

Appendices



Appendix 1

List of Selected MSME and Entrepreneurship Development Programmes in 2023

Access to Financing

Implementer / Agency	Programme Name	Programme Objective / Activity
Bank Negara Malaysia (BNM)		
Bank Negara Malaysia (BNM)	Bank Negara Malaysia's Fund for Micro, Small & Medium Enterprises (BNM's Fund for MSMEs)	To enhance access to financing for MSMEs at a lower cost
Ministry of Rural and Regional Development (MRRD)		
Majlis Amanah Rakyat (MARA)	MARA Business Financing Programme	To provide business financing assistance to 1,500 Bumiputera entrepreneurs (PROSPEC - Professionals, SPIKE - Express Contract Loan & MISA - Smart Auto loan schemes) during the period of 2021 - 2025
Ministry of Agriculture and Food Security (MAFS)		
Food And Agro-Based Industry Division (BIMAT)	Entrepreneur Development Programme: <ul style="list-style-type: none"> • High Impact Product (HIP) Matching Grant Programme • Change Upgrade Product (CUP) Matching Grant Programme • Human Capital Development Programme • Development of Processing, Packaging and Marketing Centres 	<ul style="list-style-type: none"> • High Impact Product (HIP) Matching Grant Programme (food & agro-based industry entrepreneurs with sales RM300,000 up to RM5 million) • Change Upgrade Product (CUP) Matching Grant Program (food & agro-based industry entrepreneurs with sales less than RM300,000) • Human Capital Development Programme to strengthen human capital development among MSMEs / entrepreneurs by strengthening food industry entrepreneurial knowledge & skills • Development of Processing, Packaging & Marketing Centres
Farmers Organisation Authority (LPP)	Program Pemerkasaan Usahawan Peladang (Rise-UP)	<ul style="list-style-type: none"> • Improve farmer's net income to more than RM4,000 per month • Creating agro-preneurs capable to undertake agriculture production, processing & large-scale service & quality products

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Communications		
Malaysia Digital Economy Corporation (MDEC)	Dana Teknologi Inovasi untuk Globalisasi (TIG)	Incentives to encourage product development up to commercialisation stage in order to: <ul style="list-style-type: none"> • Spearhead development of innovative & commercially viable products & services • Increase number of commercially viable IP • Improve competitiveness of companies to enable them going global
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Bank Kerjasama Rakyat Malaysia (BKRM)	RAKYATPreneur 4.0	<ul style="list-style-type: none"> • Serving the Community & Nation, communicates the dedication & commitment to enhance the living standards of those around the industry by meeting their financial needs & delivering exemplary services • Align with the Value-based Intermediation (VBI) that aims to generate sustainable impact to the economy and community • Aimed at empowering the development of micro, small and medium enterprises (MSMEs) and strengthen the development of social enterprises, development programmes for hawkers & petty tradees • Contribute towards United Nation Sustainable Development Goals (UN SDGs) 1, 8 & 9
Perbadanan Nasional Berhad (Pernas)	Pernas Financing Scheme: <ul style="list-style-type: none"> • Franchisee Financing • Micro Franchisee (SPKF) • Pre-Franchise / Pre-Franchisor • Franchisor • Pre-Franchisee B.I.T • Pre-Franchisor B.I.T • Food Truck • PS 2.0 (Pernas Financing Scheme) 	Develop & promote Middle-level Bumiputera Entrepreneurs (MLBE) in franchise businesses through financial assistance for the purposes of business expansion & new start-up of franchise companies
Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)	IBS Promotion Fund 2.0 (IBS 2.0)	To provide financial assistance to the eligible contractors, manufacturers and installers of Industrialised Building Systems (IBS)
SME Corporation Malaysia (SME Corp. Malaysia)	Micro Entrepreneur Business Development Programme (BizMe 2.0)	To enhance entrepreneurship skills & potential sales / productivity of Micro Enterprises by providing guidance & technical support

