

# A GUIDEBOOK FOR SME INITIATIVES 2017

# SUMMARY OF SME INITIATIVES FOR 2017

## Start-up



**Bank Kerjasama Rakyat / SME Bank**  
Rural Economy Funding Scheme (SPED)



**TEKUN**  
TEKUN Financing



**MARA; KKLW**  
1. Express Contract Financing Scheme (SPIKE)  
2. Business Improvement Loan Scheme (SPiM)  
3. Business Financing Facility for Persons with Disabilities (PWD)  
4. Business Financing Scheme Post IPMa (SEMAI)  
5. MARA Entrepreneur Guarantee Scheme (SJUM)  
6. MARA Entrepreneur Guarantee Scheme (MEGS)  
7. Global Entrepreneurs Financing Scheme MARA - EXIM (GEMS)  
8. DanaNITA



**SME Corp.; MITI**  
Tunas Usahawan Belia Bumiputera (TUBE)



**TERAJU; JPM**  
Skim Usahawan Permulaan Bumiputera (SUPERB); TERAJU



**JKM; KPWK**  
Launching Grant Scheme (LGS)



**JPW; KPWK**  
Single Mothers Skills Incubator - Inkubator Kemahiran Ibu Tunggal (I-KIT) / Women Entrepreneurial Incubator - Inkubator Keusahawanan Wanita (I-KeuNITA)



**KBS**  
YOUTH ENTREPRENEURSHIP PROGRAMME



**Sabah State**  
Kem Transformasi Minda Belia



**SEDCCO; Sabah State**  
1. Training for potential and new entrepreneurs  
2. Skim Pembangunan Usahawan Siswazah



**MOSTI**  
Pre Commercialisation Fund



**CRADLE**  
1. Cradle Investment Programme 300 (CIP 300)  
2. Equity

## Early growth



**BNM**  
1. Fund for Small and Medium Industry 2 (FSM2)  
2. New Entrepreneur Fund 2 (NEF2)  
3. Micro Enterprise Fund (MEF)



**CGC**  
Green Technology Financing Scheme



**MDV**  
Intellectual Property Financing Scheme



**CRADLE**  
1. BizMula-I  
2. BizWanita-I  
3. Guarantee Schemes  
4. Bumiputera Fund-i  
5. Franchise Financing Scheme



**JPM**  
1. Dana TeraS; SME Bank, RHB Bank Islamic, Malaysian Industrial Development Finance, Maybank Islamic  
2. Dana Pembangunan Usahawan Sabah; TERAJU  
3. Dana Pembangunan Usahawan Sarawak; TERAJU



**PNS; KPNNK**  
1. Pre-Franchise Scheme  
2. Business in Transformation (B.I.T) Programme  
3. Franchisor Financing Scheme



**MEITI SARAWAK**  
Small and Medium Scale Industry Financing Scheme (SPIKS)



**SME BANK; MITI**  
1. i-Enterprise Premise Financing (i-EPF)  
2. Skim Pembiayaan Kontrak - I  
3. Entrepreneur Premises Programme  
4. Dana Ekuiti Bumiputera (EquiBumi)  
5. Skim Pembiayaan Ekuiti SME Bumiputera (BASE)



**MIDF; MITI**  
1. Soft Loan Schemes for Service Sector (SLSSS)  
2. Soft Loan Schemes for Automation and Modernisation (SLSAM)  
3. Soft Loan for SMEs (SLSME)  
4. Soft Loan for Bumiputera Automotive Entrepreneur (SLBAE)  
5. Soft Loan Scheme For Services Capacity Development  
6. Soft Loan Scheme For Services Exports



**SME Corp.; MITI**  
Shariah-Compliant SME Financing Scheme (SSFS)



**CRADLE; MOF**  
Angel Tax Incentive



**LPP; MOA**  
Tabung Pembangunan Usahaniaga Peladang (TPUP)



**AGROBANK; MOA**  
Dana Pembiayaan Usahawan Pertanian (DPUP)



**MTIB; MPIC**  
Raw Material Procurement Programme For SME Bumiputera  
(Program Sokongan Bahan Mentah kepada Usahawan Kayu Bumiputera)



**MODAL PERDANA; MOF**  
Dana Modal Teroka



**PUNB**  
1. PROSPER Pemborong  
2. SME Scheme (Services, Manufacturing & Engineering)  
3. PROSPER TERAS  
4. PROSPER Runcit  
5. PROSPER Usahawan Muda (PUMA)



**MTIB; MPIC**  
Pemeriksaan Pembangunan Modal Insan Dan Peningkatan Kapasiti Industri Perakayan  
• Youth Training Programme



**FELDA**  
1. Synergy Enhancement Entrepreneur Days (SEED)  
2. Entrepreneur & Cooperative Training



**KPWKM**  
1AZAM Programme (Niaga & Khidmat)



**JKM; KPWK**  
2 Years Exit Programme (2YEP)



**METTI SARAWAK**  
Entrepreneurship development in selected areas:  
• Food processing & Technology  
• Ceramic Industry Development Programme (CIDP)  
• Songket Weaving  
• Exploring Opportunities Programme in Commercial and Industrial Sectors Programme  
• Workshop:  
- Food Industry



**MATRADE; MITI**  
Export Training Programme



**MAI; MITI**  
Bumiputera Workshop Transformation Program (BWTP)



**SME Corp.; MITI**  
1. SME Mentoring Programme  
2. SME@University Programme



**CRADLE**  
Coach and Grow Programme (CGP)



**JPK; MOHR**  
National Dual Training System (NDTS)



**PUNB**  
Program Siswazah Perantis



**HRDF; MOHR**  
1. SME Capability Building Programme  
2. Trainers Development Programme - Train the Trainer (TTT), Evaluation of Effectiveness of Training (EET) and Master Trainer .  
3. HR Capabilities Building Programme for SMEs  
4. Fully Subsidised SME TNA Consultancy Scheme  
5. HR Solution Workshop



**HDC; MITI**  
1. HALAL Bumiputera Entrepreneurship Development Programme  
2. Pre Certification Programme



**MITI**  
1. Showcase Satu Daerah Satu Industri (SDSI)  
2. Vendor Development Programme (VDP)  
3. Product And Quality Enhancement Programme (GROOMBIG)



**HDC; MITI**  
LLC / MNC Partnership Programme



**MATRADE; MITI**  
1. GOing EXport Programme (GOEX)  
2. eTRADE  
3. Youth Exporters Development Programme (YEDP)  
4. Bumiputera Exporters Development Programme (BEDP)  
5. Women Exporters Development Programme (WEDP)



