a) Scope: Fixed working capital to cover 6 months fixed overhead cost.</p> <p>b) Financing Amount:</p> <ul style="list-style-type: none"> • Minimum: RM50,000 • Maximum: RM500,000 <p>Financing Concept: Commodity Murabahah Term Financing-i (CMTF-i)</p> <p>Margin of Financing: Up to 100%</p> <p>Financing Tenure: Up to 7 years, inclusive of grace/moratorium period up to 12 months</p>	<p>a) SMEs as defined by National Entrepreneur and SME Development Council (NESDC)</p> <p>b) The Company is at least 60% owned by a Malaysian</p> <p>c) Large enterprise ownership of not more than 20%</p> <p>d) Registered with the SSM, authorities/district offices (in Sabah and Sarawak) or statutory bodies for professional service providers</p> <p>e) Full time business operator</p> <p>f) The Company has been in operations for at least 6 months</p> <p>g) SCORE evaluation shall be conducted within six (6) months after the financing is approved</p>	<p>New application for BAP 3.0 will remain closed until further notice</p>	<p>Refer SME Bank</p>	<p>SME Bank:</p> <p>Tel: +603 2615 2020</p> <p>Fax: +603 2698 1748</p> <p>Contact Centre: +603 2603 7700</p>
8.4	<p>MSME Digital Financing@BAP</p> <p>a) Scope</p> <p>i. Working capital for operating expenditure purpose (e.g. purchase of inventory / raw material etc.)</p> <p>ii. Financing for business improvement purpose for:</p> <ul style="list-style-type: none"> • Purchase of machinery & equipment • System, eCommerce, e-Payment and ICT applications • Packaging and Product Packaging • Advertising and Promotion • Certification & Quality Management System <p>b) Financing Limit</p> <p>i. Minimum: RM50,000</p> <p>ii. Maximum: RM100,000</p>	<p>a) SME Status Certified</p> <p>b) Registered under Companies Commission Malaysia (SSM)</p> <p>c) The company is at least 60% owned by Malaysian</p> <p>d) The company have been in operations for at least 6 months</p> <p>e) Committed to undergo SCORE/ M-CORE assessment</p>	<p>On-going</p>	<p>https://smecorp.microleapasia.com/</p>	<p>SME Corp:</p> <p>Tel: +603 7954 0002 / 1212 / 2000</p> <p>Whatsapp Hotline: +6011 5917 1212 (9am – 5pm)</p> <p>Email: hello@microleapasia.com</p>
9.	<p>Programme for Enhancement of Strategic Industry and High Growth Enterprise (PRESTIGE) – Matching grant</p> <p>a) Scope</p>	<p>Refer SME Corp</p>	<p>On-going</p>	<p>Refer SME Corp:</p> <p>https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-09-53-14/prestige</p>	<p>SME Corp:</p> <p>1. Mr. Azmil Sukri, azmil@smecorp.gov.my / Tel : 03-27756179</p>

	<ul style="list-style-type: none"> i. Product and Process improvement ii. Production prototypes and standards iii. Product testing and validation iv. Compliance and regulatory certification v. Quality Management System and Manufacturing/ Enterprise Resource Planning (MRP/ERP) vi. Marketing and promotional activities <p>b) Financing Limit: RM500,000</p>				<p>2. Ms. Saidatul Farrah Muhammad Johar, saidatul.farrah@smecorp.gov.my / Tel : 03-2775 6242</p>
10.	<p>Inclusive SME Ecosystem (I-SEE) - Grant</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Intellectual property protection including prior art search ii. Concept design and prototype development iii. Production prototypes and standards iv. Product testing and validation v. Compliance and regulatory certification <p>b) Financing Limit: RM200,000</p>	Refer SME Corp	On-going	<p>Refer SME Corp: https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-09-53-14/inclusive-sme-ecosystem-i-see</p>	<p>SME Corp:</p> <ul style="list-style-type: none"> 1. Ms. Haniza Zainul Abidin, haniza@smecorp.gov.my / Tel: 03-2775 6294 2. Mr. Mohammed Zulfikar Ibni Mohamed Hazri, mohamed.zulfikar@smecorp.gov.my / Tel: 03-2775 6281
11.	<p>SME Revitalisation Financing (SMERF)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Working Capital ii. Asset financing i.e. Purchase of Machinery / Equipment / Commercial Motor Vehicle / ICT Hardware / Software <p>b) Financing Limit</p> <ul style="list-style-type: none"> iii. Minimum: RM50,000 iv. Maximum: RM250,000 	<p>Companies incorporated in Malaysia and:</p> <ul style="list-style-type: none"> a) SMEs as defined and endorsed by the National Entrepreneur and SME Development Council (NESDC), as amended from time to time, which shall include all micro, small and medium sized business entities duly registered with Suruhanjaya Syarikat Malaysia (SSM), authorities, district officers (Sabah or Sarawak) or statutory bodies for professional service providers bodies b) With at least sixty per cent (60%) equity held by Malaysians c) Possess valid business license. However, exclusion can be considered 	On-going	<p>https://biz.financing.growyourbusiness.midf.com.my/jaccess/m/</p>	<p>Refer MIDF: https://www.growyourbusiness.com.my/financing/sme-revitalisation-financing</p>

		<p>on case-to-case basis, subject to approval</p> <p>d) Must have viable proposal</p> <p>e) Start-up company must be in operation for more than 6 months</p> <p>Note: MSME Status is not a prerequisite. MIDF will channel the details of approved applications to SME Corp. Malaysia for the MSME Status registration.</p> <p>To proceed with your application, you must fulfil the following criteria:</p> <p>a) Annual Sales or Turnover more than RM200,000</p> <p>b) The company must be at least 51% owned by Malaysian</p>			
12.	<p>Young Entrepreneur Fund 2.0 (YEF 2.0) Financing</p> <p>a) Scope:</p> <p>i. Plant/machinery/equipment acquisitions</p> <p>ii. Building acquisitions and / or renovations</p> <p>iii. Working Capital requirements including financing of guarantee fee, documentation and stamp duty fees, and Takaful contribution (if applicable)</p> <p>b) Financing amount:</p> <p>i. Minimum: RM100,000</p> <p>ii. Maximum: RM1,000,000</p>	<p>a) Malaysian young entrepreneurs between 21 - 40 years of age from date of application and owning a business.</p> <p>b) Micro, small and medium enterprises (MSMEs) as defined by SME Corp.</p> <p>c) Registered with Suruhanjaya Syarikat Malaysia (SSM), or authorities/district offices (for Sabah and Sarawak), or statutory bodies for professional service providers.</p> <p>d) For a partnership firm or a Sdn Bhd company, the youth applicant must hold majority shares of >51% and is the key decision maker.</p> <p>e) Minimum possession of entrepreneurship/vocational certificate.</p> <p>f) Those without above could be considered through undergoing entrepreneurship training by CEDAR.</p> <p>g) The Company has been in operation for at least two (2) years.*</p> <p>*This requirement is waived for start-up companies under Umbrella SME Bank.</p>	On-going	<ul style="list-style-type: none"> • Financing applications can be submitted manually at any nearby SME Bank branch or online at the SME Bank link • The list of required supporting documents is as below: <ul style="list-style-type: none"> i. Document Checklist ii. Application form iii. Self-Declaration Form iv. Business license v. Business Registration Form (Form 9, 24, 44 & 49) vi. Company Memorandum & Articles (M&A). vii. Copy of Business License/other relevant certificates viii. Background of the Company/Shareholders/Directors/Key Management ix. Audited Financial Statements (latest for 3 years) x. Latest Bank Statement (6 months) xi. Other supporting documents required by the Bank from time to time 	For more information please refer to the YEF 2.0 FAQ .

13.	<p>Lestari Bumi Financing Scheme (LBF)</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Asset acquisition ii. Working capital <p>b) Financing amount:</p> <ul style="list-style-type: none"> i. Minimum: RM100,000 ii. Maximum: RM750,000 	<p>For more information on the criteria, please consult the nearest SME Bank branch or call 03-2603 7700.</p>	<p>On-going</p>	<p>For more information on how to apply, please consult the nearest SME Bank branch or call 03-2603 7700.</p>	<p>For more information please refer to Lestari Bumi Financing Scheme (LBF) FAQ.</p>
14.	<p>Working Capital Guarantee Scheme (WCGS)</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Working Capital ii. Capital Expenditure <p>This guarantee scheme cannot be used to refinance existing facility granted by the same or other participating financial institutions</p> <p>b) Financing amount:</p> <ul style="list-style-type: none"> i. Minimum: RM100,000 only ii. Maximum: RM10,000,000 only <p>Tenure of Financing: Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p> <p>Guarantee Fee: 1% per annum payable upfront</p> <p>Interest/ Profit Rate: Determined by participating financial institutions</p>	<ul style="list-style-type: none"> a) SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or respective statutory bodies for professional services providers c) Shareholding of at least 51% or more shares held by Malaysian 	<p>From 1st February 2020 and upon full utilisation of the Scheme limit of up to RM27.5 billion only or upon expiry of guarantee tenure on 31st December 2035, whichever is earlier</p>	<p>Contact the PFI's customer service centre: https://sjpp.com.my/fi/fi-partners</p>	<p>SJPP Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia Phone: +603 2096 5000 Fax: +603 2096 8981 Email esjpp@prokhas.com.my</p>
15.	<p>Working Capital Guarantee Scheme - Bumiputera (WCGS-B)</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Working Capital ii. Capital Expenditure <p>This guarantee scheme cannot be used to refinance existing facility granted by the same or other participating financial institutions</p> <p>b) Financing amount:</p>	<ul style="list-style-type: none"> a) Bumiputera SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or 	<p>From 1st February 2020 and upon full utilisation of the Scheme limit of up to RM3.0 billion only or upon</p>	<p>Contact the PFI's customer service centre: https://sjpp.com.my/fi/fi-partners</p>	<p>SJPP Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia Phone: +603 2096 5000 Fax: +603 2096 8981 Email esjpp@prokhas.com.my</p>

