

## KEY STATISTICS

**Table 1 : Number of Establishments by Sector and Size**

Sector	Micro	Small	Medium	Total SMEs	Total SMEs	Large Firms	Total Establishments
	Number of Establishments				% Share	Number	Number
Manufacturing	21,619	13,934	2,308	37,861	5.9	1,808	39,669
Services	462,420	106,061	12,504	580,985	90.0	10,898	591,883
Agriculture	3,775	1,941	992	6,708	1.0	2,121	8,829
Construction	8,587	6,725	3,971	19,283	3.0	2,857	22,140
Mining & Quarrying	57	126	116	299	0.1	119	418
<b>Total</b>	<b>496,458</b>	<b>128,787</b>	<b>19,891</b>	<b>645,136</b>	<b>100.0</b>	<b>17,803</b>	<b>662,939</b>

Source: Economic Census 2011, Profile of Small and Medium Enterprises (reference year 2010), Department of Statistics, Malaysia.

**Table 2 : Number of SME Establishments by State**

State	Total SMEs	%	State	Total SMEs	%
Selangor	125,904	19.5	Negeri Sembilan	24,542	3.8
W.P. Kuala Lumpur	84,261	13.0	Terengganu	22,514	3.5
Johor	68,874	10.7	Melaka	21,675	3.4
Perak	60,028	9.3	Perlis	5,053	0.8
Sarawak	43,830	6.8	W.P. Labuan	1,952	0.3
Sabah	40,884	6.3	W.P. Putrajaya	418	0.1
Pulau Pinang	40,824	6.3	<b>Total SMEs</b>	<b>645,136</b>	<b>100.0</b>
Kelantan	37,823	5.9			
Kedah	37,092	5.7			
Pahang	29,462	4.6			

Source: Economic Census 2011, Profile of Small and Medium Enterprises (reference year 2010), Department of Statistics, Malaysia.

**Table 3 : Annual Growth of SME GDP by Key Economic Activity (%)**  
(constant 2010 prices)

Year	2010	2011	2012	2013	2014	2015 <sup>p</sup>
Agriculture	-	6.6	1.3	2.3	17.3	2.0
Mining & Quarrying	-	7.3	14.5	8.1	182.8	8.9
Construction	-	4.4	16.6	14.0	97.8	7.6
Manufacturing	-	7.8	6.2	5.0	10.9	6.0
Services	-	7.1	6.2	7.2	8.7	6.6
Plus: import duties	-	32.9	29.6	18.2	21.6	20.2
<b>Total SME GDP</b>	<b>-</b>	<b>7.3</b>	<b>6.0</b>	<b>6.4</b>	<b>13.5</b>	<b>6.1</b>

*p : preliminary*

Source: Department of Statistics, Malaysia.

**Table 4 : Contribution of SMEs to overall GDP by Key Economic Activity (%)**



Year	2010	2011	2012	2013	2014	2015 <sup>p</sup>
Agriculture	4.3	4.3	4.1	4.0	4.5	4.3
Mining & Quarrying	0.05	0.05	0.1	0.1	0.1	0.2
Construction	0.9	0.9	1.0	1.1	2.0	2.1
Manufacturing	7.2	7.4	7.4	7.5	7.8	7.9
Services	19.6	19.9	20.0	20.5	21.1	21.4
Plus: import duties	0.2	0.3	0.3	0.3	0.4	0.5
<b>Total SME GDP</b>	<b>32.2</b>	<b>32.8</b>	<b>33.0</b>	<b>33.5</b>	<b>35.9</b>	<b>36.3</b>

*p : preliminary*

Source: Department of Statistics, Malaysia.

## LIST OF PROGRAMMES IN 2016

### Ministry of International Trade and Industry (MITI)

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  [www.miti.gov.my](http://www.miti.gov.my)

#### Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
SME Expert Advisory Panel Programme (SEAP)	Strengthen technical advisory services to SMEs through on-site assistance and encourage transfer of technology know-how and experience from industry experts to SMEs	SME Corp. Malaysia
Bumiputera Enterprise Enhancement Programme (BEEP)	Develop potential Bumiputera SMEs through provision of comprehensive assistance package including financial assistance and advisory services	SME Corp. Malaysia
MAI Intelligent Technology System (MITS)	Facilitate the demands of the after-sales sector through initiatives such as CarBengkel System and MAI Garage Information System (MAGIS) which integrate a vast network of service centres, sales and distribution centres and spare part warehouses across the country	MAI
Automotive Supplier Excellence Programme (ASEP)	Elevate the local automotive suppliers to the world class level of competitiveness and sustainability through provision of technical assistance and consultancy	MAI

## Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Export Training Programme	Enhance knowledge of SMEs in export related areas such as export regulations, market information, international standards, branding, packaging and trade financing	MATRADE
Bumiputera Workshop Transformation Programme (BWTP)	Enhance the capability of the automotive workshop owners towards sustainability and profit generation	MAI
Soft Loan for Bumiputera Automotive Entrepreneur (SLBAE)	Facilitate and assist Open Approved Permit (AP) holders in expanding and diversifying into other automotive-related businesses and to sustain and enhance Bumiputera participation in the automotive industry	MIDF
SME Mentoring Programme	Enhance SMEs knowledge in production, sales and marketing & Halal related matters for Food & Beverage Industry through sharing of Nestlé's best practices	SME Corp. Malaysia
SME@University Programme	Provide a structured learning opportunity for CEO of SMEs to help develop capable human capital that will drive diverse management innovation and creativity in developing business acumen among new and existing entrepreneurs	SME Corp. Malaysia

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Soft Loan Scheme for Service Sector (SLSSS)	Assist companies and enterprises in the services sector to increase their capabilities and capacities	MIDF
Soft Loan Scheme for Automation and Modernisation (SLSAM)	Encourage industries to modernise and automate their manufacturing processes and upgrade production capacity and capability	MIDF

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Soft Loan Scheme for SMEs (SLSME)	Provide assistance to existing as well as new start-up companies in project, fixed assets and working capital financing	MIDF
Capacity Development Programme	Enhance and develop capacity of human resource in productivity and quality to the SMEs	MPC
Financing to Indian Community	Collaborative effort with Secretariat For Empowerment of Indian Entrepreneurs (SEED) in providing financing to eligible Indian entrepreneurs	SME Bank
<i>Skim Anjakan Usahawan</i>	Financing facility for SMEs that have been in operation for a minimum of 2 years for business expansion	SME Bank
<i>Dana Ekuiti Bumiputera (EquiBumi)</i>	Increase Bumiputera equity ownership by providing financing to credible Bumiputera companies to take over listed companies or companies with potential to be listed on Bursa Malaysia	SME Bank
Malay Reserve Development Financing (MRDF)	Provide financing facility for the development of the Malay Reserve Land in strategic areas and to assist in developing and/or redevelopment of Malay Reserve Land	SME Bank
Graduate Entrepreneur Fund 2 (TUS2)	Encourage more graduates to enter the field of entrepreneurship	SME Bank
Young Entrepreneur Fund	Provide alternative access to the young entrepreneurs in obtaining financing to start their new business as well as for the needs of their existing business	SME Bank