**SME Corp.; MITI**  
1. SME- Brand Development Programme  
2. Galakan Eksport Bumiputera (GEB)



**FAMA; MOA**  
Penyediaan & Penguatan Rangkaian Peruncitan Pasar Tani dan Gerai Buah-buahan Segar (GBBS)



**HANDICRAFT; MOTAC**  
Craft Marketing Programme



**GREENTECH; KeTTHA**  
MyHIJAU Industry & SME



**SME Corp.; MITI**  
1. SME Expert Advisory Panel Programme (SEAP)  
2. Business Accelerator Programme (BAP)  
3. Bumiputera Enterprise Enhancement Programme (BEEP)



**MAI; MITI**  
1. Automotive Supplier Excellence Program (ASEP)  
2. MAI Intelligent Technology System (MITS)



**MARDI; MOA**  
Perkhidmatan Teknikal



**MOA**  
Change Upgrade Product (CUP)



**HLIs; MOHE**  
Public-Private Research Network (PPRN)



**MTDC; MOSTI**  
1. Commercialisation of R&D Fund (CRDF)  
2. Technology Acquisition Fund (TAF)



**Bioeconomy Corp.; MOSTI**  
Biotechnology Commercialisation Funding (BCF)



**SIRIM; MOSTI**  
Implementation of Core Activities Targeted at Enhancing Productivity and Market Expansion of SME in Collaboration with SIRIM-Fraunhofer

## Pre-establishment



**FELDA**  
Ikhitar Financing Scheme

### FONT LEGEND:

**ACCESS TO FINANCING**  
**HUMAN CAPITAL DEVELOPMENT**  
**MARKET ACCESS**  
**INNOVATION & TECHNOLOGY ADOPTION**

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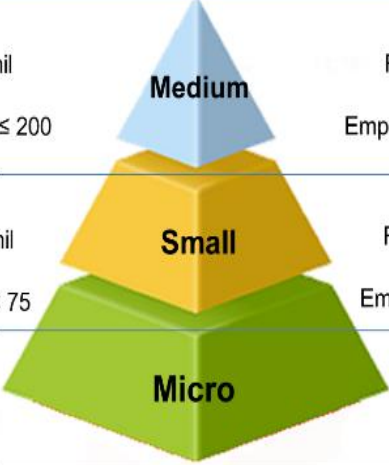
**NOTE:**

**The content of this Guidebook is as of Feb 2017. Details of qualifying criteria and other facts may change thereafter. For accurate information, reference can be made to the respective websites as well as Ministries and Agencies.**

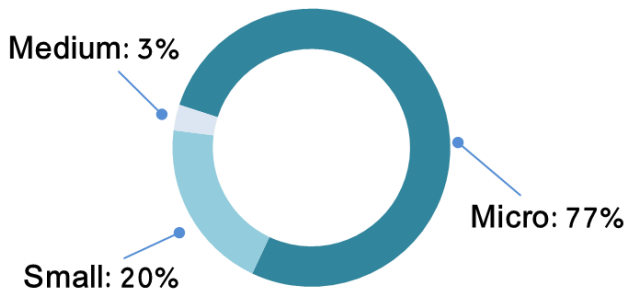
**Although every reasonable effort, care and skill has been made to ensure accuracy in compiling this Guidebook, SME Corp. Malaysia accept no responsibility for any errors or omissions, if any.**



# Definition of SMEs nationwide as at 1 January 2014...

Manufacturing		Services and Other Sectors
Sales turnover: RM15 mil ≤ RM50 mil <u>OR</u> Employees: From 75 to ≤ 200		Sales turnover: RM3 mil ≤ RM20 mil <u>OR</u> Employees: From 30 to ≤ 75
Sales turnover: RM300,000 < RM15 mil <u>OR</u> Employees: From 5 to < 75		Sales turnover: RM300,000 < RM3 mil <u>OR</u> Employees: From 5 to < 30
Sales turnover: < RM300,000 <u>OR</u> Employees: < 5		Sales turnover : < RM300,000 <u>OR</u> Employees: < 5

**97.3%** (645,163) business establishments in the country are SMEs



Source: Department of Statistics Malaysia and SME Corp. Malaysia

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# GOVERNMENT GRANTS & FINANCING



ACCESS TO FINANCE

## PROGRAMME NAME

*Ikhtiar* Financing Scheme

## OBJECTIVE

Reduce poverty rate in Malaysia by providing financing to poor households to enable them to undertake viable economic activity to upgrade their household income.

## FINANCING AVAILABLE

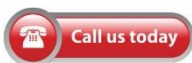
Financing available	RM10,000 – (maximum)
	RM10,000 (maximum)
Financing tenure	25 weeks to 100 weeks
Interest rate	10% of annual competitive administration charge

## TARGET GROUP:

- Woman

## ELIGIBILITY

- Woman above 18 years old and with household of RM3,855 (RM838 per capita)
- No restriction of economic activities.
- Application must be made in a group of 5 (not familiar relations) who agreed to be responsible for each other.



Amanah Ikhtiar Malaysia (AIM)  
 Menara Amanah Ikhtiar  
 No 3 Jalan Cempaka SD 12/1A  
 Bandar Sri Damansara PJU9  
 52200 Kuala Lumpur  
 Tel: 03 6274 8810  
 Website : <https://www.aim.gov.my/>





## PROGRAMME NAME

Rural Economy Funding Scheme (SPED)

## OBJECTIVE

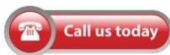
Provision of financing for purchase of machinery & equipment, working capital and renovation or upgrading of premise for rural entrepreneurs in manufacturing, services, commercial agriculture and countryside tourism

## FINANCING AVAILABLE

Financing available	RM20,000 –RM250,000 (in operation below 3 years)
	RM250,000 –RM500,000 (in operation more than 3 years)
	Financing allowed up to 3 times only
Financing tenure	3-5 years for loans below RM250,000 5-7 years for loans above RM250,000
	grace period given of 6 months from disbursement
Service charge	5% annual rest

## ELIGIBILITY

1. The business is wholly (100%) Bumiputera-owned and registered with the Companies Commission of Malaysia.
2. The operation of business is located in rural areas, i.e. outside the major cities and township of Petaling Jaya, Subang Jaya and Putrajaya. Business is also operated in designated business premise and not a residential premise.
3. The entrepreneur is involved in the business/industry full-time and not above 60 years of age.
4. The entrepreneur observes all government regulations including the codes on Food Hygiene Practice and Industrial Waste and the Environmental Pollution Act.



Bank Kerjasama Rakyat  
Division of Rural Enterprenuership  
Development (BKRM)

Menara 1, Menara Kembar Bank Rakyat,  
No. 33, Jalan Rakyat,  
50470 Kuala Lumpur

Bank Perusahaan Kecil dan  
Sederhana Malaysia Berhad  
(SME Bank)  
Menara SME Bank,  
Jalan Sultan Ismail,  
50250 Kuala Lumpur

Tel: 1-800-88-3131  
customercare@smebank.com.my

03-26129708.