	<p>i. Minimum: RM100,000 only ii. Maximum: RM3,000,000 only</p> <p>Tenure of Financing: Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p> <p>Guarantee Fee: 0.75% per annum payable upfront</p> <p>Interest/ Profit Rate: Determined by participating financial institutions</p>	<p>respective statutory bodies for professional services providers</p> <p>c) Shareholding of at least 51% or more shares held by Bumiputera</p>	<p>expiry of guarantee tenure on 31st December 2035, whichever is earlier</p>		
16.	<p>Working Capital Guarantee Scheme – Start Up (WCGS-SU)</p> <p>a) Scope:</p> <p>i. Working Capital ii. Capital Expenditure</p> <p>This guaranteed scheme cannot be used to refinance existing facility granted by the same or other participating Financial Institutions</p> <p>b) Financing Amount:</p> <p>i. Minimum: RM50,000 only ii. Maximum: RM500,000 only</p> <p>Tenure of Financing: Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p>	<p>a) SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia</p> <p>b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or respective statutory bodies for professional services providers</p> <p>c) Shareholding of at least 51% or more shares held by Malaysian</p> <p>d) SMEs applying must be within 6 months to 2 years in operations</p> <p>e) Mandatory site visit will be conducted</p>	<p>From 1st June 2017 and upon full utilisation of the Scheme limit of up to RM200 million only or upon expiry of guaranteed tenure on 31st December 2035, whichever is earlier.</p>	<p>Contact the PFI’s customer service centre: https://sipp.com.my/fi/fi-partners</p>	<p>SJPP Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia Phone: +603 2096 5000 Fax: +603 2096 8981 Email esjpp@prokhas.com.my</p>
17.	<p>Working Capital Guarantee Scheme - Women (WCGS - Women)</p> <p>a) Scope:</p> <p>i. Working Capital ii. Capital Expenditure</p> <p>This guaranteed scheme cannot be used to refinance existing facility granted by the same or other participating Financial Institutions</p>	<p>a) SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia</p> <p>b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or</p>	<p>From 1st February 2020 and upon full utilisation of the Scheme limit of up to RM500 million only or upon</p>	<p>Contact the PFI’s customer service centre: https://sipp.com.my/fi/fi-partners</p>	<p>SJPP Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia Phone: +603 2096 5000 Fax: +603 2096 8981 Email esjpp@prokhas.com.my</p>

	<p>b) Financing Amount:</p> <p>i. Minimum: RM100,000 only</p> <p>ii. Maximum: RM1,000,000 only</p> <p>Tenure of Financing:</p> <p>Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p>	<p>respective statutory bodies for professional services providers</p> <p>c) Shareholding of at least 51% or more shares held by Malaysian women</p>	<p>expiry of guaranteed tenure on 31st December 2035, whichever is earlier.</p>		
18.	<p>BNM Business Recapitalisation Facility (BRF)</p> <p>a) Scope:</p> <p>i. Working capital</p> <p>ii. Capital expenditure</p> <p>b) Financing Amount:</p> <p>i. Financing size per SME Up to RM5 million</p> <p>ii. The maximum effective rate is up 5.0% p.a., inclusive of guarantee fee or 3.5% p.a. without guarantee; no cap on return for equity investment</p> <p>iii. Tenure: Up to 10 years</p>	<p>Viable Malaysian-owned SMEs including micro enterprises from all economic sectors.</p>	<p>3 February 2022 until full utilisation</p> <p>Fund Size: RM1 Billion</p>	<p>Application for equity financing or blended financing can be submitted to PFIs and approval will be subjected to the credit assessment of PFIs and/or relevant third-party equity investors</p>	<p>Contact the PFI's customer service centre</p> <p>Source: https://www.bnm.gov.my/documents/20124/2294076/brf2022_en_broc.pdf</p>
19.	<p>BNM High Tech and Green Facility (HTG)</p> <p>a) Scope</p> <p>i. Working capital</p> <p>ii. Capital expenditure</p> <p>b) Financing Limit: RM10,000,000</p>	<p>Businesses (including commercially ready start-ups) involved in providing technology solutions:</p> <p>a) Green technology</p> <ul style="list-style-type: none"> • Renewable energy & energy efficiency • Circular economy - Reusing, recycling and remanufacturing - Repurposing of stranded assets • Agritech - Precision and automated farming - Vertical farming - Farming using drones, IoT and big data analytics • Low carbon technologies - Low carbon-emitting technologies (Carbon, capture, utilisation and storage (CCUS), low carbon hydrogen) 	<p>Until 31 December 2023</p>	<p>Submit application directly to the Participating Financial Institutions (PFIs) and approval will be subject to the credit assessment of PFIs</p>	<p>Contact the PFI's customer service centre</p> <p>Source: https://www.bnm.gov.my/documents/20124/6025157/htg_broc_en.pdf</p>

		<p>b) Digital and 4IR technology</p> <ul style="list-style-type: none"> • Smart manufacturing (IoT solutions) • Artificial Intelligence (AI) • Big data analytics • Virtual/ Augmented reality • Robotics • Drone technologies • Connectivity and distributed infrastructure (5G, blockchain, cloud computing) • 3D printing • Software development (digital healthcare technology, e-commerce, fintech and payment platform, gaming mobility solutions) <p>OR</p> <p>SMEs and start-ups in key Government programmes that are involved in innovation and commercialisation for range of critical technologies such as 4IR-related technology, green technology, digital and biotechnology under national blueprints. List of eligible programmes will be updated periodically at www.bnm.gov.my/covid19</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) and/or PENJANA Tourism Financing (PTF) are eligible for the HTG, for the purpose of financing capital expenditure only. 2. All programme participants are encouraged to obtain a letter from the respective agencies to ease verification process by PFIs. 			
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20.	<p>BNM – iTEKAD</p> <p>a) Scope</p> <p>i. Start-up capital (financed by social finance instruments, for example donations, social impact investments, zakat and cash waqf).</p> <p>ii. Microfinance that supports working capital needs for business expansion and fosters prudent financial behavior.</p> <p>iii. Structured financial and business training - capacity building including business coaching to strengthen entrepreneurial skills for business resilience and performance.</p> <p>b) Financing Limit: RM50,000</p>	<p>Entrepreneurs eligibility:</p> <p>a) Asnaf entrepreneur b) Micro entrepreneurs B40 c) Student entrepreneur</p> <p>Target beneficiaries vary by financial institution, please refer here for more information.</p>	On-going	<ul style="list-style-type: none"> • The application period depends on each selected financial institution. • Please refer to the bank branch below along with the name of the program for further application: <ul style="list-style-type: none"> i. AmBank Islamic - AmBank Islamic's iTEKAD Program ii. Islamic Bank - iTEKAD Micro Financing Program iii. Islamic Bank - BangKIT Micro Financing iv. Bank Muamalat - iTEKAD Mawaddah v. CIMB Islamic Bank - Rider Entrepreneur Programme vi. RHB Islamic Bank - B40 Empowerment Strategy – Be Your Own Boss (BEST-BYOB) vii. National Savings Bank - BSN MulaNiaga viii. Bank Rakyat - Bank Rakyat iTEKAD ix. Agrobank - Structured Community Development Program for Cash Crop & New Resources x. SME Bank - Community Generator iTEKAD xi. SME Bank - iTEKAD Ishraf <p>For bank branches that do not have a link, please contact the bank's customer service center.</p>	For more information please visit iTEKAD's Official Website .
21.	<p>BNM Micro Enterprises Facility (MEF)</p> <p>a) Scope</p> <p>i. Working Capital ii. Capital Expenditure</p> <p>Financing should be used for business purposes and cannot be used for refinancing of existing credit/financing facilities.</p> <p>b) Financing Limit: RM50,000</p>	<p>a) Micro enterprises* that meet the definition approved by the National Entrepreneur and SME Development Council (NESDC); or</p> <p>b) Malaysian micro entrepreneurs including self-employed individuals, gig workers on digital platforms and participants of the iTEKAD programme</p> <p>*Malaysians residing in Malaysia who hold a minimum of 51% shareholding in the micro enterprise.</p>	On-going	The financing shall be offered under the <i>Skim Pembiayaan Mikro</i> , with no collateral. Please apply directly from participating financial institutions (PFIs) under the <i>Skim Pembiayaan Mikro</i> . Approval will be subject to the credit assessment of PFIs.	Contact the PFI's customer service centre Source: https://www.bnm.gov.my/documents/20124/6025157/mef_broc_en.pdf

22.	<p>BNM Disaster Relief Facility (DRF)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Working Capital ii. Repairs and / or replacement of assets for business use (e.g. plants and machinery) which have been damaged by floods <p>Financing should not be used for refinancing of existing credit / financing facilities.</p> <p>b) Financing Limit:</p> <ul style="list-style-type: none"> i. Maximum up to RM700,000 per SME ii. Maximum up to RM150,000 per micro enterprise 	<p>SMEs* and micro enterprises affected by floods located in districts identified by <i>Agensi Pengurusan Bencana Negara</i> as flood disaster areas</p> <p>*At least 51% shares held by Malaysians and as defined by SME Corp. Malaysia's Guideline for SME Definition, accessible at https://www.smecorp.gov.my/images/pdf/2021/Guideline_on_SMEDefinition_Updated_Sept2020_Final.pdf</p>	<p>From 27 December 2021 until full utilisation (or subject to further decision by BNM)</p>	<p>Application to be submitted directly to the PFIs and approval will be subject to the credit assessment of PFIs.</p>	<p>Contact the PFI's customer service centre</p> <p>Source: https://www.bnm.gov.my/documents/20124/6025157/drf_broc_en.pdf</p>
23.	<p>BNM All Economic Sector (AES) Facility Scope:</p> <ul style="list-style-type: none"> i. Enhance access to financing for SMEs in all economic sectors, to support growth. ii. Financing: Capital expenditures and Working Capital iii. Maximum amount: RM5 million 	<p>Malaysian SMEs* that fulfil the following criteria:</p> <ul style="list-style-type: none"> i. Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers. ii. Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%. iii. Malaysians residing in Malaysia that hold a minimum of 51% shareholding in the business. <p>*Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC).</p>	<p>On-going</p>	<p>Submit application directly to PFIs and approval will be subjected to the credit assessment of the PFIs.</p>	<p>Contact the PFI's customer service centre</p> <p>Source: https://www.bnm.gov.my/documents/20124/6025157/aes_broc_en.pdf</p>
24.	<p>PUNB Financing & Services</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. PUNB financing and services is an integrated entrepreneurial development package that comprises financing products, monitoring and advisory services, 	<ul style="list-style-type: none"> a) All Bumiputera entrepreneurs who meet the following criteria are eligible to apply for PUNB financing and services: b) A sole proprietorship, a partnership, or a limited liability company. c) For financing up to RM1 million, it is 100% Bumiputera owned, and for 	<p>On-going</p>	<p>Application link: Sign in at https://e-mohon.punb.com.my/login</p> <p>Further information could be found from: https://www.punb.com.my/en/soalan-lazim</p>	<p>Ibu Pejabat Tingkat 10, Blok 1B Plaza Sentral Jalan Stesen Sentral 5 Kuala Lumpur Sentral 50470 Kuala Lumpur Tel: 1-300-13-7862 E-mail: customerservice@punb.com.my</p>