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
SME Technology Transformation Fund (STTF)	Provide financing facility to SMEs to enhance and rectify their technologies in order to achieve higher productivity, improve process efficiency, and penetrate export market	SME Bank
IBS Promotion Fund	Facilitate eligible Industrialised Building System (IBS) contractors, manufacturers and developers for purchase of fixed asset, renovation of factory and working capital	SME Bank
SME Go	Support SMEs that has embarked or about to in an export industry	SME Bank
Online Business Financing (OBF)	Provide financing to support entrepreneurs establish a viable online business presence	SME Bank
Business Accelerator Programme (BAP)	Provide integrated programme to develop and nurture dynamic, competitive and resilient SMEs through SCORE, capacity building, advisory & technical support and financial support	SME Corp. Malaysia
Enrichment and Enhancement Programme (E <sup>2</sup> )	Provide integrated programme to develop and nurture dynamic, competitive and resilient MEs through M-CORE, capacity building, advisory & technical support and financial support	SME Corp. Malaysia
<i>Tunas Usahawan Belia Bumiputera</i> (TUBE)	Acculturate entrepreneurship among youth in making a paradigm shift from job seekers to employment providers	SME Corp. Malaysia
Shariah-Compliant SME Financing Scheme (SSFS)	Provide financial assistance to eligible Malaysian SMEs whereby the Government will cover 2% of the profit rate charged on the financing provided by participating Islamic banks	SME Corp. Malaysia

## Market Access

Major Programme	Programme Objectives	Implementing Agency
<i>Satu Daerah Satu Industri</i> (SDSI) Showcase	Increase income of rural community through production of goods and services identified to each district	MITI
Vendor Development Programme (VDP)	Develop SME entrepreneurs to become competitive suppliers and manufacturers of component or services at domestic and global markets	MITI
Product and Quality Enhancement Programme (GroomBig)	Nurture, groom and elevate Bumiputera SMEs to a higher level from micro to small to medium enterprises and ultimately, become export-ready companies	MITI
Pre Certification Programme	Provide technical assistance on Halal certification to companies	HDC
Going Export Programme (GoEx)	Identify, nurture and develop SMEs to be more competitive in the international arena, providing access to international networks and increase exports as well as expand new business opportunities with existing and new markets	MATRADE
eTRADE	Provide assistance for SMEs to participate in international leading e-marketplace	MATRADE
Market Development Grant (MDG)	Provide assistance for SMEs to undertake activities for development of export market	MATRADE
Bumiputera Exporters Development Programme (BEDP)	Help Bumiputera SMEs to develop the necessary skills and knowledge to penetrate and further expand their export markets	MATRADE
Women Exporters Development Programme (WEDP)	Help women-owned SMEs to develop the necessary skills and knowledge to penetrate and further expand their export markets	MATRADE

## Market Access

Major Programme	Programme Objectives	Implementing Agency
Youth Exporters Development Programme (YEDP)	Help SMEs from 20 to 40 years old to develop the necessary skills and knowledge to penetrate and further expand their export markets	MATRADE
SME-Brand Development Programme	Create awareness on branding among SMEs through seminars / workshops, advisory services at Branding Innovation Centre (BIC) & Branding and Packaging Mobile Gallery	SME Corp. Malaysia
Industrial Linkages Programmes (ILP)	Develop linkages between capable SMEs, MNCs, GLCs as well as large firms	SME Corp. Malaysia
<i>Galakan Eksport Bumiputera</i> (GEB)	Develop Bumiputera SMEs into export market through integrated assistance, networks and supply chains	SME Corp. Malaysia
4R2S System	Recommend good practices and new management system to be used by local industry players to perform the relevant activities	MAI
Strategies to Enhance Export of Automotive Parts and Component	Develop local auto components vendors that have the potential to export product	MAI



## Related Agencies

Related Agencies	Acronym	Website
Halal Industry Development Corporation	HDC	<a href="http://www.hdcglobal.com">www.hdcglobal.com</a>
Malaysia Automotive Institute	MAI	<a href="http://www.mai.org.my">www.mai.org.my</a>
Malaysia External Trade Development Corporation	MATRADE	<a href="http://www.matrade.gov.my">www.matrade.gov.my</a>
Malaysian Investment Development Authority	MIDA	<a href="http://www.mida.gov.my">www.mida.gov.my</a>
Malaysian Industrial Development Finance Berhad	MIDF	<a href="http://www.midf.com.my">www.midf.com.my</a>
Malaysia Productivity Corporation	MPC	<a href="http://www.mpc.gov.my">www.mpc.gov.my</a>
Small Medium Enterprise Development Bank Malaysia Berhad	SME BANK	<a href="http://www.smebank.com.my">www.smebank.com.my</a>
SME Corporation Malaysia	SME Corp. Malaysia	<a href="http://www.smecorp.gov.my">www.smecorp.gov.my</a>
Malaysia Steel Institute	MSI	<a href="http://malaysiasteelinstitute.com">malaysiasteelinstitute.com</a>

## Ministry of Finance (MOF)

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## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
<i>Dana Modal Teroka</i>	Provide venture capital financing to companies in the electrical and electronics sub-sector	KMPSB




## Infrastructure

Major Programme	Programme Objectives	Implementing Agency
Development of Business Premises	Provision of industrial premises for entrepreneurs	SEDCO
Development of SME Factory and Shoplot in Kelantan	Provide conducive manufacturing premises to SMEs	PKINK
Upgrading of Business Premises in Kelantan	Provide conducive trading premises to micro entrepreneurs	PKINK

