



APPENDICES

Appendix 1

List of Selected MSME and Entrepreneurship Development Programmes in 2024

Access to Financing

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Finance (MOF)		
Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)	Government Guarantee Scheme Madani (GGSM)	Assist SMEs in gaining access to financing by providing Government guarantees to the participating financial institutions. This initiative encompasses all economic sectors particularly focusing on seven (7) sectors: Green Economy; High Technology; Halal; Healthcare; Tourism; Agriculture; and Manufacturing.
Bank Simpanan Nasional (BSN)	BSN Micro / i MADANI	For micro entrepreneurs, aims to provide financial assistance for those intending to expand their businesses.
Bank Negara Malaysia (BNM)		
Bank Negara Malaysia (BNM)	BNM Fund for SMEs	To enhance access to financing for MSMEs at a lower cost
Ministry of Entrepreneur and Cooperatives Development (MECD)		
SME Corp. Malaysia	Tunas Usahawan Belia Bumiputera (TUBE)	The programme directly supports the nation's youth development policy where entrepreneurship is one of the key areas of focus for youth to move forward. The programme targets Bumiputera youths between the ages of 18 and 30 who have deep interest in engaging in entrepreneurship, especially youths who have basic skills certificates from local training institutions or skills centres.
	Business Accelerator Programme (BAP 3.0)	An integrated programme with versatile coverage to develop and nurture dynamic, competitive and resilient MSMEs through capacity building, advisory and technical support as well as financial support.
	Program Pembangunan Perniagaan Usahawan Mikro (BiZMe) 2.0	Provide competitive skills and technical support for micro enterprises to increase productivity and to run business more efficiently.

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Entrepreneur and Cooperatives Development (MECD)		
TEKUN Nasional (TEKUN)	TEKUN Online Financing Scheme (SPOT)	<ul style="list-style-type: none"> · Provide funds to informal and micro businesses for business development; · Develop an efficient, innovative and progressive TEKUN entrepreneurial community; · Cultivating entrepreneurial culture among participants; and · Help online entrepreneurs (online businesses) to boost and expand their business.
Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)	MSME Financing	Enhance the growth of MSMEs and encourage the involvement of entrepreneurs in upgrading the MSME ecosystem in line with the goals of DKN2030.
Amanah Ikhtiar Malaysia (AIM)	Ikhtiar Financing Scheme	Reduce poverty rate in Malaysia by providing to poor household to enable them to undertake viable economic activity to upgrade their household income.
Ministry of Rural and Regional Development		
Majlis Amanah Rakyat (MARA)	Program Pembangunan Keusahawanan Belia	Create dynamic micro and small entrepreneurs from the young generation to start and grow businesses.
Ministry of Investment, Trade and Industry (MITI)		
Malaysia External Trade Development Corporation (MATRADE)	Services Export Fund (SEF) 2024	Assist Malaysian entities involved in the service industry, such as companies (Malaysian Service Providers or MSPs), trade & industry associations, chambers of commerce, professional bodies, GLICs, GLCs and cooperatives to undertake export-related activities in international markets.
Ministry of Digital		
Malaysia Digital Economy Corporation (MDEC)	Technology Innovation for Globalisation Fund 2024	Incentives to encourage product development up to commercialisation stage in order to spearhead development of innovative & commercially viable products and services; increase number of commercially viable IP; as well as improve competitiveness of companies to enable them going global.