	<p>training and courses and business premises for rental</p> <p>ii. Open to all Bumiputera entrepreneurs and Bumiputera owned/ dominated businesses in retail and distributive trades, manufacturing, and services in various economic sectors excluding financial services, building and construction, agriculture, plantation and business contrary to syariah principles.</p>	<p>financing above RM1 million, it is at least 70% Bumiputera owned/dominated.</p> <p>d) Has been in operation for at least 18 months.</p> <p>e) Has annual sales of at least RM300,000.</p> <p>f) Has updated financial records and good credit history with other</p>			
25.	<p>TEKUN Informal Funding Scheme and Micro (SPIM)</p> <p>a) Scope:</p> <p>i. Scheme that offers financing at a zero-profit rate (0%) with a moratorium for 12 months with priority given to informal and micro sector traders; RM1,000 - RM5,000 for entrepreneurs who do not have a license / permit from the local authority or a valid business register (SSM),</p> <p>ii. RM1,000 - RM10,000 for existing TEKUN entrepreneurs or new entrepreneurs who have a valid license / permit / business register (SSM)</p>	<p>a) Malaysian citizen;</p> <p>b) Bumiputera and Indian Community applicants;</p> <p>c) Aged 18 years and above (Financing period expires up to 65 years);</p> <p>d) Permit from PBT or Business Register (SSM) OR confirmation of conducting business from the Village Development and Security Committee (JPKK) / Federal Village Development and Security Committee (JPKKP) / Penghulu / Ketua Kaum (Sabah & Sarawak)</p> <p>e) Operating from a specific place/business location or conduct business on-the-go (mobile); and</p> <p>f) Free from any bankruptcy proceedings;</p> <p>g) The business activities conducted are Shariah compliant.</p>	On-going	<p>a) Online registration: https://tekunfin.tekun.gov.my/</p> <p>b) For further information on SPIM and how to apply, please refer to the SPIM FAQs: https://www.tekun.gov.my/ms/usahawan-tekun/soalan-lazim-skim-pembiayaan-informal-mikro-spim/</p> <p>c) To apply, contact the officer at the nearest TEKUN branch office: https://tekunfin.tekun.gov.my/</p>	<p>Ibu Pejabat TEKUN Nasional T5-1-1, Menara 5, Lingkaran Maju Jalan Lingkaran 2, Bandar Tasik Selatan 57000 Kuala Lumpur Tel: 03-9059 8888 Fax: 03-9059 9292 Email: mailbox@tekun.gov.my www.tekun.gov.my</p> <p>TEKUN Branch Office: https://www.tekun.gov.my/ms/hubungi-kami/connections/</p>
26.	<p>TEKUN Niaga Financing Scheme</p> <p>a) Scope:</p> <p>i. TEKUN Niaga is a financing facility based on tawarruq which involves two separate sales contracts. The first</p>	<p>a) Bumiputera and Malaysian citizen</p> <p>b) Aged between 18 – 60 years old (Financing period expires up to 65 years)</p> <p>c) Applicant is not a bankrupt</p> <p>d) Company is 100% fully owned by Bumiputera</p>	On-going	<p>https://www.tekun.gov.my/wp-content/uploads/2022/06/BPC-BORANG-01-PINDAAN-01-BORANG-PERMOHONAN-PEMBIAYAAN-TEKUN.pdf</p>	<p>Ibu Pejabat TEKUN Nasional T5-1-1, Menara 5, Lingkaran Maju Jalan Lingkaran 2, Bandar Tasik Selatan 57000 Kuala Lumpur Tel: 03-9059 8888 Fax: 03-9059 9292 Email: mailbox@tekun.gov.my</p>

	<p>contract is when TEKUN sells commodities to the entrepreneur at pre agreed price which comprised of the financing amount plus profit to be paid on deferred payment basis. The second contract is when entrepreneur sells purchased commodities (conducted by TEKUN as sales agent) to a third party at the price equivalent to the financing amount on cash basis.</p> <p>b) Financing amount:</p> <ul style="list-style-type: none"> i. Small financing: RM10,000 – RM50,000 (up to 5 years) ii. Medium financing: RM50,000 – RM100,000 (up to 10 years) 	<ul style="list-style-type: none"> e) Has a valid licence/ permit/ Business Register (SSM) f) Has a specific business location or premise/ mobile business g) Engage directly and part-time in business h) One financing for one household (except for separate businesses and different business registers (SSM) as well as a good payment record for household) i) Paid capital limit does not exceed RM 300,000 j) Existing business financing (example: MARA, AIM, SME, PNS, etc.) does not exceed RM100,000 k) Applicant already has a business. Whereas for applicants who wants to start a business are required to have a minimum personal cash contribution of 20% from the financing as a commitment to carry out a project (project progress) l) For the purchase of commercial vehicles/ heavy machineries, total financing is 10% of the price of the commercial vehicle/ heavy machinery (subject to the cash flow and financial standing of applicant) m) For Enterprise companies (Partnership), it is necessary to obtain a partner authorization letter that allows applicants to make financing and the partner must be Indian of race as well as Malaysian citizens n) For Private Limited companies (Sdn. Bhd.) shall be obliged to provide the Company Resolutions in accordance to the format provided which gives out the authorization o) Distribution of financing on behalf of the Company for financing of RM 20,000 and above 			<p>www.tekun.gov.my</p> <p>TEKUN Branch Office: https://www.tekun.gov.my/ms/hubungi-kami/connections/</p>
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		<p>p) Approval of financing on behalf of Enterprise (Sole Proprietorship) for financing of RM 20,000 and above may be considered its eligibility by using the current personal account of the applicant or Enterprise.</p> <p>q) Entrepreneurs main business activity must be Shariah-compliant.</p>			
27.	<p>TEKUN Kontrak-i Financing Scheme</p> <p>a) Scope:</p> <p>i. To finance contracts and supplies directly obtained from the Federal Government, State Governments, Government Agencies, Statutory Bodies & GLCs.</p> <p>b) Financing Limit:</p> <p>i. Minimum RM1,000</p> <p>ii. Maximum RM200,000</p>	<p>a) Malaysian citizen and Bumiputera</p> <p>b) Aged 18 – 65 years old</p> <p>c) Possess licence / permits / Business Registration (SSM) that are valid.</p> <p>d) Having a specific business spot / location. Business runs full time.</p> <p>e) Existing business financing must not exceed RM 100,000.</p> <p>f) Business ownership is 100% bumiputera and paid up capital must not exceed RM 500,000.</p> <p>g) Application letter must come from the Federal Government, State Governments, Government Agencies and Statutory Bodies.</p> <p>h) Possess licences from the Ministry of Finance, Construction Industry Development Board (CIDB), Federal Treasury (PMS), Contractor Service Centre (PKK), licensing bodies or other relevant registrations that are valid.</p> <p>i) The company is the main contractor appointed by the Federal Government, State Government, Government Agency and Statutory Body.</p>	On-going	<p>Applicants can refer to or visit the nearest TEKUN Branch Office to obtain further information and a Funding Application Form.</p> <p>Supporting documents:</p> <p>a) Completely filled TEKUN Loan Application Form</p> <p>b) Completely filled Business Basic Information Form</p> <p>c) Copies of Identification Card of Applicant & Spouse</p> <p>d) Applicant’s Photograph (1 piece)</p> <p>e) Valid Licence/ Permits/ Business Registration</p> <p>f) 1 photograph of premise/ business spot</p> <p>g) Copies of passbook/ bank statement (last 3 months)</p> <p>h) A copy of premise/ house utility bill (water/ electricity/ telephone bill)</p> <p>i) Loan purpose quotation</p> <p>j) Authorisation letter of business partner if applicant is a company</p> <p>k) Copy of Contract offer (indent) & Supply (Purchase order)</p> <p>l) Copies of licences from the Ministry of Finance, Construction Industry Development Board (CIDB), Contractor Service Centre (PKK) and other relevant licences (These licences depend on the requirements of contract and supply)</p>	<p>Ibu Pejabat TEKUN Nasional T5-1-1, Menara 5, Lingkaran Maju Jalan Lingkaran 2, Bandar Tasik Selatan 57000 Kuala Lumpur Tel: 03-9059 8888 Fax: 03-9059 9292 Email: mailbox@tekun.gov.my www.tekun.gov.my</p> <p>TEKUN Branch Office: https://www.tekun.gov.my/ms/hubungi-kami/connections/</p>
28.	<p>TEKUN Online Financing Scheme (SPOT)</p> <p>a) Scope</p> <p>i. Priority is given to merchants who conduct online business using business platforms such as</p>	<p>a) Bumiputera and Malaysian Citizens.</p> <p>b) Aged 18 – 65 years (financing period ends up to 65 years).</p> <p>c) The applicant is not a bankrupt.</p> <p>d) The company is 100% owned by Bumiputera and Malaysian citizens.</p>	On-going	<p>Applications can only be made through the TEKUN Branch Office (<i>Over the Counter</i>) which is close to the applicant's business premises or subject to current changes - TEKUN Branch Office to obtain further information and a Funding Application Form</p>	<p>For more information, please visit SPOT Official Site.</p>