## Related Agencies

Related Agencies	Acronym	Website
Bank Simpanan Nasional	BSN	<a href="http://www.mybsn.com.my">www.mybsn.com.my</a>
Cradle Fund Sdn. Bhd.	CRADLE	<a href="http://www.cradle.com.my">www.cradle.com.my</a>
Export-Import Bank of Malaysia Berhad	EXIM BANK	<a href="http://www.exim.com.my">www.exim.com.my</a>
Kumpulan Modal Perdana Sdn. Bhd.	KMPSB	<a href="http://www.modalperdana.com">www.modalperdana.com</a>
Malaysian Technology Development Corporation	MTDC	<a href="http://www.mtdc.com.my">www.mtdc.com.my</a>
Malaysia Debt Ventures Berhad	MDV	<a href="http://www.mdv.com.my">www.mdv.com.my</a>
Perbadanan Kemajuan Ekonomi Negeri Perlis	PKENPs	<a href="http://www.pkenps.gov.my">www.pkenps.gov.my</a>
Perbadanan Kemajuan Iktisad Negeri Kelantan	PKINK	<a href="http://www.pkink.gov.my">www.pkink.gov.my</a>
Perbadanan Kemajuan Ekonomi Negeri Melaka	PKNM	<a href="http://www.pknm.gov.my">www.pknm.gov.my</a>
Perbadanan Kemajuan Ekonomi Negeri Sabah	SEDCO	<a href="http://www.sabah.gov.my">www.sabah.gov.my</a>

## Ministry of Agriculture and Agro-based Industry (MOA)

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### Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
<i>Perkhidmatan Teknikal kepada Golongan Sasar Seluruh Negara</i>	Support entrepreneurs by providing technical skills	MARDI
Change Upgrade Product (CUP)	Increase the product quality, development and expansion beyond product capability	IAT

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
<i>Tabung Pembangunan Usahaniaga Peladang (TPUP)</i>	Improve the net income of farmers to more than RM4,000 per month and create new capable agropreneurs to undertake agriculture production, processing of large-scale services and quality products	LPP
TEKUN Financing	Provide funds, entrepreneurship information, business opportunities, advisory and support to create competent, innovative and progressive entrepreneurs	TEKUN
<i>Dana Pembiayaan Usahawan Pertanian (DPUP)</i>	Provide financing to SMEs in agriculture activities	Agro Bank

## Market Access

Major Programme	Programme Objectives	Implementing Agency
Farmer's Market, Fresh Fruit Stalls (GBBS)	Provide a variety of retail outlets for farmers and small producers to market their products directly	FAMA
Training for Marketers on Quality and Safety	Increase the application of technology in marketing and post-harvest practices	FAMA
Strengthening of Agro Food Export Distributions	Develop competitive exporters and create new export markets	FAMA
<i>Pengukuhan Bekalan Ladang Kontrak ke Pasar Tani (KUKUH)</i>	Develop marketing infrastructure for crop production that complies to GMP to ensure agriculture products gain better access to export markets	FAMA

## Related Agencies

Related Agencies	Acronym	Website
Bank Pertanian Malaysia Berhad	AGROBANK	<a href="http://www.agrobank.com.my">www.agrobank.com.my</a>
Federal Agriculture Marketing Authority	FAMA	<a href="http://www.fama.gov.my">www.fama.gov.my</a>
Agro-Based Industry Division	IAT	<a href="http://www.kada.gov.my">www.kada.gov.my</a>
Lembaga Pertubuhan Peladang	LPP	<a href="http://www.lpp.gov.my">www.lpp.gov.my</a>
Malaysian Agricultural Research & Development Institute	MARDI	<a href="http://www.mardi.gov.my">www.mardi.gov.my</a>
TEKUN Nasional	TEKUN	<a href="http://www.tekun.gov.my">www.tekun.gov.my</a>
Department of Agriculture	DOA	<a href="http://www.doa.gov.my">www.doa.gov.my</a>
Department of Fisheries Malaysia	LKIM	<a href="http://www.dof.gov.my">www.dof.gov.my</a>

## Ministry of Human Resources (MOHR)



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[www.mohr.gov.my](http://www.mohr.gov.my)

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
National Dual Training System (NDTS)	Provide skills upgrading programme for existing, new employees and school dropouts to ensure employability	DSD
Skill Upgrading Programme	Enhance the capabilities of SMEs' employees in technical and managerial skills such as financial, quality and business management	HRDF
SME Capability Programme	Enhance the capabilities of the business owners especially in the areas of business strategies, innovation, productivity and human capital development	HRDF
Training Fund under Minimum Wage	Assist SMEs to increase the business productivity at the strategic and functional level in order to minimise the effect of Minimum Wage Policy implementation	HRDF
SME Training Needs Analysis Consultancy Scheme	Assist SMEs to identify current and future training needs in a systematic manner through preparation and implementation of annual training plans	HRDF
Trainers Development Programme	Produce experts in training programmes	HRDF
HR Capabilities Building Programme for SMEs	Provide up-skilling and human resource programmes related to SMEs registered under HRDF	HRDF
Fully Subsidised Training Needs Analysis for SMEs	Increase the competency of HR practitioners of SME companies in conducting Training Needs Analysis	HRDF




## Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
HR Consultancy Workshop for SMEs	Provide HR advisory and consultancy services to SME employers in order for them to resolve their HR issues	HRDF
SME Peer Sharing	Provide coaching and handholding to SME owners in managing their human resources	HRDF

## Related Agencies

Related Agencies	Acronym	Website
Human Resources Development Fund	HRDF	<a href="http://www.hrdf.com.my">www.hrdf.com.my</a>
Department of Skills Development (Jabatan Pembangunan Kemahiran)	DSD	<a href="http://www.dsd.gov.my">www.dsd.gov.my</a>
Manpower Department	JTM	<a href="http://www.jtm.gov.my">www.jtm.gov.my</a>

## Ministry of Science, Technology & Innovation (MOSTI)

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  [www.mosti.gov.my](http://www.mosti.gov.my)

## Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Pre Commercialisation Fund	Develop process, technology or new products or improvements to existing processes and technologies to be commercialised	MOSTI
Commercialisation of R&D Fund (CRDF)	Leverage on Science, Technology & Innovation (STI) for national development and wealth creation via commercialisation of products and processes	MTDC

## Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Technology Acquisition Fund (TAF)	Promote utilisation of foreign technology for the manufacturing and physical development of existing and new products to increase wealth creation and technology content of Malaysian companies whilst enhancing their global competitiveness	MTDC
TPM Accelerator Programme	Nurture start-up technopreneurs from idea generation to commercialisation of innovative products and services through comprehensive and integrated handholding programme via coaching, training, mentoring and consultancy, by physical intervention and virtual incubation services	TPM
Advanced Virtual Incubation Service (ADVISE)	Support start-ups and ease their entrance to entrepreneurship by providing comprehensive support services and shared facilities apart from incubation services	TPM
Biotechnology Commercialisation Fund (BCF)	Provide funding for Biotechnology focus areas to complement the existing funds to enhance access to financing	Bioeconomy Corporation

## Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Quality, Technology & Best Practices Training & Consultancy Programme	Assist SMEs to develop their employees through continuous human capital development, innovation and investment in training and education programmes apart from upgrading the technological skills and capabilities of SMEs	SIRIM