## PROGRAMME NAME

TEKUN Financing

## OBJECTIVE

Provide microfinance facility for working capital requirements to assist small Bumiputera entrepreneurs in their existing, new start-up business and project implementation.

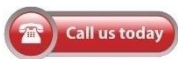
## FINANCING AVAILABLE

Loan	Amount	Payment Period
Small Loan Scheme ( SPK )	>RM 10,000 – RM50,000	Up to 5 years
Medium Loan Scheme ( SPS )	>RM 50,000 – RM100,000	Up to 10 years
Repayment loan	Up to 3 years	
	Management Contribution of 4% per annum and mandatory savings of 5% per annum	
	Loan repayments are made at Regional TEKUN Offices or through BSN, Maybank, Bank Rakyat, Agrobank and Pos Malaysia or via post-dated cheques (if available).	

## ELIGIBILITY

Micro Loan Scheme (SPM) : RM 1,000 - RM 10,000

- Malaysian citizen and Bumiputera.
- Aged 18 – 60 years old
- Requires a business registration.
- Licence (if available).
- Approval period and loan disbursement within 7 days.
- Loan approval at Regional level.
- Repayment period up to 3 years.
- Autodebit loan disbursement.
- Part-time or full-time business.
- Entrepreneurs are only allowed to have one loan at a time.
- Basic Business Information Form (JPP 06) must be filled in.
- Must attend the Basic Entrepreneur Seminar/ Course (SAK / KAK)



Tekun Nasional  
Kementerian Pertanian Dan Industri Asas Tani  
No 2, Jalan Tasik Selatan 4,  
Bandar Tasik Selatan,  
57000 Kuala Lumpur.  
Tel: 03-9058 8550 / 9058 8999  
[mailbox@tekun.gov.my](mailto:mailbox@tekun.gov.my)



## PROGRAMME NAME

Express Contract Financing Scheme (SPiKE)

## OBJECTIVE

To provide financing to companies that has been awarded with contract to ensure delivery and completion of contracted work

## FINANCING AVAILABLE

Financing available for working capital	
Financing margin	RM1,000,000
Profit rate	6% per annum

## ELIGIBILITY

1. Bumiputera aged 18 years and above
2. Experienced / knowledgeable in the intended field of business
3. Engaged in business on a full-time basis
4. Registered with the PKK, CIDB and the Ministry of Finance (whichever is required)



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## PROGRAMME NAME

Business Improvement Loan Scheme (SPiM)

## OBJECTIVE

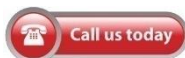
To provide financing to existing Bumiputera owned businesses.

## FINANCING AVAILABLE

Financing available for working capital, purchase of fixed asset and renovation cost	
Financing size	Sole Proprietor / Partnership – RM250,000 Sdn Bhd – RM500,000
Profit rate	4% per annum

## ELIGIBILITY

1. Bumiputera aged 18 years and above
2. Experienced / knowledgeable in the intended field of business
3. Possesses a license / permit / approval letter from the authorities to conduct the business
4. Able to contribute own capital not less than 10% of the project cost
5. Involved in business on a full-time basis



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[webmaster@mara.gov.my](mailto:webmaster@mara.gov.my)



## PROGRAMME NAME

Business Financing Facility for Persons with Disabilities (PWD)

## OBJECTIVE

This facility offers business financing to business owned by Persons with Disabilities (PWD)

## FINANCING AVAILABLE

Financing available for working capital	
Financing size	RM50,000
Financing tenure	15 years
No collateral or guarantee is required to support the loan	

## ELIGIBILITY

1. Especially for people with any type of disability except mental disability
2. Registered with the Social Welfare Department as a PWD
3. Able to conduct the business on a full-time basis
4. Businesses that have not yet started but have the potential and deemed viable can be considered.



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## PROGRAMME NAME

Business Financing Scheme Post IPMa (SEMAi)

## OBJECTIVE

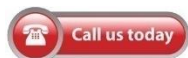
To provide seed funding to graduates of MARA Educational Institutions (IPMa) to establish new business venture.

## FINANCING AVAILABLE

Financing rate	RM50,000
Profit rate	4%

## ELIGIBILITY

1. Successfully graduated from IPMa
2. Aged 18 years and above
3. Recommended by the IPMa from which the applicant graduated
4. The location of the business must be suitable with the type of business conducted and approved by the local authorities
5. The business is registered with the Companies Commission of Malaysia (SSM)



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## PROGRAMME NAME

MARA Entrepreneur Guarantee Scheme (SJUM)

## OBJECTIVE

To provide guarantee scheme to support Bumiputera entrepreneurs to obtain financing from selected commercial bank.

## FINANCING AVAILABLE

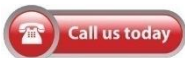
Facilities supported:

- Cash Line Facility (Cash Facility)
- Documentary Credit Murahabah Facility (DCM Facility)
- Muharabah Working Capital Financing Facility (MWCF Facility)
- Bai Al-Dyan Working Capital Financing Facility
- Other facilities offered by commercial banks

Financial size	Sole Proprietor/ partnership - RM200,000 –RM500,000
	Sdn Bhd - RM200,000 –RM5,000,000
	Financing allowed up to 3 times only
Guarantee fees	1% of total guarantee

## ELIGIBILITY

1. Bumiputera business with Private Limited, Partnership and Sole Proprietorship statuses
2. Business has begun its operation, able to produce Audited Financial Statements for at least two years and is profitable for the past 2 years
3. Paid-up capital of at least 20% of total application
4. Satisfactory business credit status based on BMC / CCRIS / RAM credit report
5. Meets the requirements set by the participating commercial banks



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## PROGRAMME NAME

MARA Entrepreneur Guarantee Scheme (MEGS)

## OBJECTIVE

MARA provide guarantee for financing facilities applied by Bumiputera entrepreneur/ company

## FINANCING AVAILABLE

Financing for the purpose of

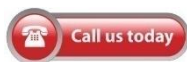
- Working capital
- Assets
- Project / contract funding

Financial size	Sole Proprietor/ partnership - RM200,000 –RM500,000
	Sdn Bhd - RM200,000 –RM5,000,000
	Financing allowed up to 3 times only
Guarantee fees	1% of total guarantee

## ELIGIBILITY

For private limited Bumiputera company:

1. Business has begun its operation and received Audited Financial Statements for at least two (2) years, and is profitable for the past 2 years
2. Paid-up capital of at least 20% of total funding
3. Satisfactory business credit status based on BMC / CCRIS / RAM credit report
4. Meets the requirements set by Bank Rakyat



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## PROGRAMME NAME

Global Entrepreneurs Financing Scheme MARA - EXIM (GEMS)

## OBJECTIVE

This scheme provides guarantee for Malaysian entrepreneurs operating business abroad to obtain financing from EXIM Bank.