	<p>MyMall, Shopee, Lazada, Zalora and others.</p> <p>b) Financing Limit:</p> <p>i. Informal entrepreneurs: RM1,000 – RM5,000.</p> <p>ii. New entrepreneurs who have a valid license/permit/business register (SSM): RM1,000 – RM10,000.</p> <p>iii. Financing period up to 60 months @ 5 years with profit rate of total 3% per year.</p>	<p>e) Have a valid and unexpired License/Permit/Business Register (SSM)/Certificate of Practice (Young Professional Program). For the informal sector, confirmation of doing business from the Chairman of the Parliamentary Entrepreneurs and Cooperatives Development Council (MPUKP)/Village Development and Security Committee (JPKK)/Federal Village Development and Security Committee (JPKKP) <i>Penghulu/Ketua Kaum</i> (Sabah & Sarawak) or coupon/permit business by the Organizing Committee for night market business, farmer's market or <i>pasar tamu</i>.</p> <p>f) Have a specific place/business location/do business on the move (mobile) / online.</p> <p>g) Engaged directly/part time in business.</p> <p>h) One financing per household (except for separate businesses and different business registers) (except for the Young Professional Program).</p> <p>i) The paid-up capital limit does not exceed RM300,000.</p> <p>j) For the purchase of commercial vehicles/heavy machinery, the amount of financing is 10% of the price of commercial vehicles/heavy machinery (subject to cash flow and the applicant's financial position).</p> <p>k) For Partnership ownership, it is necessary to get a letter of permission from the partner that allows the applicant to make financing.</p> <p>l) Ownership of a Sole Proprietorship Berhad (Sdn. Bhd) is required to prepare a Company Resolution according to the format provided.</p>		<p>Supporting document:</p> <p>a) Funding Application Form (BCP/FORM/01)</p> <p>b) Copy of Identity Card of applicant & spouse (if applicable)</p> <p>c) Copy of License/Permit from Local Authority (PBT) or Business Register (SSM)</p> <p>d) Applicant's business photo showing ongoing business activities</p> <p>e) 3 months copy of latest transaction Bank Statement of Savings account/Current account containing applicant's name/company, bank name and bank account number</p> <p>f) Additional documents if necessary:</p> <ul style="list-style-type: none"> ▪ Sales statements provided by online platforms such as MyMall, Shopee, Lazada, Zalora and others (if applicable) ▪ Any additional documents required by TEKUN (if applicable) 	
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29.	<p>TEKUN Graduate Entrepreneur Development Programme (PPUS)</p> <p>a) Scope: A loan programme to help graduates who have completed studies/ have worked and are interested in starting a business but lack capital.</p> <p>b) Financing limit:</p> <ol style="list-style-type: none"> Loan amount of up to RM 100,000 only. Repayment period of up to 5 years @ 60 months. Management fund contributions of 4% per annum. Compulsory deposit of 5% per annum. 	<p>This loan programme is in accordance with the existing TEKUN loan terms.</p> <p>Additional eligibility requirements:</p> <ol style="list-style-type: none"> Have a Diploma/Degree/Advanced Degree. Validity period of 10 years. Aged 18 – 40 years old. 	On-going	<p>Applicants can refer to or visit the nearest TEKUN Branch Office to obtain further information and a Funding Application Form or visit TEKUN website:</p> <p>https://www.tekun.gov.my/ms/usahawan-tekun/program-khas/program-khas/#program-pembangunan-usahawan-siswazah-ppus</p>	<p>Ibu Pejabat TEKUN Nasional T5-1-1, Menara 5, Lingkaran Maju Jalan Lingkaran 2, Bandar Tasik Selatan 57000 Kuala Lumpur Tel: 03-9059 8888 Fax: 03-9059 9292 Email: mailbox@tekun.gov.my www.tekun.gov.my</p> <p>TEKN Branch Office: https://www.tekun.gov.my/ms/hubungi-kami/connections/</p>
30.	<p>TEKUN Bumiputera Young Professional Entrepreneur Development Programme</p> <p>a) Scope: Loan programmes to encourage professionals to venture into business that practice or conduct businesses different from their field of skills to start a business or as additional capital to enhance existing business.</p> <p>b) Financing limit:</p> <ol style="list-style-type: none"> Loan amount of up to RM 100,000. Repayment period of up to 10 years @ 120 months. 	<p>This loan programme is in accordance with the existing TEKUN loan terms.</p> <p>Additional eligibility requirements:</p> <ol style="list-style-type: none"> Aged 18 – 50 years old only. Registered with a Professional Body recognized in Malaysia. Education level at least degree or equivalent. Paid Capital does not exceed RM300,000. 	On-going	<p>Applicants can refer to or visit the nearest TEKUN Branch Office to obtain further information and a Funding Application Form or visit TEKUN website:</p> <p>https://www.tekun.gov.my/ms/usahawan-tekun/program-khas/program-khas/#program-pembangunan-usahawan-siswazah-ppus</p>	<p>Ibu Pejabat TEKUN Nasional T5-1-1, Menara 5, Lingkaran Maju Jalan Lingkaran 2, Bandar Tasik Selatan 57000 Kuala Lumpur Tel: 03-9059 8888 Fax: 03-9059 9292 Email: mailbox@tekun.gov.my www.tekun.gov.my</p> <p>TEKN Branch Office: https://www.tekun.gov.my/ms/hubungi-kami/connections/</p>

	<ul style="list-style-type: none"> iii. Management fund contributions of 4% per annum. iv. Compulsory deposit of 5% per annum. v. Smart partnership business is allowed. vi. Business partners can be considered (maximum 3 persons per company). vii. Maximum amount of financing that can be applied for a company is RM300,000 (maximum RM100,000 per partner). 				
31.	<p>TEKUN - TemanNita Program Funding Scheme</p> <p>a) Scope: A group micro-financing especially for women (5 women)</p> <p>b) Financing limit:</p> <ul style="list-style-type: none"> i. First financing from RM1,000 - RM 10,000 with further maximum funding of RM20,000 ii. Loan term between 6 months – 5 years iii. Loan rates at 4% per year 	<ul style="list-style-type: none"> a) Bumiputera Women and Malaysian citizens b) Aged 18 years – 60 years c) Has run a business that has potential and is viable d) Have a valid SSM business license/permit/register e) Permission to use the license/permit issued by the Municipal Council for financing RM5,000 and below if the applicant fails to provide business registration (SSM) in Sabah and Sarawak f) Having a specific or mobile place/location/business g) Existing business financing with other financial institutions does not exceed RM50,000 	On-going	Participants can refer to or attend the nearest TEKUN Branch Office to obtain a Funding Application Form	Participants can refer to or attend the nearest TEKUN Branch Office to obtain further information
32.	<p>BSN Micro/i-Kasih</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Working capital ii. Asset purchase iii. Renovation works <p>b) Financing limit: RM50,000</p>	<ul style="list-style-type: none"> a) Micro-enterprises (Sole Proprietorship / Partnership / Sdn, Bhd companies) b) Self-employed including professionals (Accountants, Doctors, Lawyers) c) Malaysian owned business; d) Business registered with the Companies Commission of Malaysia (SSM) / Local Authority (PBT) / 	On-going	<p>Required documents:</p> <ul style="list-style-type: none"> a) Certificate of Company Registration with the Companies Commission of Malaysia (SSM) / Business License with the Local Authority (PBT) / Professional body registration and valid practice certificate (applicable only to professionals) b) Copy of Identification Card of Sole Proprietor/ Partner / all Directors / Shareholders / Guarantors (if applicable) 	<p>Contact BSN Credit Supervisory Team for further information.</p> <p>Kindly refer to the BSN Micro Semarak/ BSN Micro-i Semarak FAQ for further information.</p>

		<p>Agency / Professional Body (applicable only to professionals)</p> <p>e) The business has been in operation for at least 6 months</p>		<p>c) Bank Account Statement for the most recent three (3) months</p> <p>d) A copy of the electricity and water bills of the business premises</p> <p>e) Other additional supporting documents if required by the Bank</p> <p>How to apply:</p> <p>a) Visit the BSN website to check product details</p> <p>b) Review and prepare the necessary supporting documents</p> <p>c) Apply to the BSN Micro Financial Center / BSN State Main Branch or apply online. BSN will contact the customer within 6 working days after receiving the complete document to inform about the status of the application.</p> <p>User guide for online application</p>	
33.	<p>BSN Micro/i-Kasih - Nita</p> <p>a) Scope:</p> <p>i. Working capital</p> <p>ii. Asset purchase</p> <p>b) Financing limit: RM50,000</p>	<p>a) Women-owned micro enterprises (Sole Proprietorship/ Partnership/ Private Limited), i.e., at least 51% owned and operated by female Malaysian citizens.</p> <p>b) Self-employed including professionals (Accountant, Doctor, Lawyer).</p> <p>c) Malaysian owned business.</p> <p>d) Business registered with Companies Commission of Malaysia (CCM)/ Local Authority (LA)/ Professional Body/ Agency (for professionals only).</p> <p>e) Business has been in operation for at least 6 months</p>	On-going	<p>Required documents:</p> <p>a) A valid Business Registration certificate with Companies Commission of Malaysia (CCM)/ Business License with Local Authority (LA)/ Professional body registration and certificate of practice (for professionals only).</p> <p>b) A copy of Identification Card of Proprietor/ Partners/ all Directors/ Shareholders/ Guarantors (if any).</p> <p>c) Latest three (3) months of Bank Account Statement.</p> <p>d) A copy of electricity and water bills of the business premises.</p> <p>e) Any supporting documents as required by the Bank.</p> <p>How to apply:</p> <p>https://www.bsncheckin.com.my/MF/</p> <p>User guide for online application.</p>	<p>Contact BSN Credit Supervisory Team for further information.</p> <p>Kindly refer to the Product Disclosure Sheet and Frequently Asked Questions (FAQ) for further information.</p>
34.	<p>BSN Micro/i-Kasih - Belia</p> <p>a) Scope:</p>	<p>a) Micro-enterprises (Sole Proprietorship/Partnership/Limited</p>	On-going	<p>Required documents:</p>	<p>For more information please refer to the BSN-Micro/Kasih-Belia FAQ for conventional/shariah financing schemes.</p>