### Market Access


Major Programme	Programme Objectives	Implementing Agency
Conformity Assessment Programme Specifically Targeted for SMEs	Support SMEs in complying with national and international standards in order to penetrate the global market	SIRIM
Product and Quality Enhancement Programme	Nurture, groom and elevate Bumiputera SMEs to a higher level from micro to small to medium enterprises and ultimately become export-ready companies	SIRIM
Calibration and Measurement Services	Ensure all measurement services are competent and products tested are globally recognised through calibration & measurement services that comply with national and international standards	SIRIM
Enhancing Productivity and Market Expansion of SME in Collaboration with SIRIM–Fraunhofer	Enhance productivity and market expansion of SMEs through increase technology uptake of SMEs, nurture growth of small and micro SMEs and organise cross-cutting programme	SIRIM

### Related Agencies

Related Agencies	Acronym	Website
Malaysian Bioeconomy Development Corporation Sdn. Bhd.	Bioeconomy Corporation	<a href="http://www.biotechcorp.com.my">www.biotechcorp.com.my</a>
Malaysian Technology Development Corporation	MTDC	<a href="http://www.mtdc.com.my">www.mtdc.com.my</a>
SIRIM Berhad	SIRIM	<a href="http://www.sirim.my">www.sirim.my</a>
Technology Park Malaysia	TPM	<a href="http://www.tpm.com.my">www.tpm.com.my</a>



## Ministry of Rural & Regional Development (KKLW)

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### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
<i>Pembangunan Usahawan Lepasn Institusi Pendidikan MARA (IPMa)</i>	Develop dynamic entrepreneurs from the younger generations, especially students or IPMa graduates who want to start a business for the first time	MARA
<i>Pemantapan Syarikat Usahawan Korporat</i>	Provide business financing to eligible firms for investment and equity purposes	MARA
Rural Entrepreneur Transformation Programme	Help rural entrepreneurs whether existing or potential entrepreneurs to develop and conduct viable, sustainable as well as competitive businesses	MARA
<i>Pembangunan Usahawan PKS</i>	Provide various training courses to entrepreneurs who are starting own business until export-ready, through entrepreneurship and technical knowledge such as accounting and labelling	MARA

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Rural Economy Funding Scheme (SPED)	Provide financial assistance to rural entrepreneurs in manufacturing services, agriculture and rural tourism sectors	BKRM / SME Bank
Business Financing Distribution	Provide business financing to support Bumiputera entrepreneurs in trading	MARA

### Infrastructure

Major Programme	Programme Objectives	Implementing Agency
Building business premises	Provide business premises for Orang Asli entrepreneurs	JAKOA

## Related Agencies

Related Agencies	Acronym	Website
Department of Orang Asli Development	JAKOA	<a href="http://www.jakoa.gov.my">www.jakoa.gov.my</a>
Majlis Amanah Rakyat	MARA	<a href="http://www.mara.gov.my">www.mara.gov.my</a>
Community Development Department	KEMAS	<a href="http://www.kemas.gov.my">www.kemas.gov.my</a>
Institut Kemajuan Desa	INFRA	<a href="http://www.infra.gov.my">www.infra.gov.my</a>
Rubber Industry Smallholders Development Authority	RISDA	<a href="http://www.risda.gov.my">www.risda.gov.my</a>
Federal Land Consolidation and Rehabilitation Authority	FELCRA	<a href="http://www.felcra.com.my">www.felcra.com.my</a>
Kedah Regional Development Authority	KEDA	<a href="http://www.keda.gov.my">www.keda.gov.my</a>
South East Johore Development Authority	KEJORA	<a href="http://www.kejora.gov.my">www.kejora.gov.my</a>
Lembaga Kemajuan Terengganu Tengah	KETENGAH	<a href="http://www.ketengah.gov.my">www.ketengah.gov.my</a>
South Kelantan Development Authority	KESEDAR	<a href="http://www.kesedar.gov.my">www.kesedar.gov.my</a>




## Ministry of Education Malaysia (MOE)

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## Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Public-Private Research Network (PPRN)	Create knowledge friendly ecosystem by strengthening public-private collaboration through research and innovation	MOE

## Ministry of Tourism & Culture Malaysia (MOTAC)

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### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Homestay Entrepreneur Training & Skill Enhancement	Instil entrepreneurship skills among homestay operators to help enhance their quality of services	MOTAC



### Market Access

Major Programme	Programme Objectives	Implementing Agency
Craft Marketing Programme	Increase craft sales in domestic and international markets	MOTAC

### Related Agencies

Related Agencies	Acronym	Website
Malaysian Handicraft Development Corporation	HANDICRAFT	<a href="http://www.kraftangan.gov.my">www.kraftangan.gov.my</a>
Tourism Malaysia	TOURISM	<a href="http://www.tourism.gov.my">www.tourism.gov.my</a>

## Ministry of Domestic Trade, Cooperative and Consumerism (KPDNKK)

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### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
PNS Franchise / Pre-Franchise / Franchisor Financing Scheme	Develop and promote Middle-Level Bumiputera Entrepreneurs (MLBE) in franchise businesses as well as provide financial assistance for purpose of business expansion and new start-up franchise companies	PNS
Business in Transformation (B.I.T) Programme	Transform entrepreneurs from small-sized firms to become more competitive and systematic	PNS




### Market Access

Major Programme	Programme Objectives	Implementing Agency
<i>Program Citarasa Malaysia</i> (PCM)	Promote and market SME products to local and foreign hypermarkets in Malaysia	KPDNKK
Product Development Programme	Assist SMEs to increase the quality of products in terms of packaging, shelf life and other criteria in order to fulfil the standards of hypermarkets and supermarkets in Malaysia	KPDNKK

## Related Agencies

Related Agencies	Acronym	Website
Perbadanan Nasional Berhad	PNS	<a href="http://www.pns.com.my">www.pns.com.my</a>
Intellectual Property Corporation Of Malaysia	MyIPO	<a href="http://www.myipo.gov.my">www.myipo.gov.my</a>
Bank Kerjasama Rakyat Malaysia	BKRM	<a href="http://www.bankrakyat.com.my">www.bankrakyat.com.my</a>
Malaysia Co-operative Societies Commission	SKM	<a href="http://www.skm.gov.my">www.skm.gov.my</a>

## Ministry of Plantation Industries and Commodities (MPIC)

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## Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Bumiputera Vendor Development Programme	Increase productivity and efficiency of Bumiputera SMEs	MTIB
Improvement in Bumiputera SMEs' Timber Production Capacity	Increase productivity and efficiency of Bumiputera SMEs in manufacturing of timber-based products	MTIB
Entrepreneur Development Programme for Homemade Chocolate	Encourage hand-made chocolate production, increase the production capacity and promote local cocoa and chocolate products	MCB