## FINANCING AVAILABLE

Financing is for purchase of assets or renovation and working capital which include raw materials, payroll and other overhead expenses	
Financing size	Minimum - RM300,000 Maximum - RM2,000,000
Financing tenure	5 years

## ELIGIBILITY

- A Malaysian company registered under Companies Act 1965
- The operating company abroad must be in operation for at least 3 years and has completed Audited Financial Statements with 2 years profit
- Satisfactory business credit status based on BMC / CCRIS / RAM credit report
- Meets the conditions set by MARA and Exim Bank
- Businesses are operating in countries where MARA office is located.

Promoted activities:

1. Trade centre
2. Supply depot
3. Professional services such as consulting, engineering and etc
4. Other business operation as mandated by EXIM Bank



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## PROGRAMME NAME

DanaNITA

## OBJECTIVE

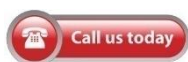
This scheme provides financing to Bumiputera Woman entrepreneurs

## FINANCING AVAILABLE

Financing size	RM50,000
Financing tenure	10 years
Profit rate	4%

## ELIGIBILITY

- Applicant is a Bumiputera women aged 18-60 years old
- Experienced in business
- Applicant must own legal business license
- Latest 6 months saving account
- Business operations within Syariah compliance activities
- Satisfactory business credit status based on BMC / CCRIS / RAM credit report
- Meets the conditions set by MARA



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## PROGRAMME NAME

Shariah-Compliant SME Financing Scheme (SSFS)

## OBJECTIVE

To assist eligible Malaysian SMEs to obtain financing by funding 2% (percentage point) of the profit rate charged on the financing provided by 13 participating Islamic Financial Institutions.

## FINANCING AVAILABLE

Financing margin	Up to RM5 million (maximum) per SME
	SMEs may obtain financing >RM5 million , however only the first RM5 million will be eligible for the 2% profit rebate
Period for Profit Rebate	Up to 5 years from the date of the first disbursement (i.e and / or until 31 March 2022 ) or until the facility is fully paid / terminated / recall due to non-utilisation of the facilities, whichever comes first.

## ELIGIBILITY

- Comply with SME definition .
- At least 60% Malaysian owned SME.
- Comply to one or more of the following at the point of application:
  - SME rated with at least 2 stars under SCORE
  - Microenterprise (ME) rated with at least Level 1 under MSCORE
  - Certified under 1-InnoCERT
  - Certified under National Mark of Malaysian Brand
  - Accorded the MSC status by MDeC
  - Accorded the Bio-Nexus status by Malaysian Biotechnology Corporation
  - Certified under the Green Tech Cert under Malaysian Green Technology Corporation
  - TeraS selected SMEs under TERAJU



SME Corp. Malaysia  
Block B, Platinum Sentral  
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## PROGRAMME NAME

Tunas Usahawan Belia Bumiputera (TUBE)

## OBJECTIVE

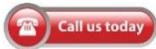
To educate and nurture youth in entrepreneurship through boot camp, soft skill training and handholding by trained business counsellors.

## ASSISTANCE AVAILABLE

Start up funding	RM15,000 per participant (successful completion of Phase 1 & 2)
Period	Monitoring for 12 months

## ELIGIBILITY

- Malaysian Bumiputera between the ages of 18-30.
- Holder of certification from Certified skills of institutions / local skills center will be given priority.
- Has not started a business, but have a keen interest to be in the business. For existing business, it must be operations less than 12 months.
- Healthy body and can undertake both physical and outdoor activities.
- Never been convicted of a crime and has not been declared bankrupt.
- The applicant is not an immediate family of any employee SME Corp. Malaysia. (Immediate family refers to spouses and children of staff)
- For spouses / siblings, only one is entitled to be considered for the program).



Bumiputera Programme Division  
SME Corp. Malaysia  
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[www.smecorp.gov.my](http://www.smecorp.gov.my)



## PROGRAMME NAME

Fund for Small and Medium Industry 2 (FSMI2)

## OBJECTIVE

Ensure eligible SMEs received reasonable cost of financing

## FINANCING AVAILABLE

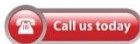
Financing available (for the purpose of expansion in production capacity and/or working capital)	RM50,000 (minimum)
	RM 5 million (maximum) per group of customer
Financing tenure	5 years
Interest rate	4% to 6% per annum

## ELIGIBILITY

- Business enterprise based on the definition of SMEs in Malaysia;
- Maximum shareholders' funds not exceeding RM2 million;
- Shareholding by Public Listed Companies or Government-Linked Companies should not exceed 20%;
- Malaysian shareholding owned minimum 51% shareholding incorporated under the Companies Act 1965; and
- Not more than seven (7) years in operation. (However, participating financial institutions may consider cases of SMEs who have been in operation for more than seven (7) years).

## APPLICATION SUBMISSION:

- All Commercial banks and Islamic Banks;
- SME Bank;
- Agro Bank;
- Malaysia Industrial Development Finance; and
- Sabah Development Bank.



Development Finance and Enterprise Department  
 Bank Negara Malaysia  
 Jalan Dato' Onn  
 50480 Kuala Lumpur  
 Tel: 03 – 26913764  
 Website: [www.bnm.gov.my](http://www.bnm.gov.my)



## PROGRAMME NAME

New Entrepreneur Fund 2 (NEF2)

## OBJECTIVE

Promote the growth and expansion of Bumiputera SMEs through provision of reasonable cost of financing.

## FINANCING AVAILABLE

Financing available (for the purpose of expansion in production capacity and/or working capital)	RM 5 million (maximum) per group of customer
Financing tenure	5 years
Interest rate	4% to 6% per annum

## TARGET GROUP:

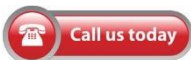
- Bumiputera

## ELIGIBILITY

- Bumiputera business enterprise based on the definition of SMEs in Malaysia;
- Maximum shareholders' funds not exceeding RM2 million;
- Shareholding by Public Listed Companies or Government-Linked Companies should not exceed 20%;
- Malaysian shareholding owned minimum 51% shareholding incorporated under the Companies Act 1965; and
- Not more than seven (7) years in operation. (However, participating financial institutions may consider cases of SMEs who have been in operation for more than seven (7) years).

## APPLICATION SUBMISSION:

- All Commercial banks and Islamic Banks
- SME Bank
- Malaysia Industrial Development Finance Bhd



Development Finance and Enterprise Department  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 03 – 26913764  
Website: [www.bnm.gov.my](http://www.bnm.gov.my)



### PROGRAMME NAME

Micro Enterprise Fund (MEF)

### OBJECTIVE

To increase access to micro financing enterprises with viable businesses.