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Entrepreneur and Cooperatives Development (MECD)		
TEKUN Nasional (TEKUN)	TEKUN Mobilepreneur 4.0 (Mobilepreneur 4.0)	<ul style="list-style-type: none"> • Capital financing for entrepreneurs of goods delivery services using motorcycles • Provide an opportunity to generate income through delivery services • Financing for the purpose of repairing / purchasing a motorcycle
Ministry of Investment, Trade and Industry (MITI)		
Malaysian Industrial Development Finance Berhad (MIDF)	Sustainable and Green Biz Financing (SGBF)	<ul style="list-style-type: none"> • Encourage & increase utilisation of green technology & energy efficiency among local industry players • Increase marketability of local companies using green technology & energy efficiency into national & global market • Encourage the use of energy efficiency systems & the use of 'greener' manufacturing processes which reduce water & raw material consumption & thus minimise air pollution, solid waste & waste generation • Assist local industry players to improve the cash flow and reduce the business costs
Ministry Of Rural and Regional Development (MRRD)		
Community Economic Development Division (BPEK)	Program Desa Lestari (PDL)	<ul style="list-style-type: none"> • Enhance the community abilities in planning & implementing projects in the villages • Develop economic activities by creating job opportunities & wealth creation to the community via cooperative
Rural Entrepreneur Development Division (BPUD)	Rural Business Challenge 2.0 (RBC 2.0) 2023	<ul style="list-style-type: none"> • Encourage youths especially in rural areas to choose entrepreneurship as a career of choice • Creating new employment opportunities & increasing income for the surrounding population • Creating attractive rural areas to live in
Rubber Industry Smallholder Development Authority (RISDA)	Additional Economic Activities (AET): <ul style="list-style-type: none"> • Start-up Incentive Scheme and Nano Incentive Scheme 	<ul style="list-style-type: none"> • An initiative to help entrepreneurs manage the product / service production business based on capacity factor management • Enable capital assistance / incentives to be used efficiently and effectively in developing businesses • Produce smallholder entrepreneurs who are able to manage their business efficiently & effectively using optimal resources

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Science, Technology and Innovation (MOSTI)		
Kumpulan Modal Perdana Sdn Bhd (KMPSB)	Electrical & Electronics and Renewable Energy Fund (E&E & RE Fund)	Provide venture capital financing to relevant companies in Electrical & Electronics (E&E) & Renewable Energy (RE) sector
Perbadanan Usahawan Nasional Berhad (PUNB)		
Perbadanan Usahawan Nasional Berhad (PUNB)	PUNB's Entrepreneurship Financing Programmes	<ul style="list-style-type: none"> • Develop and increase the number of Bumiputera entrepreneurs through PUNB's entrepreneurship financing programme • Enhancing the capacity of Bumiputera entrepreneurs with knowledge through training and development programmes as well as market exposure

Human Capital Development

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Agriculture and Food Security (MAFS)		
Malaysian Agricultural Research and Development Institute (MARDI)	Progressive & Competitive Agri-Food Technopreneur Empowerment through Technology Transfer & Innovation MARDI	<ul style="list-style-type: none"> • Technical services to the target group of entrepreneurs • Technical services to the future entrepreneurs & one-off clients • Entrepreneurs & future entrepreneurs benefitting from technology application & product innovation activities through professional services at Test Beds, Incubators, Model Farm & Training Complex • Entrepreneur's product quality enhancement using appropriate techniques & precise packaging technology in meeting market demands and regulatory requirements
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Entrepreneurship Ecosystem Development Division (BPES)	PKPKS - Program Intervensi Peluang Kedua kepada Usahawan	Implement a second chance intervention program to help unsuccessful entrepreneurs & reduce the risk of bankruptcy as well as provide guidance to PMKS entrepreneurs so that they can continue to survive
Professional Training and Education for Growing Entrepreneurs (PROTEGE)	Career Placement and Entrepreneurship Training for TVET 3.0 Graduates (GRACE 3.0)	Improving the employability of unemployed graduates through skills training & professional certification as well as placement training with industry