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Raw Material Procurement Programme for SME Bumiputera	Provide financing for Bumiputera entrepreneurs to ensure continuous supply of quality raw materials	MTIB

### Market Access

Major Programme	Programme Objectives	Implementing Agency
Wood & Lifestyle Fair	Showcase timber products ranging from home and office furniture of timber products by SMEs and increase sales in domestic market	MTIB

### Related Agencies

Related Agencies	Acronym	Website
Malaysian Cocoa Board	MCB	<a href="http://www.koko.gov.my">www.koko.gov.my</a>
Malaysian Palm Oil Board	MPOB	<a href="http://www.mpob.gov.my">www.mpob.gov.my</a>
Malaysian Timber Industry Board	MTIB	<a href="http://www.mtib.gov.my">www.mtib.gov.my</a>
Malaysian Rubber Board	LGM	<a href="http://www.lgm.gov.my">www.lgm.gov.my</a>
National Kenaf and Tobacco Board	LKTN	<a href="http://www.lktn.gov.my">www.lktn.gov.my</a>
Malaysian Pepper Board	MPB	<a href="http://www.mpb.gov.my">www.mpb.gov.my</a>

## State Government of Sabah (SABAH)



+088 255 055



+088 267 727



[www.sabah.gov.my](http://www.sabah.gov.my)

### Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Packaging and Product Development Programme	Improve product quality and obtain Halal certificate for food & beverages and cosmetics products	MID SABAH

## Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Food Technology Processing Course	Upgrade and increase skills and expertise of entrepreneurs in food product processing to improve the quality of products	JPPP
Entrepreneurship Training	Assist entrepreneurs to acquire necessary entrepreneurship skills and knowledge	KPLB
Entrepreneurship for Single Mothers	Provide training for single mothers to become entrepreneurs and to expand their businesses	JHEWA
Basic Courses for Contractor	Enhance the knowledge and skills for D, E and F contractors in various fields of the construction industry	KPSKTM
Training for Potential and New Entrepreneurs	Instil entrepreneurship and impart technical knowledge	SEDCO
<i>Skim Usahawan Siswazah</i>	Provide training to develop progressive and resilient Bumiputera entrepreneurs among the students	SEDCO
<i>Kursus Untuk Usahawan</i>	Provide skills and capacity building training in various fields	MID SABAH

## Market Access

Major Programme	Programme Objectives	Implementing Agency
<i>Pameran dan Jualan</i>	Assist entrepreneurs in promoting and selling their products	KPLB

## Infrastructure


Major Programme	Programme Objectives	Implementing Agency
<i>Pembangunan Usahawan Desa</i>	Build and upgrade additional buildings in Rural Entrepreneurs Centre and provide necessary equipment for entrepreneurs to operate businesses	KPLB
<i>Satu Daerah Satu Produk (SDSP)</i>	Build and upgrade additional infrastructure and provide necessary equipment for entrepreneurs to operate and start businesses in selected villages	KPLB
Shophouses at Sindumin, Sabah	Build shophouses for entrepreneurs to operate and start businesses in Sindumin, Sabah	SEDCO
Shophouses at Merotai, Tawau, Sabah	Build shophouses for entrepreneurs to operate and start businesses in Tawau, Sabah	SEDCO
Shophouses at Kinabatangan, Sandakan, Sabah	Build shophouses for entrepreneurs to operate and start businesses in Sandakan, Sabah	SEDCO


## Related Agencies

Related Agencies	Acronym	Website
Sabah Women's Affairs Department (Jabatan Hal Ehwal Wanita Sabah)	JHEWA	<a href="http://www.wanita.sabah.gov.my">www.wanita.sabah.gov.my</a>
Jabatan Pembangunan Perindustrian dan Penyelidikan	JPPP	<a href="http://www.didr.sabah.gov.my">www.didr.sabah.gov.my</a>
Ministry of Rural Development	KPLB	<a href="http://www.sabah.gov.my/kplb">www.sabah.gov.my/kplb</a>
Kementerian Pembangunan Sumber dan Kemajuan Teknologi Maklumat	KPSKTM	<a href="http://www.kpsktm.sabah.gov.my">www.kpsktm.sabah.gov.my</a>
Ministry of Industrial Development Sabah	MID SABAH	<a href="http://www.sabah.gov.my/mid">www.sabah.gov.my/mid</a>
Sabah Economic Development Corporation	SEDCO	<a href="http://www.sedco.com.my">www.sedco.com.my</a>



## State Government of Sarawak (SARAWAK)

 +082 441 957

 +082 441 677

 [www.sarawak.gov.my](http://www.sarawak.gov.my)

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Entrepreneurship Training	Enhance entrepreneur skills through training	UPUIH
Entrepreneurship Development Programme	Enhance entrepreneurship, technical knowledge and skills to existing, potential and new entrepreneurs through training	MID SARAWAK

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Small and Medium Industry Financing Scheme (SPIKS)	Provide financing for working capital, renovation of existing business premise and purchase of machinery / business equipment for SMEs in manufacturing, services and ICT sectors	SEDC
<i>Program Galakan Usahawan</i>	Increase the number of entrepreneurs in various sectors	UPUIH

### Market Access

Major Programme	Programme Objectives	Implementing Agency
Domestic & International Trade Fair & Expo	Assist entrepreneurs in promoting their products in the domestic and international markets	MID SARAWAK
Showcase Usahawan Bumiputera Sarawak	Provide business opportunities to increase income of the entrepreneurs	UPUIH

## Infrastructure

Major Programme	Programme Objectives	Implementing Agency
Industrial Estate Development - Samajaya Free Industrial Zone & Sibu Industrial Estate	Provide better amenities and infrastructure through proper industrial estates development	MID SARAWAK
Incubator Development – Biovalley Park	Support the development of new products and processes of bio-based products by providing infrastructure and facilities for incubators	MID SARAWAK
<i>Anjung Usahawan</i>	Provide business premises to enhance capacity and entrepreneurial skills development	UPUIH

## Related Agencies

Related Agencies	Acronym	Website
Ministry of Industrial and Entrepreneur Development, Trade and Investment Sarawak	MIETI Sarawak	<a href="http://www.mieti.sarawak.gov.my">www.mieti.sarawak.gov.my</a>
Sarawak Economic Development Corporation	SEDC	<a href="http://www.sedc.com.my">www.sedc.com.my</a>
Unit Pembangunan Usahawan & Industri Halal	UPUIH	<a href="http://www.jkm.sarawak.gov.my">www.jkm.sarawak.gov.my</a>