### FINANCING AVAILABLE

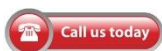
Financing available (for the purpose of expansion in production capacity and/or working capital)	RM1,000 (minimum)
	RM50,000 (maximum) per micro enterprise
Financing tenure	5 years
Interest rate	From 6% per annum

### ELIGIBILITY

- Microenterprises are business with
  - Less than RM300,000 sales turnover; or
  - Less than 5 full time employees
- Available to all economic sectors
- Application can be made to financial institution that display national micro finance logo

### APPLICATION SUBMISSION:

- Alliance Bank Malaysia
- Alliance Bank
- AmBank
- Bank Muamalat
- Bank Rakyat
- Bank Simpanan Nasional
- CIMB Bank
- Public Bank
- Maybank
- United Oversea Bank



Development Finance and Enterprise Department  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 03 – 26913764  
Website: [www.bnm.gov.my](http://www.bnm.gov.my)





## PROGRAMME NAME

Green Technology Financing Scheme

## OBJECTIVE

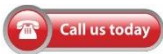
Assist companies (including SMEs) to obtain financing to support companies to invest in utilising and producing Green Technologies.

## FINANCING AVAILABLE

	for user of green technology	for producer of green technology products/service
Financing amount:	RM10,000,000	RM100,000,000
Maximum loan tenure	10 years	15 years
Financing rate	Based on prevalent rate of Financial Institution but Government will bear 2% of interest/ profit rate charged	
Loan can be backed by guarantee fee of which the guarantee is applied by loan processing Financial Institution.		

## ELIGIBILITY

- Legally registered companies with Malaysian shareholding of at least 70%.
- Company can operate in all economic sectors.
- Companies is required to apply for technical audit from Green Tech Malaysia. Upon passing audit, application for financing will then be submitted to financial institutions. The processing financial institution shall apply for the guarantee from



- All commercial banks and Islamic Banks
- Agrobank
- Bank Pembangunan
- Bank Rakyat
- Malaysian Debt Venture Berhad
- Exim Bank
- Bank Simpanan Nasional



## PROGRAMME NAME

Intellectual Property Financing Scheme

## OBJECTIVE

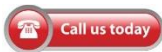
To enable companies to use intellectual property rights as an additional source of collaterals to obtain financing and spur investment for technology based companies in innovative activities

## FINANCING AVAILABLE

Financing for the purpose of productive capacity and/or working capital	
Financing margin	RM10,000,000 or 80% of IP Value
Maximum loan tenure	5 years including 12 months grace period
Financing rate	2% per annum
Financing can be backed by Flexi Guarantee Scheme	

## ELIGIBILITY

- Company must own the IP and it is registered with MyIPO.
- Minimum paid-up capital of RM100,000.
- The IP is valued by approved valuer.
- Company must be within MDV mandated sectors



Business Building Team  
Malaysian Debt Ventures Bhd  
Tel: 03-2617 2888  
Website : [www.mdv.com.my](http://www.mdv.com.my)



## PROGRAMME NAME

BizMula-i

## OBJECTIVE

To finance start up businesses where generally they have difficulties in availing to financing. Underlying principle is to encourage and nurture budding businessmen with reliable plans, satisfactory business insights and a high entrepreneurship drive.

## FINANCING AVAILABLE

Financing for the purpose of term financing	
Financing margin	Minimum RM50,000 Maximum RM300,000
Maximum loan tenure	7 years
Financing rate	Minimum BFR* + 0.30% Maximum BFR* + 1.65%
Note:* Base Finance Rate by Maybank Islamic	

## ELIGIBILITY

- Aged 21 – 58 (at the point of application)
- Must be defined as SME as per National SME Development Council's (NSDC) definition.
- Business registered in Malaysia and is Malaysian-controlled or Malaysian-owned (at least 51% shareholding)
- Business is at least licensed by a local authority and/or in operations for less than 3 years



Bangunan CGC  
Kelana Business Centre, 97, Jalan SS7/2  
47301 Petaling Jaya, Selangor  
Tel : 03-7806 2300



## PROGRAMME NAME

BizWanita-i

## OBJECTIVE

Providing women entrepreneurs financing option to expand their business.

## FINANCING AVAILABLE

Financing for the purpose of term financing	
Financing margin	Minimum RM50,000 Maximum RM300,000
Maximum loan tenure	7 years
Financing rate	Minimum BFR* + 0.30% Maximum BFR* + 1.65%
Note:* Base Finance Rate by Maybank Islamic	

## ELIGIBILITY

- Aged 21 – 60 (upon full settlement of instalment)
- Must be defined as SME as per National SME Development Council's (NSDC) definition.
- Companies or businesses of which at least 51% shareholding is owned by a woman/ women and the key decision maker is a woman
- Business registered in Malaysia and is Malaysian-controlled or Malaysian-owned (at least 51% shareholding)
- Business is at least licensed by a local authority and/or in operations for less than 3 years



Bangunan CGC  
 Kelana Business Centre, 97, Jalan SS7/2  
 47301 Petaling Jaya, Selangor  
 Tel : 03-7806 2300



## PROGRAMME NAME

Guarantee Schemes

## OBJECTIVE

Provide guarantee support for SMEs to obtain financing of business operations.

## FINANCING AVAILABLE

Schemes			
Financing Margin	RM50,000 – RM500,000	RM50,000 – RM2,000,000	RM50,000 – RM500,000
Financing facilities	Term loan overdraft		
Guarantee fee	From 0.5% up to maximum 5.75% loan guarantee to submit directly to CGC		

## ELIGIBILITY

- Must fall within definition of SMEs.
- Malaysian owned and control entity registered under Companies Act, Sole proprietor or partnership.
- Operational minimum of 1 year.



Bangunan CGC  
Kelana Business Centre, 97, Jalan SS7/2  
47301 Petaling Jaya, Selangor  
Tel : 03-7806 2300



## PROGRAMME NAME

Bumiputera Fund-i

## OBJECTIVE

To provide working capital for Bumiputera SMEs that have been awarded with contract or projects.

## FINANCING AVAILABLE

Financing margin	Up to RM3 million (for first time applicant)
	Up to RM5 million (for subsequent applicant)
	For food catering services, financing is up to RM750,000 only
	For partnership and sole proprietorship, financing is up to RM500,000 only
Profile rate	First time financing – 5% per annum
	Subsequent financing – BFR *Maybank Islamic + 1% per annum
Max tenure	5 year of based on contract whichever is lower

## ELIGIBILITY

- 100 % Bumiputera ownership
- Secured project from government, government agencies, statutory bodies and private companies



Credit Guarantee Corporation (all branches)  
 Kelana Business Centre, 97, Jalan SS7/2  
 47301 Petaling Jaya, Selangor  
 Tel : 03-7806 2300  
[www.cgc.com.my](http://www.cgc.com.my)



## PROGRAMME NAME

Franchise Financing Scheme

## OBJECTIVE

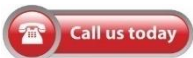
To scheme provides interest rebate for financing obtained by a franchise operator.