	<ul style="list-style-type: none"> i. Working capital ii. Asset purchase iii. Renovation works <p>b) Financing limit: RM50,000</p>	<ul style="list-style-type: none"> Liability Partnership/Syarikat Sdn. Bhd) owned at least 51% and operated by youth aged 30 and under b) Owned by Malaysian citizens c) Self-employed including professionals (Accountants, Doctors, Lawyers) d) Business registered with the Companies Commission of Malaysia (SSM)/Local Authority (PBT)/Agency/Professional Body (applicable only to professionals) e) The business has been operating for at least 6 months 		<ul style="list-style-type: none"> a) Copy of Identification Card of Sole Proprietor/Partner/all Directors (if applicable) b) Certificate of Company Registration with the Companies Commission of Malaysia (SSM)/Business License with the Local Authority (PBT)/Professional body registration and valid practice certificate (applicable only to professionals) c) Bank Account Statement for the most recent three (3) months d) A copy of the electricity and water bills of the business premises e) Other additional supporting documents if required by the Bank <p>How to apply: https://www.bsncheckin.com.my/MF/ User guide for online application</p>	
35.	<p>BSN Micro/i-Kasih - Veteran</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Working capital ii. Asset purchase iii. Renovation works <p>b) Financing limit: RM50,000</p>	<ul style="list-style-type: none"> a) Micro enterprises (Sole Proprietorship/Partnership/Limited Liability Partnership/Syarikat Sdn. Bhd) owned by veterans from the government sector (uniformed bodies) aged up to 65 and open to all types of business sectors b) Owned by Malaysian citizens c) Business registered with the Companies Commission of Malaysia (SSM)/ Local Authority (PBT) d) The business has been operating for at least 6 months 	On-going	<p>Required documents:</p> <ul style="list-style-type: none"> a) Copy of Identification Card of Sole Proprietor/Partner/all Directors (if applicable) b) Certificate of Company Registration with the Companies Commission of Malaysia (SSM)/Business License with the Local Authority (PBT) c) Copy of Retiree Card/Pension Payment Statement or any document to prove the business owner is a retiree from the Government sector (uniformed body) d) Bank Account Statement for the most recent three (3) months e) A copy of the electricity and water bills of the business premises f) Other additional supporting documents if required by the Bank <p>How to apply: https://www.bsncheckin.com.my/MF/ User guide for online application</p>	For more information please refer to the BSN-Micro/Kasih-Veteran FAQ for conventional/shariah financing schemes.

36.	BSN Micro/i-Kasih - Bumiputera and Bumiputera Sabah/Sarawak a) Scope: i. Working capital ii. Asset purchase iii. Renovation works b) Financing limit: RM50,000	a) Micro enterprises (Sole Proprietorship/Partnership/Limited Liability Partnership/Syarikat Sdn. Bhd) owned by Bumiputera/ Bumiputera of Sabah/Sarawak and open to all types of business sectors b) Owned by Malaysian citizens c) Self-employed including professionals (Accountants, Doctors, Lawyers) d) Business registered with the Companies Commission of Malaysia (SSM)/Local Authority (PBT)/Agency/Professional Body (applicable only to professionals) e) The business has been operating for at least 6 months	On-going	Required documents: a) Copy of Identification Card of Sole Proprietor/Partner/all Directors (if applicable). As for Sabah/Sarawak a copy of Identification Card of Sole Proprietor/ Partner/all Directors (if applicable) with address in Sabah/Sarawak or any document to prove that the applicant is bumiputra of Sabah/Sarawak b) Certificate of Company Registration with the Companies Commission of Malaysia (SSM)/Business License with the Local Authority (PBT)/Professional body registration and valid practice certificate (applicable only to professionals) c) Bank Account Statement for the most recent three (3) months d) A copy of the electricity and water bills of the business premises e) Other additional supporting documents if required by the Bank How to apply: https://www.bsncheckin.com.my/MF/ User guide for online application	For more information please refer to the BSN - Micro Kasih-Bumiputera FAQ for conventional/shariah financing schemes. For more information, please refer to BSN-Micro/Kasih-Bumiputera Sabah/Sarawak FAQs for conventional/shariah financing schemes
b.	Incentives for Raw Material				
1.	Pengurusan Pinjaman Ladang Hutan (PPLH) a) Scope: i. Loan facility to companies that are eligible to participate in the forest plantation programme. ii. The quantum of loan given to a successful applicant (Peninsular Malaysia) is as follows: <ul style="list-style-type: none"> • Rubberwood: RM10,000 / hectare (Peninsular Malaysia) and RM13,000 / hectare (Sabah / Sarawak) • Forest species and Eucalyptus: RM8,000 / hectare 	a) Malaysian public listed company with a minimum of 51% local equity and registered under the Companies Act 1965 b) For non-public listed company the equity should be 100% Malaysian owned registered under the Companies Act 1965 c) The company should have minimum paid-up capital of at least 10% of the loan amount d) Peninsular Malaysia: Forest plantation to be developed must be on state land or alienated land with prior approval from the State Forestry Department and within	On-going	Application to be submitted to: Forest Plantation Development Sdn. Bhd. (FPDSB) 12 th Floor, Menara PGRM, Tower 2, No. 8 Jalan Pudu Ulu, Cheras, 50728 Kuala Lumpur. Tel: 03 9282 9000 Faks: 03 9286 1003 / 03 9286 1002 Procedure for loan application: https://www.mtib.gov.my/images/pdf/forest-plantation/CREDIT OPPORTUNITIES IN FOREST PLANTATION.pdf	Forest Plantation Development Sdn. Bhd. (FPDSB) 12th Floor, Menara PGRM, Tower 2, No. 8 Jalan Pudu Ulu, Cheras, 50728 Kuala Lumpur. Tel: 03 9282 9000 Faks: 03 9286 1003 / 03 9286 1002

	<ul style="list-style-type: none"> Bamboo and Paulownia: RM10,000 / hectare <p>b) Other details:</p> <p>i. Loan period:</p> <ul style="list-style-type: none"> Rubberwood: 13 years Forest species: 13 years Bamboo, Eucalyptus, and Paulownia: 12 years <p>ii. Grace period:</p> <ul style="list-style-type: none"> Rubberwood: 8 years Forest species: 8 years Bamboo, Eucalyptus and Paulownia: 7 years <p>iii. Repayment period:</p> <ul style="list-style-type: none"> Rubberwood: 5 years Forest species: 5 years Bamboo, Eucalyptus, and Paulownia: 5 years 	<p>Permanent Reserved Forest (PRFs) that are designated for forest plantation</p> <p>e) Sarawak: Only areas with a Licence for Planted Forest (LPF)</p> <p>f) Sabah: Only areas that are approved as zones for Industrial Tree Plantation (ITP) under the Sustainable Forest Management Licence Agreement (SFMLA)</p> <p>g) Private land with a permanent title or a minimum of 30 years leasehold (supported in writing from the State Authority)</p> <p>h) The land has been approved for the forest plantation by the relevant State Authority such as Forestry Department and Department of Environment (supported by written letter from these State Authorities)</p> <p>i) The land is free from other crops such as palm oil and cocoa and the fund is for the new planting of timber species approved by the Technical Committee only</p> <p>j) The company should have a strong financial standing with satisfactory and reasonable cash-flow indicating capability for loan repayment</p> <p>k) The company must have sufficient planting materials for the forest plantation that are approved by the Malaysian Rubber Board (MRB) for Rubberwood species and Forest Research Institute of Malaysia (FRIM) for other selected species</p> <p>l) Companies should not have any adverse borrowing records of borrowing from any financial institutions or government agencies</p>			
c.	Production				
1.	INDUSTRY4WRD Intervention Fund				
	a) Scope and financing:	a) All SMEs in the manufacturing and related services sectors which have	On-going	Upon completion of the Industry4WRD RA, SMEs may apply for this Fund to MIDA.	MIDA website: www.mida.gov.my Tel: (603) 2267-3633