## Ministry of Youth and Sports (KBS)

 +603 8871 3333 / 3000  +603 8888 8770  [www.kbs.gov.my](http://www.kbs.gov.my)

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Youth Entrepreneurship Programme	Provide basic entrepreneurship course, labelling and packaging technology course and one stop centre for youth entrepreneurs to build networking with Entrepreneur Development Organisation (EDO) and Entrepreneur Financing Institution (EFI)	DYS

### Related Agencies

Related Agencies	Acronym	Website
Department of Youth and Sports	DYS	<a href="http://www.kbs.gov.my">www.kbs.gov.my</a>

## Ministry of Communication & Multimedia Malaysia (KKMM)

 +603 8000 8000  +603 8911 5248  [www.kkmm.gov.my](http://www.kkmm.gov.my)

### Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
Bumiputera ICT Demand Aggregation (BiDA) 2.0	Develop new and sustainable Bumiputera entrepreneurs in the ICT industry	MDEC
MYCyberSALE 2016	Encourage SMEs to be part of the eCommerce eco-system with the aim to increase the domestic eCommerce spending and revenue	MDEC

## Related Agencies

Related Agencies	Acronym	Website
Malaysia Digital Economy Corporation	MDEC	www.mdec.my

## Ministry of Energy, Green Technology and Water (KeTTHA)

 +603 8000 8000
  +603 8889 3712
  [www.kettha.gov.my](http://www.kettha.gov.my)

## Innovation & Technology Adoption

Major Programme	Programme Objectives	Implementing Agency
MyHIJAU Industry & SME	Create more local green SME companies in the industry by providing coaching programmes	GreenTech Malaysia



## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Green Technology Financing Scheme (GTFS)	Reduce energy consumption and facilitate the growth of the green technology industry and enhance its contribution to the national economy	GreenTech Malaysia

## Related Agencies

Related Agencies	Acronym	Website
Malaysian Green Technology Corporation	GreenTech Malaysia	www.greentechmalaysia.my

## Ministry of Women, Family and Community Development (KPWKM)

 +603 8000 8000
  +603 8323 2000
  [www.kpwkm.gov.my](http://www.kpwkm.gov.my)



### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
<i>Inkubator Kemahiran Ibu Tunggal (I-KIT)</i>	Eradicate poverty and increase the quality of life of single mothers	JPW
<i>Inkubator Keusahawanan Wanita (I-KeuNITA)</i>	Provide intensive skill training and entrepreneurship assistance for low-income women to enable them to start their own business. Training areas include sewing, beauty therapy, commercial cooking, crafts, childcare and travel	JPW

### Related Agencies

Related Agencies	Acronym	Website
Jabatan Pembangunan Wanita	JPW	<a href="http://www.jpw.gov.my">www.jpw.gov.my</a>

## Jabatan Perdana Menteri (JPM)

+603 8000 8000  +603 8888 3904  [www.jpm.gov.my](http://www.jpm.gov.my)

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Business Facilitator Training	Strengthen the entrepreneurship learning and development ecosystem	INSKEN
INSKEN Start-Up Programme	Provide entrepreneurial skills and knowledge for start-up businesses	INSKEN
INSKEN Business Scale Up Programme	Provide comprehensive entrepreneurial skills and knowledge in developing sustainable businesses	INSKEN
INSKEN High Performing Programme	Provide comprehensive entrepreneurial skills & knowledge in sustaining high performing businesses	INSKEN
INSKEN Public Programme	Support SMEs by providing knowledge sharing & experience platform among industrial practitioners	INSKEN

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Teras Fund	Facilitate business expansion under the Syarikat Bumiputera Berprestasi Tinggi (Teras) programme for working capital and asset purchases	TERAJU
Dana Pembangunan Usahawan Sabah	Provide entrepreneurial training for entrepreneurs and assist in the form of facilities and funding	TERAJU




## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
<i>Dana Pembangunan Usahawan Sarawak</i>	Provide entrepreneurial training for entrepreneurs and assist in the form of facilities and funding	TERAJU
Bumiputera Entrepreneurs Start-up Scheme (SUPERB)	Support innovative and creative business ideas and help start-up companies	TERAJU

## Related Agencies

Related Agencies	Acronym	Website
Institut Keusahawanan Negara	INSKEN	<a href="http://www.insken.gov.my">www.insken.gov.my</a>
Unit Peneraju Agenda Bumiputera	TERAJU	<a href="http://www.teraju.gov.my">www.teraju.gov.my</a>


## Bank Negara Malaysia (BNM)

 +603 2698 8044 / 9044   
  +603 2691 2990   
  [www.bnm.gov.my](http://www.bnm.gov.my)  
 +603 9179 2888

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
Fund for Small and Medium Industries 2 (FSMI2)	Ensure eligible SMEs have access to financing at a reasonable cost	BNM
New Entrepreneur Fund 2 (NEF2)	Promote the growth of Bumiputera SMEs through access to financing at a reasonable cost	BNM
Micro Enterprise Fund (MEF)	Provide micro enterprises with continuous access to financing	BNM

## Perbadanan Usahawan Nasional Berhad (PUNB)

+603 2785 1515  +603 2780 2100  +www.punb.com.my

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
<i>Program Siswazah Perantis</i>	Equip young Bumiputera graduates and certificate holders with skills and knowledge to venture in the retail and distributive sectors through a structured and systematic development mechanism	PUNB

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
SME Scheme	Increase the number and quality of Bumiputera entrepreneurs in manufacturing and services sectors	PUNB
PROSPER <i>Pemborong</i>	Develop Bumiputera entrepreneurs in the wholesale / big scale retailing by providing goods and materials at cost that will enhance their competitiveness in retail industry	PUNB
PROSPER <i>Runcit</i>	Increase the number of Bumiputera entrepreneurs in the distributive and retail sub-sectors by inculcating entrepreneurial culture via knowledge and experience	PUNB
PROSPER <i>Teras</i>	Improve the standards of Bumiputera retail entrepreneurs through effective product selections and layout, and the application of an integrated system to operate their businesses	PUNB
PROSPER <i>Usahawan Muda (PUMA)</i>	Assist young Bumiputera to embark on retail and distribution business through structured and systematic development mechanism	PUNB



## Infrastructure

Major Programme	Programme Objectives	Implementing Agency
PROSPER Property	Increase Bumiputera ownership in commercial property	PUNB




## Credit Guarantee Corporation (CGC)

 +603 7806 2300
  +603 7806 3308
  [www.cgc.com.my](http://www.cgc.com.my)