## FINANCING AVAILABLE

Financing margin	RM7,500,000
Interest rate	Not exceeding BLR + 1.5% (CGC will subsidised interest rate from year 1 to year 4)

## ELIGIBILITY

- Franchisor must be registered with MDTCC
- MTDCC will ensure the validity of the legal relationship between franchisor and franchisee
- Application to Financial Institutions will submitted by MDTCC



- Maybank
- CIMB Bank



**PROGRAMME NAME**

Dana TeraS

**OBJECTIVE**

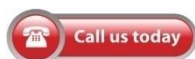
To facilitate the growth potential of companies under the Syarikat Bumiputera Berprestasi Tinggi (TeraS) programme. The funding available is for working capital and purchase of assets.

**FINANCING AVAILABLE**

	Premises	Working capital, purchase of fixed assets and renovation
Financing margin	Up to 90%	Up to 100%
Financing size	Max RM10 million	Max 5 million
Financing tenure	Up to 30 years	Up to 10 years
Profit rate	BFR – 0.6% per annum (yearly rest)	BFR – 0.5% per annum (yearly rest)

**ELIGIBILITY**

- Established Bumiputera company with good financial record
- Min revenue – RM10 million in 3 consecutive years
- Profit of after tax recorded in 3 consecutive years
- Minimum Bumiputera equity in the company is 60%
- SCORE rating of 3 starts and above



SME Bank  
RHB Bank Islamic  
Malaysian Industrial Development Finance  
Maybank Islamic

## PROGRAMME NAME

Skim Usahawan Permulaan Bumiputera (SUPERB)

## OBJECTIVE

Financing New bumiputera who have innovative business ideas and creative entrepreneurs / Start-up Assistance given in the form of grants

## ASSISTANCE AVAILABLE

Funding in the form of grant of up to RM500,000 to be used in developing ideas into prototypes/proof-of-concepts and/or to attain commercialisation. Participants are also supported with developmental services and commercialisation which includes mentorship, training for competency building and potentially funding from venture capitalists.

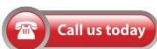
Industry focus:

- |   |   |
|---|---|
| 1. Communications, content & Infrastructure | 7. Business Services  |
| 2. Electric & Electronic                    | 8. Healthcare   |
| 3. Wholesale & Retail                       | 9. Agriculture  |
| 4. Palm oil & Rubber                        | 10. Education   |
| 5. Oil, Gas & Energy                        | 11. Tourism   |
| 6. Financial Services                       | 12. Any other sector with elements of technology innovation and/or creativity |

## ELIGIBILITY

Any team of entrepreneurs which meets the following criteria:

1. Applicant is a Malaysian Bumiputera aged 18 to 40 years.
2. Applicant is a new entrepreneur or an entrepreneur seeking a second chance.
3. At least 60% shares owned by Malaysian Bumiputera
4. Majority of company directors and management are Malaysian Bumiputera.
5. Individual applicants or companies in operation less than 3 years.
6. Applicants are required to compete in pitching of business challenge which is open 4 times a year.



Unit Peneraju Agenda Bumiputera (TERAJU)  
Jabatan Perdana Menteri  
Tingkat 5, Menara Surian  
No. 1, Jalan PJU 7/3, Mutiara Damansara  
47810 Petaling Jaya, Selangor  
T +603 7839 8000



**PROGRAMME NAME**  
Pre-Franchise Scheme

**OBJECTIVE**

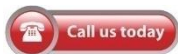
To promote participation of Middle-Level Bumiputera Entrepreneurs (MLBE) in franchise businesses through financing for business expansion and new start-up.

**FINANCING AVAILABLE**

Financing size	RM50,000 –RM2,000,000
Profit rate	Up to 6 % per annum
Financing tenure	Up to 10 years

**ELIGIBILITY**

- A private limited company
- Profitable business and positive shareholders' fund reported in audited financial report
- Minimum 51% Bumiputera equity
- Achieve minimum requirement in Franchise Readiness Audit (from Consultant Report, PNS or MFA)
- At least one (1) outlet in operations
- Operational for more than one (1) year
- The business must be Syariah compliant



Perbadanan Nasional Berhad  
Tower 7, Avenue 7,  
Bangsar South City  
NO 8 Jalan Kerinchi  
59200 Kuala Lumpur.

T: 03 – 2082 7788  
webmaster[at]pns.com.my

## PROGRAMME NAME

Business in Transformation (B.I.T) Programme

## OBJECTIVE

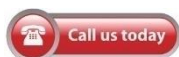
This programme provides financing for current business owners to establish franchise system as part of business strategy for growth..

## FINANCING AVAILABLE

	Pre Franchisee	Pre Franchisor
Financing size	RM25,000 (90% margin)	RM500,000 (90% margin)
Profit charge	3%	3.5%
Financing tenure	5 years	5 years

## ELIGIBILITY

- Malaysian citizens aged 21 years and over
- Shariah-based Business
- Registered with the Registrar of Business (SSM)
- At least 2 years of operation
- The owner declared bankruptcy and not free from legal action
- Capable of adapting the concept Realignment, Expansion, Knowledge & Adoption (R.E.K.A)
- To attend courses organized by PNS Academy
- Have at least 2 outlets / kiosks / outlets / agents
- Business proves profitable and viable
- Brand name is recognised locally
- Businesses proven profitable and viable. Justification of Audited Accounts / Account Management / Sales Report / Bank Account / Savings Account



Perbadanan Nasional Berhad  
 Tower 7, Avenue 7,  
 Bangsar South City  
 NO 8 Jalan Kerinchi  
 59200 Kuala Lumpur.

T: 03 – 2082 7788  
 webmaster[at]pns.com.my



## PROGRAMME NAME

Franchisor Financing Scheme

## OBJECTIVE

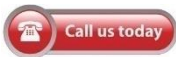
To provide financing for franchisor/master franchisee to expand business facilities, facilitate franchisor venture into international expansion and strengthening capability of franchisors/master franchisee to support franchisee expansion

## FINANCING AVAILABLE

Financing size	RM100,000 to RM2,000,000
Profit rate	Up to 6% (Bumiputera)
	Up to 8% (Non-bumiputera)
Financing tenure	Up to 10 years

## ELIGIBILITY

1. Sdn Bhd Company
2. Registered with Register of Franchise
3. Registered with Malaysia Franchise Association
4. Profitable business and positive shareholders fund
5. At least 3 outlets



Perbadanan Nasional Berhad  
 Tower 7, Avenue 7,  
 Bangsar South City  
 NO 8 Jalan Kerinchi  
 59200 Kuala Lumpur.

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## PROGRAMME NAME

Small and Medium Scale Industry Financing Scheme (SPIKS)

## OBJECTIVE

Provide financing for SMEs in manufacturing, services and ICT sector

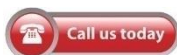
## FINANCING AVAILABLE

Financing available under this scheme is for the purpose of working capital, renovation of business premise and purchase of machinery / equipment.