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Entrepreneur and Cooperatives Development (MECD)		
UDA Holdings Berhad (UDA)	UDA Entrepreneur Incentive Programme (PIUU): <ul style="list-style-type: none"> • UDA Bizznita • UDA 4 Youth • UDA Preneur • UDA Preneur Trainee • Ushaniaga (An incentive program for entrepreneur) 	Provision of retail space for PMKS entrepreneurs & training schemes to business-related PMKS entrepreneurs to help PMKS entrepreneurs be competitive & stay in the market
Ministry of Higher Education (MOHE)		
Ministry of Higher Education (MOHE)	HEIs Entrepreneurship Programme 2023	<ul style="list-style-type: none"> • Ensure the sustainability of cultivating entrepreneurship in all entrepreneurship programmes • Produce quality students with entrepreneurship mind set, attributes & values • Increase the involvement of HEIs graduates in entrepreneurship as a long term career • Strengthen entrepreneurship educators / mentors & HEIs staff competency • Increase entrepreneurship programmes by utilising technology & innovation • Strengthen high impact entrepreneurship network • Strengthen a holistic & integrated synergistic entrepreneurial ecosystem
Ministry of Housing and Local Government (KPKT)		
Bahagian Kesejahteraan Komuniti (BSK)	Urban Community Economic Empowerment (PEKB) Programme	To improve skill of the target group (B40 in urban area) to become individual business owner (entrepreneurs) with the aim to increase their income & improve their quality of life towards poverty eradication
Ministry Of Rural and Regional Development (MRRD)		
Majlis Amanah Rakyat (MARA)	Business Digitalisation Programme	To develop 1,800 Bumiputera entrepreneurs from 2022 - 2025 to help increase efficiency in business operations by using digitisation methods
State of Sabah Government (Sabah State)		
Jabatan Hal Ehwal Wanita Sabah (JHEWA)	Single Mothers and B40 Women Development Programme	Provide skills / guidance for single mothers especially from rural areas to help them in generating income through entrepreneurship

Implementer / Agency	Programme Name	Programme Objective / Activity
State of Sabah Government (Sabah State)		
Industrial Development and Research Department (DiDR)	Bantuan IKS (BAIKS)	Enhance SME's capacity & capabilities through grants in the following categories: <ul style="list-style-type: none"> • Machinery & equipment • Product Packaging • Business Digitalisation • Franchise
Unit Perancang Ekonomi Negeri Selangor (UPEN Selangor)		
Unit Perancang Ekonomi Negeri Selangor (UPEN Selangor)	Domestic and overseas MSME Entrepreneur Promotion Programme (Entrepreneur Promotion)	To promote local products locally & internationally through local & international programmes / exhibitions

Infrastructure

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Rural and Regional Development (MRRD)		
FELCRA Berhad (FELCRA)	Village Equipment Program: Business Premises	Assisting entrepreneurs by providing conducive Business Premises for the purpose of increasing the income of entrepreneurs
Kedah Regional Development Authorities (KEDA)	Project to Upgrade IKS KEDA Premises (Naiktaraf IKS)	To improve local economy by providing facilities & premises which are more conducive & safe complimentary with beautiful environment
Ministry of Agriculture and Food Security (MAFS)		
Lembaga Kemajuan Ikan Malaysia (LKIM)	Fishermen's Market Development	<ul style="list-style-type: none"> • Encourage the entrepreneurship to reduce the dependency on the 'middle-man' • Expand market access • Allows fishermen to obtain higher income • Allows consumers to obtain fresh & quality supply of fish at affordable price • Contribute to the economic & social development of local communities
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Business Licensing Electronic Support System (BLESS)	Development and Implementation of Business Licensing Electronic Support System (BLESS)	Provide services to process license applications online

Innovation and Technology Adoption

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Rural and Regional Development (MRRD)		
South East Johor Development Authority (KEJORA)	Product Quality Transformation Programme	Encourage the product potential of entrepreneurs by enhancing the product image through transformation of product packaging & marketing materials
Central Terengganu Development Authority (KETENGAH)	Product Empowerment & Certification Programmes	<ul style="list-style-type: none"> • Increase entrepreneurs income • Improve entrepreneurs standard of living • Create job opportunities • Increase entrepreneurs economy
Ministry of Communications		
MYNIC Berhad (MYNIC)	Program Realisasi Impian Ekonomi Digital (PRIME) Digital Branding through: <ul style="list-style-type: none"> • BIZ.MY (free registration) • GO2 Brand Standard • Other domain categories 	Allocation of 20,000 units of BIZ.MY & 5,000 COOP.MY domain name bundled with GO2 Brand Standard (digital marketing application) FREE for the first year to all newly registered & existing MSME with main objective: <ul style="list-style-type: none"> • Get more MSME online by using .MY instead of other outside domain like .COM • Educate & create awareness on the importance of having a proper online presence • Educate & create awareness on the importance of securing their domain name as the digital branding as common practice globally • Data acquisition for nation's strategic purposes
Ministry of Investment, Trade and Industry (MITI)		
Malaysia Productivity Corporation (MPC)	Enterprise Productive	<ul style="list-style-type: none"> • To develop productivity mindset among MSMEs for business sustainability • To improve MSMEs' business efficiency through process improvement
Malaysia Productivity Corporation (MPC)	Industry 4WRD Readiness Assessment - RA Assessment	RA Assessment: <ul style="list-style-type: none"> • To help firms in the manufacturing sector & its related services understand their present capabilities & gaps towards Industry Revolution 4.0 • To provide recommendations on intervention strategies to adopt Industry 4.0
Malaysian Investment Development Authority (MIDA)	SME Investment Desk (SME Desk)	Act as a one stop center for assisting MSMEs to facilitate the transformation of MSMEs in terms of capacity building and productivity. Malaysia's businesses and MSMEs will have a single contact point at MIDA HQ and all its state offices to obtain guidance and advice on the Government's initiatives and facilities