	<p>i. Matching grant (70:30) on reimbursable basis based on eligible expenditures, up to a maximum grant of RM500,000</p> <p>ii. Only expenditures based on the recommendations of Readiness Assessment (RA) report will be considered. At least one of the shift factors of people, process and technologies must be addressed in the intervention project, subject to a maximum grant of RM50,000 on the shift factor of people.</p> <p>iii. The following expenditures will not be eligible:</p> <ul style="list-style-type: none"> • Purchase or rental of land, building, vehicles and furniture • Premise renovation • Collateral or loan which not related to the approved intervention project • Marketing/ promotional activities • Operation expenditure including salary, employee benefits, travelling expenditures • Expenditures on R&D activities • Working capital not related to the project 	<p>completed the government-funded Industry4WRD Readiness Assessment (RA) programme.</p> <p>b) Any expenditure incurred prior to the approval letter issued by MIDA will not be covered or reimbursed.</p> <p>c) Company which has been approved the Smart Automation Grant (SAG) from MIDA or Malaysia Digital Economy Corporation (MDEC) is not eligible to apply for this grant.</p> <p>d) A company related to another company which has been granted any of the grants mentioned in (c) is not eligible to apply for this grant.</p> <p>e) The SMEs must be engaged in the following activities:</p> <ul style="list-style-type: none"> • Manufacturing activities in compliance with the Industrial Coordination Act (ICA), 1975 • Manufacturing-related services (MRS) activities as per Industry4WRD RA guideline in the following areas: <ol style="list-style-type: none"> 1. Main operating services 2. Distribution services 3. Maintenance services 4. Assurance services 5. Environmental-related services <p>Note:</p> <p>i. All SMEs must be entities registered with the Companies Commission of Malaysia</p> <p>ii. SMEs with shareholder of more than 20% by Public Listed Companies in the main board, Multinational Corporations (MNCs), Large Firms, Government Link Companies (GLCs), Government-owned Companies, Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-Owned enterprises (if any) are NOT eligible</p>		<p>Application must be submitted not more than two (2) months after receiving the Industry4WRD RA report, i.e. from the date of the approval cover letter issued by the Malaysia Productivity Corporation (MPC)</p> <p>The applicants are required to submit the following documents:</p> <ol style="list-style-type: none"> a) Application Form b) Industry4WRD RA Report (With cover letter by MPC) c) Detailed technical proposal d) (Audited) Financial statements for the past three (3) years <p>The detailed technical proposal should include</p> <ol style="list-style-type: none"> a) Background, purpose and objectives; b) Scope of project; c) Method of execution including potential solution providers; Implementation period; <ol style="list-style-type: none"> a) Breakdown of expenditure b) Expected outputs and outcomes. <p>Application shall be made to: Chief Executive Officer Malaysian Investment Development Authority (MIDA), MIDA Sentral, No. 5, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur</p>	<p>Fax: (603) 2273-4208 E-mail: investmalaysia@mida.gov.my Source: https://www.mida.gov.my/wp-content/uploads/2023/03/Intervention-Fund_Guidelines-2023.pdf</p>
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<p>2.</p>	<p>Automation Capital Allowance</p> <p>a) Scope and financing:</p> <p>i. Category 1 - Labour intensive industries (rubber products, plastics, wood, furniture and textiles):</p> <ul style="list-style-type: none"> Automation Capital Allowance of 200% on the first RM4 million expenditure incurred* within 8 years of assessment from 2015 to 2023 <p>ii. Category 2 - Other Industries:</p> <ul style="list-style-type: none"> Automation Capital Allowance of 200% on the first RM2 million expenditure incurred* within 8 years of assessment from 2015 to 2023. <p>* "Incurred" refers to plant and machinery purchased and used for the purpose of the business in the approved Year of Assessment (YA).</p>	<p>a) Manufacturing companies incorporated under the Companies Act, 1965 / 2016 and resident in Malaysia</p> <p>b) Companies have been engaged in manufacturing activities for at least 36 months</p> <p>c) Possess a valid Business License from Local Authority</p> <p>d) Possess a Manufacturing License (ML) from MITI or Confirmation Letter for Exempted from Manufacturing License from MIDA (whichever is applicable)</p> <p>e) Automation machine / equipment is used directly in the manufacturing activitie</p> <p>f) Companies currently claiming Reinvestment Allowance (RA) under Schedule 7A, Income Tax Act 1967 can opt to claim this incentive provided that either one of these two incentives is claimed in the same year of assessment. The 15 years period of RA will continue even though the company has opted for this incentive. However, the company must utilize the full amount of RM4 million for Category 1 or RM2 million for Category 2 before it continues to claim RA</p> <p>g) If a company decides to claim the Automation CA first before claiming RA, the incentive period for both Category 1 and 2 (year of assessment 2015 to 2023) will not form part of the 15 years period of RA</p> <p>h) This incentive is mutually exclusive to other incentives i.e companies can only enjoy either one of the incentives that include Automation Capital Allowance (Automation CA), Reinvestment Allowance (RA), Pioneer Status (PS), Investment Tax</p>	<p>Until 31 December 2023</p>	<p>The application should be submitted in three (3) copies of Automation CA Form to:</p> <p>Chief Executive Officer Malaysian Investment Development Authority (MIDA), MIDA Sentral, No. 5 Jalan Stesen Sentral 5 Kuala Lumpur Sentral 50470 Kuala Lumpur</p> <p>For project in Sabah and Sarawak, three (3) copies of the form should also be submitted to the relevant MIDA office as follows:</p> <p><u>Sabah</u> Director MIDA Sabah Office Lot D9.4 & 9.5 9 th Floor, Block D, Bangunan KWSP Karamunsing 88100 Kota Kinabalu Sabah, Malaysia</p> <p><u>Sarawak</u> Director MIDA Sarawak Office Room 404, 4 th Fl. Bangunan Bank Negara Malaysia No 147, Jalan Satok PO Box 716, 93714 Kuching, Sarawak, Malaysia</p>	<p>MIDA website: www.mida.gov.my Tel: (603) 2267-3633 Fax: (603) 2273-4208 E-mail: investmalaysia@mida.gov.my Source: https://www.mida.gov.my/wp-content/uploads/2021/01/GD_ACA_14012021.pdf</p>
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		Allowance (ITA) or Allowance for Increased Exports (AIE).			
3.	<p>SME Digitalization Initiative</p> <p>a) Scope:</p> <ul style="list-style-type: none"> i. Grant amounting up to 50% or a maximum of RM 5,000 from total invoice amount ii. Digitalisation areas: <ul style="list-style-type: none"> ➤ Electronic Point of Sale System (e-POS) ➤ Human Resource Payroll System (HR) / Customer Relationship Management (CRM) ➤ Digital Marketing / Sales ➤ Procurement ➤ Enterprise Resource Planning (ERP) / Accounting & Taxation ➤ Remote Working ➤ e-Commerce <p>b) Objective: To increase digitalization adoption among SMEs in Malaysia</p>	<ul style="list-style-type: none"> (a) Available to SME and Cooperative ("Koperasi") registered under the relevant laws of Malaysia (b) The SME is at least 60% owned by Malaysian (c) The SME/Coop has been in operation for at least six (6) months (d) The SME/Coop has minimum average annual sales turnover of RM50,000 	On-going	<ul style="list-style-type: none"> • The Applicant must contact and appoint one or more services of Service Providers listed by MDEC to perform any of the digitalisation services available (maximum of 3 digital services). • The Applicant must complete and submit the application form together with the required supporting documents to the Service Provider. • The Service Provider is to submit the application form together with the supporting document to the Bank. • Once the application is approved, the applicant is responsible to pay the 50% from the total invoice or more which Bank will only make payment 50% or up to RM5,000.00 to the Service Provider. 	<p>Contact centre: Contact Centre 1300 88 1900</p> <ul style="list-style-type: none"> • View application process flow and information • View list of panels listed by MDEC. • View Frequently Asked Questions (FAQs). • Terms & Conditions apply.
4.	<p>Industry Value Chain Development Programme – (PRIN)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Revolving capital ii. Purchase of machinery and equipment iii. Renovation and image enhancement of business premises / factories iv. Commercialization of products and services <p>b) Financing Limit: RM1,000,000</p>	<p>Basic terms</p> <ul style="list-style-type: none"> a) Malaysian citizen and Bumiputera b) Aged between 21-60 years c) Have gained enough experience / knowledge in the ventured business d) Have a valid business registration (SSM) e) Operate in a business premise f) Have a license / permit / letter of authorization from the local authority (PBT) g) Operate a full-time business h) Engaged in a syariah compliance business i) Not a MARA blacklisted individual j) Able to contribute own capital of not less than 10% of the project cost <p>Specific Terms</p>	On-going	<p>https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx</p>	<p>Email:</p> <p>infobpn@mara.gov.my</p> <p>informasi@mara.gov.my</p>

		<ul style="list-style-type: none"> a) A private limited (Sdn. Bhd.) company with Bumiputera status in which the Bumiputera equity / ownership must be at least 60% b) Able to produce current Audited Financial Statements for three (3) consecutive years c) Have never received any facilities under INTEP, Smart Auto or KPP or PITT programmes 			
5.	<p>Automation & Digital Guarantee Scheme (ADGS)</p> <p>a) Scope</p> <ul style="list-style-type: none"> i. Working Capital ii. Capital Expenditure <p>This guaranteed scheme cannot be used to refinance existing facility granted by the same or other participating Financial Institutions</p> <p>b) Financing Limit:</p> <ul style="list-style-type: none"> i. Minimum: RM100,000 only ii. Maximum: RM10,000,000 only <p>Tenure of Financing:</p> <p>Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p>	<ul style="list-style-type: none"> a) SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or respective statutory bodies for professional services providers c) Shareholding of at least 51% or more shares held by Malaysian 	From 1 st February 2020 and upon full utilisation of the Scheme limit of up to RM3 billion only or upon expiry of guaranteed tenure on 31st December 2035, whichever is earlier.	Contact the PFI's customer service centre: https://sjpp.com.my/fi/fi-partners	<p>SJPP</p> <p>Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia</p> <p>Phone: +603 2096 5000</p> <p>Fax: +603 2096 8981</p> <p>Email esjpp@prokhas.com.my</p>
6.	<p>BNM Automation and Digital facilities for SMEs (ADF)</p> <p>a) Scope: Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency. (Not for refinancing of existing financing facilities)</p> <p>b) Financing Limit: RM3,000,000</p>	<p>Malaysian SMEs with at least 51% shares held by Malaysians and as defined by SME Corp (as per Guidelines on National SME Definition issued by SME Corp), accessible at:</p> <p>https://www.smecorp.gov.my/images/pdf/2021/Guideline on SME Definition Updated Sept2020 Final.pdf</p>	Until full utilization	Submit application directly to PFIs and approval will be subjected to the credit assessment of the PFIs.	<p>Contact the PFI's customer service centre</p> <p>Source: https://www.bnm.gov.my/documents/20124/6025157/adf_broc_en.pdf</p>

7.	Automation Strengthening Fund (PEMERKASA Matching Grant) a) Scope: Machinery and/or equipment b) Financing Limit: RM2,800,000	For more information on the criteria, please consult the nearest SME Bank branch or call 03-2603 7700	On-going	For more information on how to apply, please consult the nearest SME Bank branch or call 03-2603 7700	For more information please refer to the PEMERKASA Matching Grant FAQ .
d.	Talent				
1.	Reskilling & Upskilling Program a) Scope: i. A digital platform that will act as a single window providing comprehensive information on all training and skills development programmes for citizens, that are offered by the Malaysian Government through its Ministries and Agencies ii. Objective of Reskilling & Upskilling Program: <ul style="list-style-type: none"> ➤ Assist Malaysians in finding relevant training courses to enhance their skills and knowledge while improving their marketability. ➤ Improve competitiveness and employability for job seekers while preparing them for long term career success with in-demand industries. ➤ Manage and monitor all upskilling, reskilling and multi-skilling programmes offered by government ministries and agencies in a centralised, structured, and cohesive manner. 	a) Upskill Malaysia is open to all Malaysians. b) There is no age limit for registration.	On-going	Interested parties should click on this registration link , fill up all required information and complete all the steps as instructed. Application period differs based on individual courses. Refer to the respective courses for more information.	Upskill Malaysia: Upskill Malaysia 1800-88-4800 Email: taskforce@upskillmalaysia.gov.my FAQ: https://upskillmalaysia.gov.my/faq
2.	National Dual Training Scheme (SLDN) a) Scope: i. Dual training with 70% to 80% practical training in the workplace and 20% to 30% theoretical learning in the training centre.	i. The general conditions for apprentices are: a) Malaysian citizens or permanent residents. b) Can speak and write in Malay or English. c) Aged 16 years and above.	On-going	Incentivise SLDN program can be applied through the MySpike System and by the Training Center Coordinator (PL) or In-house Company (SI) only.	For more information please refer to the 2023 Incentivise SLDN Program User Manual through the MySPIKE System .