Financing size	RM6,000 – RM250,000
Service charge	4% per annum
Financing tenure	Up to 7 years

## ELIGIBILITY

- Bumiputera entrepreneurs with valid business license registered with Registrar of Business/Registrar of Company (ROB/ROC)
- Malaysian citizen age 21 years and above
- Have a proper and formal place of business (especially in major towns)
- Fully involved in business
- At least have 1 year experience in managing the business
- Involved in the manufacturing/processing, services and ICT sector



Unit Pembangunan Projek  
Bahagian Pembangunan Ushawan  
6th-11th Floor, Menara SEDC,  
Jalan Tunku Abdul Rahman,  
93100, Kuching, Sarawak.  
Tel: 082-416777  
info@sedc.my



## PROGRAMME NAME

i-Enterprise Premise Financing (i-EPF)

## OBJECTIVE

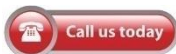
Financing package for purchase or refinancing of shop houses, shop lots, office and factory spaces either The Package is bundle together with working capital to support business operations and/or additional fund completed or under construction.

## FINANCING AVAILABLE

Financing margin	Up to 150% of market value
Financing tenure	Up to 30 years with grace period depending of readiness of the premise

## ELIGIBILITY

- Sole-proprietor and Partnership
- Private Limited Co within the National definition of SME
- Individual business owner



Menara SME Bank, Jalan Sultan Ismail  
Wilayah Persekutuan  
50774 Kuala Lumpur  
03-2615 2020

**PROGRAMME NAME**

Skim Pembiayaan Kontrak - I

**OBJECTIVE**

Provides financing to eligible clients and contractors who have supply contract or construction projects with the Government, includes:-

- Contract financed
- Direct supply or contract added value
- Construction and infrastructure project
- Business service contract

**FINANCING AVAILABLE**

Financing margin	Up to 100% of contract value
Financing limit	The financing limit for fund-based facilities (excluding Guarantees) is guided by the highest deficit position from the contract’s projected cash flow.

**ELIGIBILITY**

- Applicant must be the Main Contractor or Nominated Sub-Contractor
- Applicant must be registered with either of the following
  - Ministry of Finance (MOF)
  - Contractor Service Centre (PKK)
  - Construction Industry Development Board (CIDB)
  - Other relevant licensing or registration bodies



Enterprise Centre / Business Centre  
 Menara SME Bank, Jalan Sultan Ismail  
 Wilayah Persekutuan  
 50774 Kuala Lumpur  
 03-2615 2020





### PROGRAMME NAME

Entrepreneur Premises Programme

### OBJECTIVE

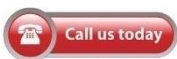
Financing of entrepreneur currently operating in SME Bank’s premise complex to purchase new business premises in strategic locations.

### FACILITY AVAILABLE

Facility	rent a factory unit until a specific time
	suitable factory space, affordable & competitive rental rate with basic amenities
	adequate and suitable finance facilities
	entrepreneurship training and consulting services by CEDAR
	nationwide location factory spaces

### ELIGIBILITY

- 100% -owned by Bumiputera.
- Minimum 2 years of operation.
- Private Limited companies and sole proprietor are eligible to apply, priority given to private limited company.
- Companies involves in manufacturing industry.
- Service industry related to manufacturing.
- Cooperatives, Agencies or public bodies are allowed to rent the premises at Entrepreneur Premise Complex of SME Bank for a specific purpose related to entrepreneur development.



Menara SME Bank, Jalan Sultan Ismail  
 Wilayah Persekutuan  
 50774 Kuala Lumpur  
 03-2615 2883 / 2615 3853



### PROGRAMME NAME

Dana Ekuiti Bumiputera (EquiBumi) & Skim Pembiayaan Ekuiti SME Bumiputera (BASE)

### OBJECTIVE

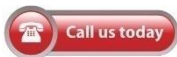
To provide financing for Bumiputera company to acquire shares in identified non-core activities that is to be divested by GLCs.

### FINANCING AVAILABLE

Financing size	RM2 million – RM10 million
Financing margin	Up to 100% of the equities purchase price.
Financing tenure	Up to 15 years from the date of the facility’s disbursement. (Excluding any incidental costs to be borne by the Acquirer such as advisory fees, legal fees, stamp duty to be paid, etc).

### ELIGIBILITY

- Company registered with Companies Commission of Malaysia, categorized as SMEs\*.
- The company must be financially viable and fulfilled the criteria set by SME Bank.
- \* SME s as per SME Bank’s definition.



Enterprise Centres / Business Centres  
Menara SME Bank, Jalan Sultan Ismail  
Wilayah Persekutuan  
50774 Kuala Lumpur  
03-2615 2020



## PROGRAMME NAME

Soft Loan Schemes for Service Sector (SLSSS)

## OBJECTIVE

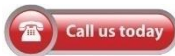
Provide financing assistance to Services-based companies / business entities to own commercial or industrial properties.

## FINANCING AVAILABLE

Financing margin	Up to a maximum of RM5 million.
Financing size (%)	Up to 100% (maximum)
Financing tenure	Up to 15 years including a grace period of up to 2 years.
Interest / Profit rates	4.0% per annum for SME 5.0% per annum for non-SME

## ELIGIBILITY

- Companies incorporated under Companies Act 1965, or
- Businesses registered with ROB
- Professionals registered under the certificate of Practice by Professional Regulatory Bodies
- 60% Malaysian Equity
- Valid premises/business license
- For both SME and non-SME



Development Finance Division  
Menara MIDF  
82, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel: 03-2173 8888  
Website: <http://www.midf.com.my>

## PROGRAMME NAME

Soft Loan Schemes for Automation and Modernisation (SLSAM)

## OBJECTIVE

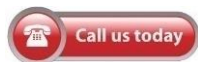
Provides financing for manufacturing companies to modernise and automate their manufacturing process; upgrade production capability and capacity; minimising dependence on labour-intensive activities and foreign labour; diversifying into higher value-added activities; rationalise and streamlining their operations through mergers and acquisitions; productivity improvement; and enhancing export performance.

## FINANCING AVAILABLE

Financing size	RM50,000 (minimum) RM10 million (maximum)
Financing margin	-Up to 70% for mergers and acquisition -Up to 90% for financing of factory / building -Up to 90% for new machinery and equipment, moulds, dies, jigs and fixtures -Up to 65% for used / reconditioned machinery and equipment -Up to 90% for other eligible expenses -Up to 100% for financing existing loan principal amount with other financial institutions (existing factory building / machinery/ equipment / moulds / dies / jigs / fixtures)
Financing working capital	-Up to 100% for Purchase Revolving Credit -Up to 90% for Sales Revolving Credit -Up to 90% for Term Working Capital Financing
Interest / Profit rate	- 4% per annum (SMEs) - 5% per annum (Non-SMEs)

## ELIGIBILITY

- Companies incorporated under Companies Act 1965, or
- 51% Malaysian Equity
- Valid premises/business license
- For both SME and non-SME
- In operation for at least 2 years



Menara MIDF  
82, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel: 03-2173 8888



## PROGRAMME NAME

Soft Loan for SMEs (SLSME)

## OBJECTIVE

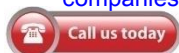
To provide assistance to existing and New start-up companies in project, fixed assets and working capital financing; assist SMEs to relocate their operations to legal industrial sites or premises and adoption of ICT in business management and operations.