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Investment, Trade and Industry (MITI)		
SIRIM Berhad (SIRIM)	Implementation of Core Activities Targeted at Enhancing Productivity & Market Expansion of SMEs (SIRIM-Fraunhofer Programme 2.0)	To increase technology adoption & innovation by MSMEs aiming towards enhancing productivity, stimulating innovation and growth of MSMEs
Ministry of Science, Technology and Innovation (MOSTI)		
NanoMalaysia Berhad (NMB)	NanoMalaysia Energy Storage Technology Initiative	Power storage projects that use nanotechnology to supply electrical power to tools or devices and electronic systems such as laptops, tablets & telephones are easy to use. The main objectives of building this project are to: <ul style="list-style-type: none"> • Through NESTI, Malaysia responds to the growing demand for power storage systems from the renewable power sector (Fi, NEM & Large Scale Solar), power (power quality & stability), the digital economy sector (MyDIGITAL, electronic devices & systems) & also the emerging new market of electric vehicles in ASEAN & global regions
Selangor Economic Planning Unit (UPEN Selangor)		
Selangor Economic Planning Unit (UPEN Selangor)	Entrepreneur Packaging Improvement Programme (Packaging)	Provide Improvement Packaging Programmes (for new products & current - product improvement)

Market Access

Implementer / Agency	Programme Name	Programme Objective / Activity
Kedah State Economic Planning Unit (BPEN Kedah)		
Kedah State Economic Planning Unit (BPEN Kedah)	Social Media Marketing Course: <ul style="list-style-type: none"> • Facebook • Instagram • Tiktok • Instagram 	<ul style="list-style-type: none"> • To give the knowledge to entrepreneur about how to promote their product online • To teach them how to increase their view on social media
Federal Land Development Authority (FELDA)		
Federal Land Development Authority (FELDA)	Program Vendor SAWARI (PVS)	Promotion and marketing of FELDA entrepreneurs' products to SAWARI outlet via Program Vendor SAWARI (PVS)

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Rural and Regional Development (MRRD)		
Penang Regional Development Authority (PERDA)	Entrepreneur Support & Empowerment Programme PERDA: Rural Product Commercialisation (SPEAR-RPC)	<ul style="list-style-type: none"> Producing High Quality Rural Entrepreneurial Products In Accordance With International Standards Increasing the Production Capacity & Products Of Rural Entrepreneurs in the Commercial Market
Ministry of Agriculture and Food Security (MAFS)		
Federal Agricultural Marketing Authority (FAMA)	AgroSedia Supply Package - Strengthening Retail Institutions: <ul style="list-style-type: none"> 15 Gerai Buah-buahan Segar (GBBS) 2 Medan Gerai Buah-buahan Segar (GBBS) 20 Karavan Tani 3 Medan Food Truck 15 Agrobazaar Rakyat 	Provide a variety of retail outlets for farmers / small producers to market their products directly
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Bahagian Pembangunan Ekosistem Keusahawanan (BPES)	Business Matching Programme (PADANIAGA) 2023	To expand the market access of micro, small & medium enterprises (MSMEs) by providing a conducive platform & environment
Bahagian Pembangunan Francais and Vendor (BPFV)	Halal Entrepreneur Internationalisation Programme - Massive: <ul style="list-style-type: none"> International Trade Expo [iTEX] 	Provide funding grants for the involvement of entrepreneurs & cooperatives in trade fairs & expos abroad
Perbadanan Nasional Berhad (Pernas)	Portal Pybli (Portal Pybli)	Helping entrepreneurs grow their businesses through digital platforms
Ministry of International Trade, Industry and Investment (MINTRED) Sarawak		
Ministry of International Trade, Industry and Investment (MINTRED) Sarawak	Domestic & International Trade Fair & Expos	Assist entrepreneurs in promoting their product at the international / domestic exhibition