## Access to Financing

Major Programme	Programme Objectives	Implementing Agency
<i>Tabung Projek Usahawan Bumiputera-i</i> (TPUB-i)	Provide financing to small & medium scale Bumiputra entrepreneurs who had been allotted projects/contracts but was unsuccessful to obtain financing from FIs	CGC
Guarantee Schemes	Provide guarantee scheme to help SMEs secure credit facilities from financial institutions	CGC
Guarantee Scheme for Green Technology Financing Scheme	Assist companies (including SMEs) to obtain financing to support Government's initiative to promote investments in green technology	CGC
<i>BizMula-i</i>	Provide financing to new businesses viewed as high risk within the financial sector and uplift new businesses devoid of track records or collateral	CGC



## Amanah Ikhtiar Malaysia (AIM)

 +603 6274 8810  +603 6274 8809  [www.aim.gov.my](http://www.aim.gov.my)

### Access to Financing

Major Programme	Programme Objectives	Implementing Agency
<i>Ikhtiar</i> Financing Scheme	Reduce poverty rate in Malaysia by providing financing to poor households to enable them to undertake viable economic activity to upgrade their household income	AIM

## Federal Land Development Authority (FELDA)

 +603 2191 2191  +603 2191 2590  [www.felda.net.my](http://www.felda.net.my)

### Human Capital Development

Major Programme	Programme Objectives	Implementing Agency
Synergy Enhancement Entrepreneur Day (SEED)	Provide necessary information, identify issues and build networking among existing entrepreneurs under FELDA's scheme	FELDA
Entrepreneur & Cooperative Training	Improve skills, gain knowledge, increase productivity and develop competitiveness among entrepreneurs	FELDA
Incubator Programme	Develop new entrepreneurs among FELDA's generations in various sectors and industries	FELDA

## GLOSSARY OF ABBREVIATIONS

### Organisations / Associations / Institutions

Name	Acronym
Association of Banks in Malaysia	ABM
Associations of Islamic Banking Institutions Malaysia	AIBIM
Asia-Pacific Economic Corporation	APEC
ASEAN Economic Community	AEC
ASEAN Working Group on Intellectual Property Corporation	AWGIPC
Committee on Trade and Investment	CTI
Emergency Preparedness Working Group	EPWG
National SME Development Council	NSDC
Organisation for Economic Co-operation and Development	OECD
United States Food and Drugs Administration	US-FDA
Department of Prime Minister	DPM
Department of Statistics, Malaysia	DOSM
Malaysia Competition Commission	MyCC
Malaysia Franchise Association	MFA
Malaysia Institute of Economic Research	MIER
Malaysian Administrative Modernisation and Management Planning Unit	MAMPU
Malaysian National Animal Welfare Foundation	MNAWF
National Security Council	NSC
Universiti Pertahanan Nasional Malaysia	UPNM
Universiti Putra Malaysia	UPM
Yayasan Inovasi Malaysia	YIM
Jabatan Kemajuan Islam Malaysia	JAKIM
Jabatan Kerja Raya	JKR

Name	Acronym
Penang Regional Development Authority	PERDA
Science and Technology Research Institute for Defense (STRIDE)	STRIDE
Scientific and Industrial Research Institute of Malaysia	SIRIM
World Intellectual Property Organization	WIPO

## Funds

Name	Acronym
Agrobank Financing Scheme	AFS
Biotechnology Commercialisation Funding	BCF
Bumiputera Entrepreneur Project Fund - Islamic	BEPF-i
Bumiputera Entrepreneurs Start-up Scheme	SUPERB
Business Startup Fund	BSF
Commercialisation of Research and Development Fund	CRDF
<i>Dana Modal Teroka</i>	Mudharabah & OSP-3
<i>Dana Pembiayaan Usahawan Pertanian</i>	DPUP
<i>Ekuiti Bumiputera</i>	EquiBumi
Fund for Food	3F
Fund for Small and Medium Industries 2	FSMI2
Green Technology Financing Scheme	GTFS
Human Resources Development Fund	HRDF
Islamic Wholesale Guarantee	WG-i
Malay Reserve Development Financing	MRDF
Micro Enterprise Fund	MEF
New Entrepreneur Fund 2	NEF2
Online Business Financing	OBF

Name	Acronym
Portfolio Guarantee	PG
Pre-Commercialisation Fund	PCF
<i>Skim Pembiayaan Ekonomi Desa</i>	SPED
<i>Skim Pembiayaan Mudah Jaya</i>	SPiM
Small and Medium Industry Financing Scheme	SPIKS
Small Debt Resolution Scheme	SDRS
SME Emergency Fund	SMEEF
SME Technology Transformation Fund	STTF
Soft Loan for Bumiputera Automative Entrepreneur	SLBAE
Soft Loan Scheme for Automation and Modernisation	SLSAM
Soft Loan Scheme for Service Sector	SLSSS
Soft Loan Scheme for Small and Medium Enterprise	SLSME
Special Relief Facility	SRF
<i>Tabung Pembangunan Usahaniaga Peladang</i>	TPUP
<i>Tabung Projek Usahawan Bumiputera-i</i>	TPUB-i
Technology Acquisition Fund	TAF

## Government Programmes

Name	Acronym
Advanced Virtual Incubation Service	ADVISE
Agriculture Marketing and Investment Mission	AMIM
Automotive Industry Certification Engineering	AICE
Bumiputera Enterprise Enhancement Programme	BEEP
Bumiputera Exporters Development Programme	BEDP
Bumiputera ICT Demand Aggregation	BiDA
Bumiputera in Transformation	BIT
Bumiputera Vendor Development Programme	BVDP
Business Accelerator Programme	BAP
Business Licensing Electronic Support System	BLESS
Change Upgrade Product	CUP
Cradle Investment Programme	CIP
Cradle Investment Programme 500	CIP500
Economic Transformation Programme	ETP
Franchise Export Programme	FRANEX
<i>Galakan Eksport Bumiputera</i>	GEB
<i>Gerai Buah-Buahan Segar</i>	GBBS
Going Export Programme	GoEx
Halal Business Transformation HBT 3.0	HBT 3.0
Halal Fiesta Malaysia	HALFEST
High Impact Programmes	HIPs
Industrial lead Professional Certificate	IPC
Industrial Linkage Programme	ILP
<i>Inkubator Kemahiran Ibu Tunggal</i>	I-KIT
<i>Inkubator Keusahawanan Wanita</i>	I-KeuNITA