Human Capital Development

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry Housing and Local Government		
Bahagian Kesejahteraan Komuniti	Program Pemerkasaan Ekonomi Komuniti Bandar (PEKB)	Improve the skills of the target group (B40 in urban areas) to become individual business owners (entrepreneurs) with the aim to increase their income and improve their life quality.
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Institut Keusahawanan Negara (INSKEN)	INSKEN Bumiputera Business Coaching (IBBC)	IBBC is a coaching and training programme for entrepreneurs by industry mentors and trainers to increase the firm's business scale, especially increasing sales and strengthening business strategies to remain relevant in the market.
Bahagian Pembangunan Koperasi, Penjaja dan Peniaga Kecil (BPKPPK)	Program Pembudayaan dan Pemerkasaan Keusahawanan Penjaja dan Peniaga Kecil	Cultivate the basics and values of entrepreneurship and good business management to new hawkers and petty traders.
Perbadanan Nasional Berhad (PERNAS)	Franchise Training Program	Increase in the number of aspiring entrepreneurs / entrepreneurs participating in franchising entrepreneurship training programs.
UDA Holdings Berhad (UDA)	UDA Hospitality Talent & Development Program	A program initiated for TVET graduates' employability by assisting Bumiputera graduates in continuing education and building careers.
Ministry of Higher Education (MOHE)		
Ministry of Higher Education (MOHE)	Higher Education Institute (HEIs) Entrepreneurship Programme 2024	<ul style="list-style-type: none"> • Ensure the sustainability of cultivating entrepreneurship in all entrepreneurship programmes. • Produce quality students with entrepreneurship mindset, attributes and values. • Increase the involvement of HEIs graduates in entrepreneurship as a long term career. • Strengthen entrepreneurship educators / mentors and HEIs staff competency. • Increase entrepreneurship programmes by utilising technology and innovation. • Strengthen high impact entrepreneurship network. • Strengthen a holistic and integrated synergistic entrepreneurial ecosystem.



Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Human Resources		
Pembangunan Sumber Manusia Berhad (HRD Corp.)	SME Skills 2024	<ul style="list-style-type: none"> • To enable Malaysian SMEs enhance their career development by increasing their skills. • To encourage SME employers to continuously and systematically train their employees to increase their level of competency. • To produce more skilled workers for the industries in order to remain competitive and sustainability in the global market.

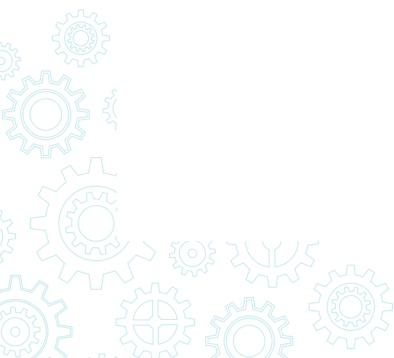
Infrastructure

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Entrepreneur and Cooperatives Development (MECD)		
UDA Holdings Berhad (UDA)	Malaysian Entrepreneur Hub (MEH)	The provision of strategic locations, buildings and retail spaces, as a hub for SME entrepreneurs to market products in accordance with standards, guidelines and product quality.
Ministry of Rural and Regional Development		
Central Terengganu Development Authority (KETENGAH)	Pemerkasaan Infrastruktur dan Kemudahan Penjaja Kecil Wilayah Ketengah	Help to improve entrepreneurs income and standard of living, as well as create job opportunities.
South East Johor Development Authority (KEJORA)	Construction of SME Premises in Bandar Penawar	Create a complete and comfortable place that fulfill the requirement of Halal and MeSTI certificates for production of rural entrepreneur's product and to ensure business activities comply with rules and regulations of local authority.
Ministry of International Trade, Industry and Investment Sarawak (MINTRED)		
Ministry of International Trade, Industry and Investment Sarawak (MINTRED)	Anjung Usahawan Sundar	<ul style="list-style-type: none"> • Provide better amenities and infrastructure through development of proper business premises and SME training centre. • Create a more conducive environment for the gradual transformation of local business communities. • Promote the orderly growth of SMEs as well as creating more economic activities.