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of International Trade, Industry and Investment (MINTRED) Sarawak		
Ministry of International Trade, Industry and Investment (MINTRED) Sarawak	Bazar Rakyat Online Sarawakku Sayang (BROSS)	<ul style="list-style-type: none"> • Assist entrepreneurs to market their products online during Ramadhan • Continue to assist BROSS entrepreneur via online training
Ministry of Investment, Trade and Industry (MITI)		
Halal Development Corporation Berhad (HDC)	Halal Home Grown Champion - Sourcing Partnership (HSPP)	Develop a competitive local halal champion company to meet international quality & standards
Ministry of Plantation and Commodities (KPK)		
Malaysian Timber Industry Board (MTIB)	Local & International Market Promotion Programmes	Increase the MSMEs sales in domestic & international market

Appendix 2

Glossary of Abbreviations

Organisations / Associations / Institutions

Name	Acronym
ASEAN Coordinating Committee on Micro, Small and Medium Enterprises	ACCMSME
Credit Counselling and Debt Management Agency	AKPK
Asia-Pacific Economic Cooperation	APEC
Asia School of Business	ASB
Association of Southeast Asian Nations	ASEAN
Bank Negara Malaysia	BNM
Credit Guarantee Corporation Malaysia Berhad	CGC
Collaborative Research in Engineering, Science and Technology	CREST
Department of Statistics, Malaysia	DOSM
Federal Agricultural Marketing Authority	FAMA
Federation of Malaysian Business Associations	FMBA
High Level Task Force	HLTF
International Capital Market Association	ICMA
International Data Corporation	IDC
Small and Medium Enterprises Development Organization of Turkiye	KOSGEB
Ministry of Domestic Trade and Cost of Living	KPDN
Ministry of Agriculture and Food Industry	MAFI
Majlis Amanah Rakyat	MARA
Malaysian Agricultural Research and Development Institute	MARDI
Malaysia Automotive, Robotics and IoT Institute	MARii
Malaysia External Trade Development Corporation	MATRADE
Malaysia Venture Capital Management Berhad	MAVCAP
Malaysia Digital Economy Corporation	MDEC
Ministry of Entrepreneur and Cooperatives Development	MECD
Malaysian Investment Development Authority	MIDA

Name	Acronym
Malaysian Industrial Development Finance Berhad	MIDF
Ministry of Investment, Trade and Industry	MITI
Ministry of Science, Technology and Innovation	MOSTI
Malaysian Pepper Board	MPB
Malaysia Technology Development Corporation	MTDC
Ministry of Transport Malaysia	MOT
Ministry of Tourism, Arts and Culture	MOTAC
Malaysian Research Accelerator for Technology and Innovation	MRANTI
Malaysian Timber Industry Board	MTIB
National Entrepreneurship Development Council	NEDC
National Entrepreneur and SME Development Council	NESDC
National Mark of Malaysian Brand	NMMB
Organisation for Economic Co-operation and Development	OECD
Private Equity Management Corporation	PEMC
Private Equity Corporation	PEC
Regional Comprehensive Economic Partnership	RCEP
Securities Commission Malaysia	SC
Small Medium Enterprise Development Bank Malaysia Berhad	SME Bank
SME Corporation Malaysia	SME Corp. Malaysia
Technical Committee for National Entrepreneurship Development	TCNED
United Nations Economic and Social Commission for Asia and the Pacific	UNESCAP
World Trade Organisation	WTO

Funds

Name	Acronym
SME Automation and Digitalisation Facility	ADF
Agrofood Facility	AF
All Economic Sector	AES
Business Recapitalisation Facility	BRF
Disaster Relief Facility	DRF

Funds

Name	Acronym
High Tech and Green Facility	HTG
Low Carbon Transition Facility	LCTF
Micro Enterprises Facility	MEF
Malaysia Co-Investment Fund	MyCIF
Strategic Programme to Empower the People and Economy	PEMERKASA
National Economic Recovery Plan	PENJANA
PENJANA Tourism Financing	PTF
Services Export Fund	SEF
Soft Financing Scheme for Digital and Technology	SFDT
Sustainable and Green Biz Financing	SGBF
SME Revitalisation Financing	SMERF
Skim Pembiayaan Online TEKUN	SPOT
Community Entrepreneur Development Scheme of India	SPUMI
Trade and Advocacy Fund 2 Plus	TAF2+
National Entrepreneur Group Economic Fund	TEKUN
Targeted Relief and Recovery Facility	TRRF