	<p>ii. Objective of SLDN is to produce knowledge workers with three competency elements:</p> <ul style="list-style-type: none"> ➤ Technical ➤ Social and humanities ➤ Methodology and learning 	<p>d) The minimum eligibility criteria for apprentices must meet the requirements set out in the NOSS (Note: Some companies put some additional conditions according to their needs)</p> <p>ii. Open to all SLDN Certified Centres (PB).</p> <p>iii. Apprentices: Existing Employees and Job Seekers.</p> <p>iv. A company certified by SLDN.</p> <p>(Training Centres/Companies that have not yet been accredited, are invited to apply for accreditation by the <i>Jabatan Pembangunan Kemahiran</i>).</p>			
3.	<p>SOCSO - Career Empowerment Program - Extension of Targeted Employment Incentives</p> <p>a) Scope:</p> <p>i. Job placement by employers for target groups of individuals/ youths who have been unemployed for a long period and vulnerable groups such as indigenous people, women, people with disabilities (OKU), extreme poor, paroled individuals and ex-convicts where employers will be given employment incentives as much as RM600 per month for a period of 3 months.</p> <p>ii. An employment incentive of RM600 per month for a period of 3 months is also reserved for employers who hire new employees (placement) among TVET graduates or school leavers who are unemployed for a period of 2 months and above.</p> <p>iii. The enforcement date of the Career Empowerment Program is</p>	<p>a) Employers must be registered or contribute under the Employees' Social Security Act 1969 (Act 4) and the Employment Insurance System Act 2017 (Act 800) before 1 January 2023.</p> <p>b) Employers must advertise positions and complete employer profiles on the MYFutureJobs Portal.</p> <p>c) Employers are encouraged to hire prospective employees from the list registered in the MYFutureJobs Portal. If the employer hires a candidate employee other than the list registered in the MYFutureJobs Portal, the employer must ensure that the hired employee is then registered with the MYFutureJobs Portal.</p> <p>d) Employees must be registered and complete a profile on the MyFutureJobs Portal (field name, ID number, address, education level and work experience).</p> <p>e) Employers are encouraged to pay the salary as advertised in the</p>	Until 31 December 2023	<p>Employers can apply online at the Madani Career Portal - Daya Kerjaya</p> <p>Documents Required:</p> <p>a) A copy of the employer's bank account (the front copy with the employer's name, employer's account number and bank name).</p> <p>b) A copy of the employer's business registration number that has been verified by the Bank (Business Registration Number - BRN).</p> <p>c) Copy of SSM (Companies Commission of Malaysia) registration.</p> <p>d) Copy of employee identification card (Front and Back).</p> <p>e) A copy of the employee's employment contract is requested under this program.</p> <p>f) Copy of Graduation Certificate/Full Academic Transcript/Graduation Verification Letter for TVET Graduate or School Leaver application category.</p> <p>g) Employee Verification Form that has been signed by the employee and the employer.</p>	<p>For more information, please refer to Career Empowerment Program FAQs-Extension of Targeted Employment Incentives</p>

	<p>on 1 May 2023 for hiring from 1 January 1 2023.</p>	<p>MYFutureJobs Portal or a minimum salary of RM1,500.</p> <p>f) Employers are encouraged to pay salaries for the TVET Graduate category as shown in the figure below:</p> <ul style="list-style-type: none"> i. Employers are encouraged to follow the Starting Salary Guide for 200 Skill-Based Selected Jobs, Second Edition (Year 2020) issued by the Ministry of Human Resources for the recruitment of TVET graduates. ii. TVET graduate salary guide is a re-introduction of the starting salary rate to be commensurate with the skills possessed by TVET Graduates. <p>g) Employers are encouraged to pay the salary for the School Leaver category as advertised in the MYFutureJobs Portal or a minimum salary of RM1,500 for school leavers.</p> <p>h) The employer must update the date of termination of employment no later than the 15th of the following month in the Madani Career Portal - <i>Daya Kerjaya</i> or the ASSIST Portal in the event of a change in employee status.</p> <p>i) Employers and employees must comply with working hours guidelines in accordance with the Employment Act 1955 and the regulations thereunder.</p> <p>j) Employers are encouraged to hire prospective employees from the list registered in the MYFutureJobs Portal.</p> <p>k) Employers may not dismiss existing employees with the intention of replacing them with the same employee or a new employee for the purpose of having the Career</p>		<p>h) For existing employers who have previously applied for Employment Incentives (Career Generator and Work Guarantee) that have been approved, records of previous documents will be automatically stored in the Madani Career Portal - <i>Daya Kerjaya</i>. However, employers must submit additional relevant documents if requested by SOCSO.</p>	
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		Empowerment Program application approved.			
e.	Investment				
1.	Pioneer Status (PS) Income tax exemption ranging from 70% or 100% of statutory income for 5 or 10 years.	<p>a) Unabsorbed capital allowances incurred during the pioneer period can be carried forward and deducted from the post pioneer income of the company. Accumulated losses incurred during the pioneer period can be carried forward and deducted from the post pioneer income of the company for a period of seven consecutive years.</p> <p>b) Eligibility for Pioneer Status is based on certain priorities, including the level of value added, technology used and industrial linkages. Eligible activities and products are termed as “promoted activities” or “promoted products”.</p>	On-going	The company must submit its application to MIDA before commencing operation / production via: https://investmalaysia.mida.gov.my/incentives/	Tel: +603 2267 3633 Address: MIDA Sentral, No. 5, Jalan Stesen Sentral 5 KL Sentral, 50470 Kuala Lumpur Source: https://www.mida.gov.my/wp-content/uploads/2020/07/Chapter-2-Incentives-for-New-Investments.pdf
2.	Investment Tax Allowance (ITA) 60% or 100% on the qualifying capital expenditure incurred within 5 years from the date the first qualifying capital expenditure is incurred.	<p>a) The allowance can be offset against 70% or 100% of statutory income for each assessment year. Unutilised allowances can be carried forward to subsequent years until fully utilised.</p> <p>b) Eligibility for Investment Tax Allowance is based on certain priorities, including the level of value added, technology used and industrial linkages. Eligible activities and products are termed as “promoted activities” or “promoted products”.</p>	On-going	The company must submit its application to MIDA before commencing operation / production via: https://investmalaysia.mida.gov.my/incentives/	Tel: +603 2267 3633 Address: MIDA Sentral, No. 5, Jalan Stesen Sentral 5 KL Sentral, 50470 Kuala Lumpur Source: https://www.mida.gov.my/wp-content/uploads/2020/07/Chapter-2-Incentives-for-New-Investments.pdf
3.	Reinvestment Incentive: Pioneer status with income tax exemption of 70% or 100% of statutory income for a period of 5 years or Investment Tax Allowance of 50%, 60% or 100% on the additional qualifying capital expenditure incurred within a period of five years.	<p>a) Existing R&D companies:</p> <ul style="list-style-type: none"> • Contract Research and Development (R&D) companies • R&D Companies • In-house R&D <p>b) Companies that are at least 51% Malaysian-owned and are in the rubber, oil palm and wood-based</p>	On-going	The company must submit its application to MIDA before commencing operation / production via: https://investmalaysia.mida.gov.my/incentives/	Tel: +603 2267 3633 Address: MIDA Sentral, No. 5, Jalan Stesen Sentral 5 KL Sentral, 50470 Kuala Lumpur Source: https://www.mida.gov.my/wp-content/uploads/2020/07/Chapter-2-Incentives-for-New-Investments.pdf

		industries producing products (reinvesting for expansion purposes) which have export potential.			
4.	Reinvestment Allowance (RA) 60% on the qualifying capital expenditure incurred by the company, and can be offset against 70% of its statutory income for the year of assessment for a period of fifteen consecutive years beginning from the year the first reinvestment is made.	<p>a) Existing companies engaged in manufacturing and selected agricultural activities that reinvest for the purposes of expansion, automation, modernisation or diversification into any related products within the same industry on condition that such companies have been in operation for at least 36 months.</p> <p>b) A company can offset the RA against 100% of its statutory income for the year of assessment if the company attains a productivity level exceeding the level determined by the Ministry of Finance.</p>	On-going	<p>Applications for RA should be submitted to Inland Revenue Board (IRB) while applications for the surrender of Pioneer Status or Pioneer Certificate for RA should be submitted to MIDA: https://investmalaysia.mida.gov.my/incentives/</p> <p>For further details on the prescribed productivity level for each sub-sector, please contact the IRB.</p>	<p>Tel: +603 2267 3633 Address: MIDA Sentral, No. 5, Jalan Stesen Sentral 5 KL Sentral, 50470 Kuala Lumpur Source: https://www.mida.gov.my/wp-content/uploads/2020/07/Chapter-2-Incentives-for-New-Investments.pdf</p>
5.	<p>Green Investment Tax Allowance (GITA) Assets</p> <p>Applicable for companies that acquire qualifying green technology assets and listed under the MyHijau Directory.</p>	<p>Companies that had incurred qualifying capital expenditure in green technology investment and complying ALL of the following criteria:-</p> <ul style="list-style-type: none"> Minimise the degradation of the environment or reduce greenhouse emission; Promotes health and improvement of Environment; and conserves the use of energy, water and/or other forms of natural resources or promote the use of renewable energy or able to recycle waste material resources. 	On-going (1 January 2014 until 31 December 2025)	<p>https://www.myhijau.my/wp-content/uploads/2022/05/REC-GTGT-007-GUIDELINES-FOR-GREEN-TECHNOLOGY-TAX-INCENTIVE-GITAGITE.pdf (page16)</p> <p>https://www.mgtc.gov.my/what-we-do/green-incentives/green-investment-tax-incentives-gita-gite/</p>	<p>Tel: +603 2267 3633 Address: MIDA Sentral, No. 5, Jalan Stesen Sentral 5 KL Sentral, 50470 Kuala Lumpur Source: https://www.mida.gov.my/wp-content/uploads/2020/07/Chapter-2-Incentives-for-New-Investments.pdf</p>
f.	Export/Marketing				
1.	<p>Market Development Grant</p> <p>a) Scope: The Market Development Grant (MDG) is a support initiative in the form of a</p>	<p>i. Small And Medium Enterprises (SMEs)</p> <p>ii. Professional Service Providers (Sole Proprietor Or Partnership)</p>	On-going	For more information, please download information as per link below:	<p>All enquiries and submission of reports must be sent to:</p> <p>Market Development Unit (MDG) 8th Floor, East Wing,</p>