Name	Acronym
Intellectual Property Creators Challenge	IPCC
International Trade Malaysia	INTRADE
Kuala Lumpur International Craft Festival	KLICF
Malaysian International Halal Showcase	MIHAS
Market Development Grant	MDG
Mid-Tier Companies Development Programme	MTCDP
National Dual Training System	NDTS
<i>Pembangunan Usahawan Lepasn Institusi Pendidikan MARA</i>	IPMa
<i>Pengukuhan Bekalan Ladang Kontrak ke Pasar Tani</i>	KUKUH
Portfolio Guarantee	PG
Product and Quality Enhancement Programme	GroomBig
<i>Produk Citarasa Malaysia</i>	PCM
<i>Program Pembangunan Usahawan Baru</i>	PIONEER
<i>Program Pembangunan Usahawan Warisan</i>	POWARIS
<i>Program Pemerksaan Usahawan</i>	PREMIER
Raw Material Procurement Program For Bumiputera SMEs	RMPPB
<i>Satu Daerah Satu Produk</i>	SDSP
Shariah-Compliant SME Financing Scheme	SSFS
<i>Showcase Satu Daerah Satu Industri</i>	SDSI
SME Competitiveness Rating for Enhancement	SCORE
SME Investment Partner	SIP
Special Assistance Scheme-i	SAS / SAS-i
Technology Acceleration Programme	TAP
Technology Commercialisation Platform	TCP
<i>Tunas Usahawan Belia Bumiputera</i>	TUBE

<b>Name</b>	<b>Acronym</b>
Vendor Development Programme	VDP
Women Exporters Development Programme	WEDP
Youth Exporters Development Programme	YEDP

## Government Documents

<b>Name</b>	<b>Acronym</b>
ASEAN Strategic Action Plan for SME Development	SAPSMED
Competition Act 2010	CA 2010
Digital Economy Action Plan and Work Agenda	DEAP
Eleventh Malaysia Plan	11MP
Islamic Financial Services Act 2013	IFSA 2013
Malaysia-European Free Trade Association Economic Partnership Agreement	MEEPA
National Franchise Development Blueprint	NFDB
Regional Comprehensive Economic Partnership	RCEP
Small and Medium Enterprise Act	SME Act
SME Integrated Plan of Action	SMEIPA
Tenth Malaysia Plan	10MP
Trans-Pacific Partnership Agreement	TPPA



## Other Terms

Name	Acronym
Animal Assisted Therapy	AAT
ASEAN ICT Award	AICTA
ASEAN SME Agencies Working Group	SMEWG
Asia Pacific Entrepreneurship Award	APEA
Automated Guided Vehicle	AGV
Automotive Supplier Excellence Programme	ASEP
Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat	BNMLINK
Banking Institutions	BIs
Branding Innovation Centre	BIC
Bumiputera Workshop Transformation Programme	BWTP
Business to Business	B2B
Business to Consumer	B2C
Compounded Annual Growth Rate	CAGR
Consumer Price Index	CPI
Credit Guarantee Corporation Malaysia Berhad	CGC
Crude Palm Oil	CPO
Design and Development	D&D
Development Financial Institutions	DFIs
Digital Evolution Index	DEI
Effective Microorganisms	EM
Electronic Funds Transfer Point-of-Sale	EFTPOS
Equity Crowdfunding	ECF
Fast Moving Consumer Goods	FMCG
Financial Institutions	FIs
Financial Technology	FinTech

Name	Acronym
Food Safety is the Industry's Responsibility	MeSTI
Food, beverages and tobacco	FBT
Foreign Workers without Permits	PATI
Global Value Chains	GVCs
Good Agricultural Practices	GAP
Good Manufacturing Practices	GMP
Goods and Services Tax	GST
Government-linked Companies	GLCs
Gross Merchandise Value	GMV
Hazard Analysis and Critical Control Point	HACCP
High Density Polyethylene	HDPE
<i>Industri Kecil dan Sederhana</i>	IKS
Industrialised Building System	IBS
Information and Communication Technology	ICT
Initial Public Offering	IPO
Innovation and Technology Exhibition	ITEX
Intellectual Property	IP
International Interior Design Association	IIDA
Internet of Things	IoT
Investment Account	IA
Investment Account Platform	IAP
Islamic Financial Institutions	IFIs
Large Corporations	LCs
MAI Intelligent Technology System	MITS
Malaysia Corporate Identity	MyCoID

Name	Acronym
Mimimum Wages	MW
Monetary Policy Committee	MPC
Multimedia Super Corridor	MSC
Multinational Companies	MNCs
myGovernment Online Services Portal	MOSP
New Growth Areas	NGAs
One Referral Centre	ORC
Overnight Policy Rate	OPR
Patent Cooperation Treaty	PCT
PE Corporations	PEC
PE Management Corporations	PEMC
Peer-to-Peer	P2P
Petroleum, chemical, rubber and plastic products	PCRPP
Private Equity	PE
Producer Price Index	PPI
Public Private Research Network	PPRN
Research and Development	R&D
Rural Business Challenge	RBC
Rural Entrepreneur Centres	RECs
Science, Technology, and Innovation	STI
Small and Medium Enterprises	SME
State-Owned Enterprises	SOEs
Strengths, Weaknesses, Opportunities and Threats	SWOT
Technical Vocational Education and Training	TVET
Venture Capital	VC

**APPENDIX 3**  
Glossary of Abbreviations

<b>Name</b>	<b>Acronym</b>
Venture Capital Companies	VCCs
Venture Capital Management Corporations	VCMCs
World Economic Outlook	WEO

## DEFINITION

### New Definition of SMEs (effective 1 January 2014)

Under the new SME definition, the existing qualifying criteria i.e sales turnover and employment remain but the threshold has been increased to:

- Manufacturing sector: Sales turnover not exceeding RM50 million OR full-time employees not exceeding 200.
- Services and other sectors: Sales turnover not exceeding RM20 million OR full-time employees not exceeding 75.

Detailed definition by category namely micro, small and medium is as follows:

Size	Micro		Small		Medium	
	Sales Turnover	Employees	Sales Turnover	Employees	Sales Turnover	Employees
Manufacturing	<RM300,000	< 5 employees	RM 300,000 to < 15 Million	5 to < 75 employees	RM 15 Million to ≤ 50 Million	75 to ≤ 200 employees
Services & Others			RM 300,000 to < 3 Million	5 to < 30 employees	RM 3 million to ≤ 20 Million	30 to ≤ 75 employees

Note: < is less than  
≤ is not exceeding

Under the new definition, all SMEs must be entities registered with SSM or other equivalent bodies. It however excludes:

- Entities that are public-listed companies on the main board
- Subsidiaries of:
  - Public-listed companies on the main board;
  - Multinational corporations (MNCs)
  - Government-linked companies (GLCs);
  - Syarikat Menteri Kewangan Diperbadankan (MKDs); and
  - State-owned enterprises.