Innovation and Technology Adoption

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Digital		
Malaysia Digital Economy Corporation (MDEC)	MSME Digital Transformation Programme	<ul style="list-style-type: none"> • Provide MSMEs with a boost in the right direction of adopting digital solutions. • Provide practical guidance on the step-by-step guidance on adopting digital solutions • Provide recommendation on the next steps for MSMEs to scale up the business operation and move up the technologies value chain.
	Malaysia Digital X-port Grant (MDXG)	Financial incentives to promote research in strategic areas, enhance the development of highly competitive research & innovation activities, as well as improve supply of capable & scientifically knowledgeable talent.
Ministry of Investment, Trade and Industry (MITI)		
Malaysian Investment Development Authority (MIDA)	SME Investment Desk	Act as a one stop center to facilitate the transformation of SMEs in terms of capacity building and productivity. Malaysia's businesses and SMEs 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.
Ministry of Science, Technology and Innovation (MOSTI)		
Malaysian Technology Development Corporation (MTDC)	Halal Technology Development Fund (HTDF)	Finance and nurture SMEs in the Halal industry for long-term growth and export through Halal compliant activities. The Fund is a hybrid matching fund through Convertible Promise Note (CPN) and grant.
Ministry of Entrepreneur and Cooperatives Development (MECD)		
SME Corp. Malaysia	PRESTIGE: Nanotechnology Initiative (PRESTIGE: NTI)	Develop high growth firms in Nanotechnology sector and become home-grown champions by cultivating and integrating them into the Nanotechnology industry supply chain. This program is also in line with DKN2030 to develop SMEs in the form of capacity building and facilitation to penetrate into new markets and create linkages with major players in the Nanotechnology industry.



Market Access

Implementer / Agency	Programme Name	Programme Objective / Activity
Ministry of Tourism, Arts and Culture (MOTAC)		
Malaysian Handicraft Development Corporation (MHDC)	Craft Commercialisation Program - Physical Craft Marketing	Expand the market size of craft products by carrying out promotional and marketing activities periodically and consistently through market accessibility activities as well as integrated marketing communications.
Ministry of Entrepreneur and Cooperatives Development (MECD)		
Bahagian Pembangunan Francais and Vendor (BPFV)	Halal Entrepreneur Internationalisation Programme	Provide access for entrepreneurs and cooperatives to the international market through international trade fairs and expos.
SME Corp. Malaysia	SMEs Go Global (SMEGG)	Bringing local SMEs especially in high growth industries to the global market through business linkages and collaboration strategies including supply chain.
Ministry of Plantation and Commodities		
Malaysian Timber Industry Board (MTIB)	Local and International Market Promotional Programme	Increase the industries (SMEs) sales in domestic and international market.
Ministry of Rural and Regional Development		
Lembaga Kemajuan Kelantan Selatan (KESEDAR)	Program Kelestarian Keusahawanan KESEDAR	Help SME entrepreneurs to improve product quality and move towards digitalisation.
Ministry of Investment, Trade and Industry (MITI)		
Malaysia External Trade Development Corporation (MATRADE)	Women Exporters Development Programme (WEDP)	Export assistance programmes designed for women-owned SMEs. The programme helps them to develop the necessary skills and knowledge to penetrate and further expand their export market.
Halal Development Corporation Berhad (HDC)	Halal Home Grown Champion - Sourcing Partnership 2.0 (HSPP)	Provide facilities to potential local Halal companies towards entering the supply chain of MNCs Halal product producing companies and large local companies (LLC) as well as towards meeting the definition of halal home grown champion and becoming preferred suppliers.