Government Programmes

Name	Acronym
Bumiputera Enterprise Enhancement Programme	BEEP
Program Akses Kepada Peluang Pembiayaan Usahawan	BIAYA Usahawan
Bumiputera, Women and Youth Exporters Development Programme	BWYEDP
Galakan Export Bumiputera	GEB
Market Development Grant	MDG
Programme for Enhancement of Strategic Industry and High Growth Enterprise	PRESTIGE
Small Debt Resolution Scheme	SDRS
Tourism Recovery Plan 1.0	TRP 1.0

Other Terms

Name	Acronym
Three Dimensional	3D
Dirty, Dangerous and Difficult	3D
ASEAN Capital Markets Forum	ACMF
Bottom 40%	B40
Bio-Circular-Green	BCG
Bottom of the Pyramid	BoP
Chief Executive Officer	CEO
Coronavirus Disease	COVID-19
Credit Risk Management System	CRMS
Direct Domestic Investment	DDI
Development Financial Institutions	DFI
Enterprise Resource Planning	ERP
Equity Crowdfunding	ECF
Electrical & Electronics	E&E
Environmental, Social and Governance	ESG
Food and Beverage	F&B
Gross Domestic Product	GDP
Government-linked Companies	GLC
Government-linked Investment Companies	GLIC
Glocal Linkages SME Programme	GLOSMEP
Good Manufacturing Practices	GMP
Global Value Chains	GVCs
Inclusive Business	IB
Inclusive Business Action Network	iBAN
Inclusive Business Value Chain Development Initiative	IB-VCDI
Information and Communication Technology Satellite Account	ICTSA
Internet of Things	IoT
Kuala Lumpur City Centre	KLCC
Light Emitting Diode	LED
Langkawi International Tourism Bubble Project	LITB
Gross Value Added Tourism Industries	GVATI

Other Terms

Name	Acronym
Information and Communication Technology	ICT
Human Resources	HR
Sustainability, Prosperity, Innovation, Respect, Trust and Compassion	MADANI
Food Safety is the Responsibility of the Industry	MeSTI
Multinational Corporation	MNC
Memorandum of Understanding	MoU
Micro, Small and Medium-sized Enterprises	MSMEs
Malaysian Services Providers	MSPs
Mid-tier Companies	MTCs
National Technology and Innovation Sandbox	NTIS
Financing Advisory Services	MyKNP
Office of SME Promotion	OSMEP
Peer-to-Peer	P2P
Private Equity	PE
Printed Circuit Board Assemblies	PCBA
Regional Comprehensive Economic Partnership	RCEP
Research and Development	R&D
Research, Development, Commercialisation and Innovation	R&D&C&I
Rancangan Malaysia Kesebelas	RMKe-11
Rancangan Malaysia Kedua Belas	RMKe-12
ASEAN Strategic Action Plan for SME Development 2016 - 2025	SAP SMED 2025
Small & Medium Enterprises	SME
SME Integrated Plan of Action	SMEIPA
Small and Medium Enterprises Working Group	SMEWG
Standard Malaysian Rubber	SMR
Synergistic Collaboration by the Securities Commission	SCxSC
Trade in Value-Added	TiVA
United Kingdom	UK
United States	US
Venture Capital	VC
Venture Capital Corporation	VCC
Venture Capital Management Corporation	VCMC

Appendix 3

MSME Definition

MSMEs are defined based on qualifying criteria i.e. sales turnover and employment:

- 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	< RM 300,000	< 5 employees	RM300,000 to < RM15 million	5 to < 75 employees	RM15 million to ≤ RM50 million	75 to ≤ 200 employees
Services & other sectors			RM300,000 to < RM3 million	5 to < 30 employees	RM3 million to ≤ RM20 million	30 to ≤ 75 employees

Note: < is less than
≤ is not exceeding

Under the definition, all MSMEs must be entities registered with Companies Commission of Malaysia (SSM) or other equivalent bodies. Entities below are deemed as non-MSMEs:

- 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 (MKD); and
 - State-owned enterprises.