<p>reimbursable grant. MDG was introduced in 2002 with the objective of assisting exporters in their efforts to promote Malaysian made products or services globally. The lifetime limit of MDG is RM300,000 and it is specifically formulated for Malaysian SME Companies, Professional Service Providers, Trade and Industry Associations, Chambers of Commerce, Professional Bodies and Co-operatives.</p> <p>b) Eligible activities:</p> <p>Physical Events</p> <ul style="list-style-type: none"> i. Participation in International Trade Fairs or Exhibitions held in Malaysia/Overseas ii. Participation in Trade & Investment Missions (TIM) or Export Acceleration Missions (EAM) iii. Participation in International Conferences Held Overseas iv. Listing Fees for Made in Malaysia Products in Supermarkets or Hypermarkets or Retail Centres or Boutique Outlets Located Overseas <p>Virtual Events</p> <ul style="list-style-type: none"> i. Participation in Virtual International Trade Fairs In Malaysia Or Overseas ii. Participation In Business To Business (B2B) Meetings Related To Virtual Trade Investment Missions And Export Acceleration Mission 	<ul style="list-style-type: none"> iii. Trade & Industry Associations, Chambers of Commerce Or Professional Bodies iv. Co-operatives 		<p>Market Development Grant (MDG) Physical Events</p> <ul style="list-style-type: none"> i. <u>MDG Guidelines (Physical Events)</u> <p>Market Development Grant (MDG) Virtual Events</p> <ul style="list-style-type: none"> i. <u>MDG Guidelines (Virtual Events)</u> <p>For application: https://www.matrade.gov.my/mdg/</p>	<p>Menara MATRADE, Jalan Sultan Haji Ahmad Shah, 50480 Kuala Lumpur, MALAYSIA Tel: +603-6207 7593 Fax: +603-6203 7252 Email:mdg@matrade.gov.my</p>
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<p>2.</p>	<p>Bumiputera Export Promotion Programme (GEB) a) Scope i. Revolving / working capital ii. Purchase of machinery and equipment iii. Installation and ICT Adoption iv. Renovation of premises / factories v. Overseas promotion and advertising b) Financing Limit: RM2,500,000</p>	<p>Basic Terms a) Own a private limited (Sdn. Bhd.) company with 100% company equity b) Meet the SME definition as follows: <ul style="list-style-type: none"> • Manufacturing sector <ul style="list-style-type: none"> i. Annual sales of less than RM50 million OR less than 200 full-time employees • Services Sector and others <ul style="list-style-type: none"> i. Annual sales of less than RM20 million OR less than 75 full-time employees ii. Have been operating the business for at least three (3) years iii. Operate in a valid business premise iv. Obtain a SCORE rating of 3-star and above v. Obtain a required certificate / certification for export business transactions vi. Products / services are made in Malaysia (at least 40% local content) vii. Aged 21-60 years for all Board Members viii. A satisfactory company credit status based on the CCRIS / RAM / CTOS reports ix. Engaged in a syariah compliance business </p>	<p>On-going</p>	<p>https://aplikasi.mara.gov.my/myusahawan/public/frmlogin_pembiayaan.aspx</p>	<p>Email: infobpn@mara.gov.my informasi@mara.gov.my</p>
<p>3.</p>	<p>Working Capital Guarantee Scheme - Export (WCGS-X) a) Scope: i. Working Capital ii. Capital Expenditure This guaranteed scheme cannot be used to refinance existing facility granted by the same or other participating Financial Institutions</p>	<p>a) SMEs in all sectors or industries, SMEs are as defined by SME Corporation Malaysia b) Sdn Bhd, partnership or sole proprietors incorporated under Registration of Business Act 1956; Companies Act 1965 or 2016, Limited Liability Partnership Act 2012, respective authorities or district offices in Sabah and Sarawak, or</p>	<p>From 1st February 2020 and upon full utilisation of the Scheme limit of up to RM1 billion only or upon</p>	<p>Contact the PFI's customer service centre: https://sjpp.com.my/fi/fi-partners</p>	<p>SJPP Address: Syarikat Jaminan Pembiayaan Perniagaan Berhad (851317-W) Level 12, Bangunan Setia 1, 15 Lorong Dungun, Bukit Damansara 50490 Kuala Lumpur Malaysia Phone: +603 2096 5000 Fax: +603 2096 8981 Email esjpp@prokhas.com.my</p>

	<p>b) Financing Amount: Minimum: RM100,000 only Maximum: RM10,000,000 only</p> <p>Tenure of Financing: Up to fifteen (15) years or until 31st December 2035, whichever is earlier</p>	<p>respective statutory bodies for professional services providers</p> <p>c) Shareholding of at least 51% or more shares held by Malaysian</p> <p>d) At least 30% or more of turnover are export-based</p>	<p>expiry of guarantee tenure on 31st December 2035, whichever is earlier</p>		
4.	<p>SME Bank - Business Exports Program (BEP)</p> <p>a) Scope:</p> <ol style="list-style-type: none"> Facilities through grants up to RM200,000 Open to all industries Intervention from experts Opportunity to enter the international market Business financing opportunities from SME Bank 	<p>For more information please visit BEP SME Official Site.</p>	<p>On-going</p>	<p>For more information on the Business Exports Program application, please contact the following officers:</p> <p>Yuszairi Ibrahim 03-2616 7464 yuszairi@smebank.com.my</p> <p>Rosmah Daud 03-2615 7435 rose@smebank.com.my</p> <p>Fazliana Abd Aziz 03-2615 3860 fazliana@smebank.com.my</p>	<p>For more information, please visit the FAQ</p>
5.	<p>SME Corp - Bumiputera Export Promotion Program (GEB)</p> <p>a) Scope</p> <ol style="list-style-type: none"> Market liaison services & export specialist services Management of premises abroad Prototyping of products for overseas buyers Export packaging improvement and services International buyer audit visit to Malaysia Market exploration activities abroad Certification & compliance with international standards Participation in the virtual market place (<i>e-market place/e-commerce</i>) 	<ol style="list-style-type: none"> Have a Malaysian MSME Status Certificate issued by SME Corporation Malaysia At least 60% of the company's equity is owned by Bumiputera/60% Malaysian citizens Have a valid local business license from the Local Authority and operate in valid business premises (subject to business activity) Have been in operation for at least 3 years Have a 3-Star SCORE rating & above, & achieved the latest annual sales of at least RM 1 million Have audited Financial Statements for at least 2 recent years Companies submitting business income tax returns (with valid 	<p>Applications under Cohort 1 have been closed. Cohort 2 applications will be notified later.</p>	<ul style="list-style-type: none"> Registration fee RM150 For application, please click the SME Export Strengthening Program Application Form For application process, please refer to MOF website 	<ul style="list-style-type: none"> For more information, please visit the Official Site of the Bumiputera Export Promotion Program (GEB) Click to download the Bumiputera Export Promotion Program (GEB) Brochure

	ix. Export related training/courses/seminars/conferences b) Grant Limit: RM250,000	evidence) based on the Income Tax Act 1967			
6.	SMEs Go Global Programme (SMEGG) a) Scope i. Market liaison services & export specialist services ii. Management of premises abroad iii. Prototyping of products for overseas buyers iv. Export packaging improvement & services v. International buyer audit visit to Malaysia vi. Market exploration activities abroad vii. Certification & compliance with international standards viii. Participation in the virtual market place (<i>e-market place/e-commerce</i>) ix. Export related training/courses/seminars/conferences b) Grant Limit: RM200,000.00	a) Companies having a Malaysian MSME Status Certificate issued by SME Corporation Malaysia b) At least 60% of the company's equity is owned by Bumiputera/60% Malaysian citizens c) Have a valid local business license from the Local Authority and operate in valid business premises (subject to business activity) d) Have been in operation for at least 3 years e) Have a 3-Star SCORE rating & above, & achieved the latest annual sales of at least RM 1 million f) Have audited Financial Statements for at least 2 recent years g) Companies submitting business income tax returns (with valid evidence) based on the Income Tax Act 1967	Applications under Cohort 1 have been closed. Cohort 2 applications will be notified later.	<ul style="list-style-type: none"> Registration fee RM150 For application, please click the SME Export Strengthening Program Application Form For application process, please refer to MOF website 	<ul style="list-style-type: none"> For more information please visit the Official Website of the SMEs Go Global Program (SMEGG) Click to download the SMEs Go Global (SMEGG) Program Brochure
g.	Others				
1.	BNM Low Carbon Transition Facility (LCTF) a) Scope i. Financing facility to encourage and support SMEs to adopt sustainable practices for business resilience.	a) SMEs in all sectors committed to transform towards low carbon and sustainable business operations. b) SMEs should contact any of the participating financial institutions on their eligibility under the facility. All applications for financing will be subject to assessments by the participating financial institution.	3 February 2022 until full utilisation	Contact the participating financial institutions' customer service centre Log on to participating financial institutions' website Bank Negara Malaysia Financing for Small and Medium Enterprises (SMEs) - Bank Negara Malaysia	BNM: Bank Negara Malaysia Terms and conditions details Low Carbon Transition Facility (LCTF) Frequently Asked Questions BNM's Fund for SMEs Low Carbon Transition Facility Frequently Asked Questions (FAQ) List of participating financial institutions: Low Carbon Transition Facility (LCTF) List of Participating Financial Institutions
2.	Tax Incentives for Carbon Capture and Storage (CCS)	Companies undertaking CCS in-house activities	2023 – 2025	Ministry of Finance (MOF)	Ministry of Finance (MOF)

	<p>Companies undertaking CCS in-house activity will be eligible for an investment tax allowance of 100% for 10 years to set off against 100% of statutory income. As well as full import duty and sales tax exemption on equipment for CCS technology from 1 January 2023 until 31 December 2027.</p>	<ul style="list-style-type: none"> • Investment tax allowance of 100% for 10 years to set-off against 100% of statutory income. • Full import duty and sales tax exemption on equipment for CCS technology from 1 January 2023 until 31 December 2027. • Tax deduction for allowable pre-commencement expenses within 5 years prior to the date of commencement of operation. <p>Companies undertaking CCS services</p> <ul style="list-style-type: none"> • 100% Investment tax allowance for 10 years to set-off against 100% statutory income; or • 70% Income tax exemption on statutory income for 10 years. • Full import duty and sales tax exemption on equipment for CCS technology from 1 January 2023 until 31 December 2027. <p>Companies engaging CCS services</p> <ul style="list-style-type: none"> • Tax deduction on fees incurred for use of CCS services for YA 2023 to YA 2027. 			
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Note: Updated as at 9 June 2023

Compiled by:
Strategic Planning Unit (SPU)
Malaysian Timber Council