Appendix 2

Glossary of Abbreviations

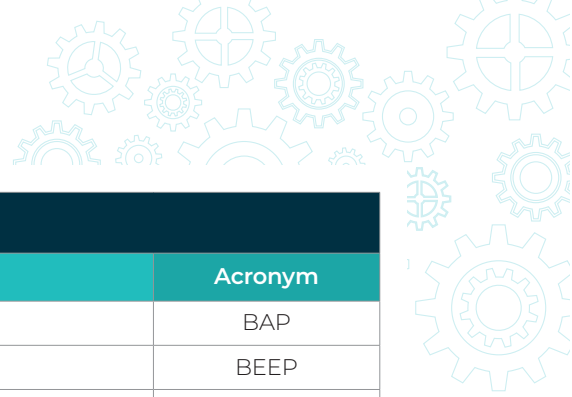
Organisations / Associations / Institutions	
Name	Acronym
APEC Business Advisory Council	ABAC
ASEAN Coordinating Committee on Micro, Small and Medium Enterprises	ACCMSME
Asia-Pacific Economic Cooperation	APEC
Association of Southeast Asian Nations	ASEAN
Bank Negara Malaysia	BNM
Centre for Entrepreneur Development and Research Sdn. Bhd.	CEDAR
Credit Guarantee Corporation	CGC
Capital Markets Malaysia	CMM
Department of Statistics, Malaysia	DOSM
Economic Community of West African States	ECOWAS
Employees Provident Fund	EPF
Federal Agricultural Marketing Authority	FAMA
Hong Kong Monetary Authority	HKMA
Institute for Capital Market Research	ICMR
International Institute for Management Development	IMD
Institut Keusahawanan Negara	INSKEN
Inland Revenue Board of Malaysia	IRBM
Joint Committee on Climate Change	JC3
Malaysian Associated Indian Chambers of Commerce and Industry	MAICCI
Majlis Amanah Rakyat	MARA
Malaysia External Trade Development Corporation	MATRADE
Malaysia Digital Economy Corporation	MDEC
Ministry of Entrepreneur and Cooperatives Development	MECD
Malaysia Green Technology and Climate Change Corporation	MGTC
Malaysian Investment Development Authority	MIDA
Malaysian International Islamic Chamber of Commerce and Industry	MIICCI
Ministry of International Trade, Industry and Investment Sarawak	MINTRED
Ministry of Investment, Trade and Industry	MITI
Ministry of Science, Technology and Innovation	MOSTI

Organisations / Associations / Institutions

Name	Acronym
Ministry of Tourism, Arts and Culture	MOTAC
Malaysia Qualification Agency	MQA
Malaysian Research Accelerator for Technology and Innovation	MRANTI
Malaysia Technology Development Corporation	MTDC
National Entrepreneur and MSME Development Council	NESDC
Organisation for Economic Co-operation and Development	OECD
Perbadanan Nasional	PERNAS
Permodalan Nasional Madani	PNM
Security Commission Malaysia	SC
Sarawak Digital Economy Corporation	SDEC
APEC SME Ministerial Meeting	SMEMM

Funds

Name	Acronym
Algerian Start-up Fund	ASF
Dana Pembangunan Usahawan Bumiputera	DPUB
Further Tax Deduction for Carbon Projects	FTC
Green Investment Tax Allowance	GITA
Green Income Tax Exemption	GITE
Green Technology Financing Scheme	GTFS
High Tech Green Facility	HTG
Jom Transform - Sustainability Accelerator Programme	JT-SAP
Low Carbon Transition Facility	LCTF
Malaysia Digital X-port Grant	MDXG
Malaysia Co-investment Fund	MyCIF
NIMP Industrial Development Fund	NIDF
Portfolio Guarantee-i	PG-i
Sustainable Green Biz Financing	SGBF
Sustainability-linked Financing	SLF
Tekun Online Financing Scheme	SPOT



Government Programmes	
Name	Acronym
Business Accelerator Programme	BAP
Bumiputera Enterprise Enhancement Programme	BEEP
Business Export Program	BEP
Borneo Startup Accelerator	BSA
Cradle Investment Programme 300	CIP300
Digital Village Accelerator	DIVA
Global Accelerator Programme	GAP
Galakan Export Bumiputera	GEB
Global Franchising Soft Landings and Trade Mission Programme	GFSLPTM
Glocal Linkages SME Programme	GLOSMEP
Industrial Collaboration Programme	ICP
Malaysia Tourism Quality Assurance	MyTQA
Community Skills Development Project	PPKK
Women Entrepreneur Empowerment Programme	PUAN
Simplified ESG Disclosure Guide	SEDG
SMEs Go Global	SMEGG
Sarawak Tech Savvy Entrepreneur Development Initiative	STEDI
Transforming SMEs into Exporters	TSMEX
Vendor Development Programme	VDP
Youth Entrepreneurship Setup 2.0	YES 2.0

Other Terms	
Name	Acronym
ASEAN-Australia-New Zealand Free Trade Agreement	AANZFTA
Alternative Capital Exchange	ACE
ASEAN-China Free Trade Area	ACFTA
ASEAN Free Trade Area	AFTA
ASEAN-Hong Kong, China Free Trade Agreement	AHKFTA
Artificial Intelligence	AI
AI for Dynamic Paper-based Document	aIDEA
ASEAN-India Free Trade Area	AIFTA
ASEAN-Japan Comprehensive Economic Partnership	AJCEP



Other Terms	
Name	Acronym
ASEAN-Korea Free Trade Agreement	AKFTA
ASEAN Member States	AMS
Application Programming Interface	API
Business to Business	B2B
Bottom 40%	B40
Brazil, Russia, India, China and South Africa	BRICS
Compounded Annual Growth Rate	CAGR
Chief Executive Officer	CEO
Comprehensive and Progressive Agreement for Trans-Pacific Partnership	CPTPP
Domestic Direct Investments	DDIs
Double Deduction Tax Incentive	DDTI
Development Financial Institutions	DFI
Digital Production Integrated Optimisation	DPIO
Equity Crowdfunding	ECF
Environmental, Social and Governance	ESG
Foreign Direct Investments	FDI
Financial Institutions	FI
Fund-of-funds	FoF
Free Trade Agreements	FTA
Green Building Index	GBI
Go Digital ASEAN	GDA
Gross Domestic Product	GDP
Government-linked Companies	GLCs
Government-linked Investment Companies	GLICs
Good Manufacturing Practices	GMP
Gross Market Value	GMV
Global Value Chains	GVCs
Hazard Analysis and Critical Control Points	HACCP
High-Growth and High-Value	HGHV
Inclusive Business	IB
Information and Communication Technology	ICT
Internet of Things	IoT
Intellectual Property	IP



Other Terms	
Name	Acronym
Initial Public Offering	IPO
Fourth Industrial Revolution	IR4.0
International Organization for Standardisation	ISO
Leading Entrepreneur Accelerator Platform	LEAP
Large Local Companies	LLCs
Light Rail Transit 3	LRT3
Mergers & Acquisitions	M&A
Malaysian Standard Classification of Occupations	MASCO
Malaysia-Chile Free Trade Agreement	MCFTA
Malaysia-India Comprehensive Economic Cooperation Agreement	MICECA
Malaysia-Japan Economic Partnership Agreement	MJEPA
Multinational Corporations	MNCs
Malaysia-New Zealand Free Trade Agreement	MNZFTA
Memorandum of Understanding	MoU
Malaysia-Pakistan Closer Economic Partnership Agreement	MPCEPA
Micro, Small and Medium-sized Enterprises	MSMEs
Mid-tier Companies	MTCs
Malaysia-Turkey Free Trade Agreement	MTFTA
Non-Governmental Organisations	NGO
New Industrial Master Plan	NIMP
Peer-to-Peer	P2P
Private Equity	PE
PE Corporations	PEC
PE Management Corporations	PEMC
Purchasing Power Parity	PPP
Progressive Wage Policy	PWP
Research & Development and Commercialisation & Innovation	R&D&C&I
Regional Comprehensive Economic Partnership	RCEP
Ringgit Malaysia	RM
Rancangan Malaysia Kedua Belas	RMKe-12
ASEAN Strategic Action Plan for SME Development 2016 - 2025	SAP SMED 2025
SME Focus Group	SFG
Smart and Intelligent	SI





Other Terms	
Name	Acronym
Smart Manufacturing Centre	SMC
Small & Medium Enterprises	SME
SME Manufacturing Experience Center	SMEC
SME Integrated Plan of Action	SMEIPA
Small and Medium Enterprises Working Group	SMEWG
Science, Technology, Engineering and Mathematics	STEM
Technical & Vocational Education and Training	TVET
United Kingdom	UK
United States	US
Venture Capital	VC
VC Corporations	VCC
VC Management Corporations	VCMC
Venture Penetration	VP

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.