## FINANCING AVAILABLE

Financing size	RM50,000 (minimum) RM5 million (maximum)
Financing margin	Fixed Asset: -Up to 90% of the cost for new fixed assets -Up to 65% for used/reconditioned equipment which shall not be more than 5 years old
	Working Capital: -Up to 100% of the working capital requirements
Financing tenure	-Land and Building (up to 25 years including grace period) -Machinery and Equipment (up to 7 years including grace period) -IT Equipment (up to 4 years including grace period) -Revolving Working Capital (up to 150 days (subject to yearly review) -Term Working Capital (up to 3 years including grace period)
Interest / Profit rates	4.0% per annum

## ELIGIBILITY

- SMEs incorporated under Companies Act 1965, or ROB Act 1956
- At least 60% equity held by Malaysians
- Possess a valid premises licence
- SMEs with shareholdings not exceeding 20% held by public-listed companies (only if applicable)



Menara MIDF  
82, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel: 03-2173 8888



## PROGRAMME NAME

Soft Loan for Bumiputera Automotive Entrepreneur (SLBAE)

## OBJECTIVE

Financing for Open Approved Permit (AP) holders to expand and diversify into other automotive-related businesses. The programme also help to sustain and enhance Bumiputera participation in the automotive industry.

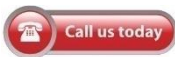
## FINANCING AVAILABLE

Financing size	RM100,000 (minimum) RM5 million (maximum)
Financing margin	-Up to 90% of the cost of land / building construction / ready- built buildings or renovation / upgrade of service centres or new plant & machinery / equipment and / or related fixed assets -Up to 65% of the cost of used / reconditioned e plant & machinery / equipment which are not more than 5 years old -Up to 80% of the costs incurred in securing automotive distributorships / dealerships from existing franchise holders
	Working Capital: -Up to 100% for Purchase Revolving Credit -Up to 80% for Sales Revolving Credit -Up to 80% for Term Loan -Up to 80% for Factoring
Financing tenure	-Land and Building (up to 25 years including grace period) -Machinery and Equipment (up to 7 years including grace period) -IT Equipment (up to 4 years including grace period) -Revolving Working Capital (up to 150 days (subject to yearly review) -Term Working Capital (up to 3 years including grace period)
Interest / Profit rates	3.5% per annum



## ELIGIBILITY

- Companies incorporated under the companies Act 1965 with:
  - Open AP Holders for passenger vehicles (excluding motorcycles)
  - Open AP Holders for motorcycles that are registered members of Persatuan Pengimpot Dan Peniaga Kenderaan Melayu Malaysia (PEKEMA)
  - A Joint venture company with controlling equity stake held by Open AP Holders
  - A company with controlling stakes are owned by Director(s) or shareholder(s) of the Open AP holders and the controlling aspects are reflected in the equity stake, members of the company's Board of Directors, managerial, technical and supervisory
  - A joint venture company with shares are owned by Open AP Holders and Director(s) or shareholder(s) of the Open AP holders with controlling equity stake
- Possess a valid premises licence



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50200 Kuala Lumpur  
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## PROGRAMME NAME

Soft Loan Scheme For Services Capacity Development

## OBJECTIVE

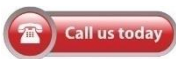
Financing for upgrade and modernisation into higher value-added activities, and improve the productivity and efficiency of service delivery.

## FINANCING AVAILABLE

Financing size	RM50,000 (minimum) RM5 million (maximum)
Financing margin	Up to 90% of the expenditure
Financing tenure	Up to 7 years inclusive grace period of up to 24 months
Interest / Profit rates	- 4.0% per annum for SMEs - 5.0% per annum for non-SMEs

## ELIGIBILITY

- Companies incorporated under the Companies Act 1965 or enterprises registered under the Registration of Businesses Act 1956
- At least 60% equity held by Malaysians
- Possess a valid premises licence
- In operation for at least 2 years
- Annual turnover exceeding RM200,000 and full-time employees exceeding 5



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## PROGRAMME NAME

Soft Loan Scheme For Services Exports

## OBJECTIVE

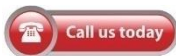
Financing for Malaysian service providers (MSPs) to undertake activities to expand and venture into international markets.

## FINANCING AVAILABLE

Financing size	Financing to defray the cost related to the issuance of a Bank Guarantee or Performance Bond for project execution excluding the principal value of the said Bank Guarantee or Performance Bond. RM5 million (maximum) per company
Financing margin	Up to 90% of the eligible expenses
Financing tenure	Up to 2 years including 6 months grace period
Interest / Profit rates	2% per annum

## ELIGIBILITY

- Registered with MATRADE under the Malaysia Exporters Registry (MER).
- Firms incorporated under the Companies Act 1965; or Sole proprietors, professionals and partnerships registered with respective professional authorities in Malaysia.
- Having at least 60% equity owned by Malaysian.
- Company must be currently active in business and has been in operation for at least 1 year.
- Exporting Malaysian services or products made in Malaysia.



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82, Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel: 03-2173 8888



## PROGRAMME NAME

Tabung Pembangunan Usahaniaga Peladang (TPUP)

## OBJECTIVE

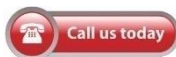
Provide financing for new agropreneurs to undertake production of agriculture.

## FINANCING AVAILABLE

Financing size	RM50,000 (maximum)
Interest / Profit rates	3.0% per annum

## ELIGIBILITY

- Members Area Farmers Organisation (PKK)
- To complete the application form
- Have a minimum of RM200.00
- Being able to provide some of the capital projects
- Working on project / new projects
- Meet the required scope of the project
- Attend the Interviews
- Site visit for assessment will be conducted



Lembaga Pertubuhan Peladang  
Menara LPP, No. 20  
Jalan Sultan Salahuddin  
50480 Kuala Lumpur  
Tel : 03-2610 9600  
Info@lpp.gov.my

**PROGRAMME NAME**

Angel Tax Incentive

**OBJECTIVE**

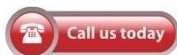
Designed to help technology-based start-up companies in Malaysia to raise funding by offering tax incentives to angel investors who invest in these companies

**FACILITY AVAILABLE**

Investment Approvals	5 applications per annum
Investment Amount	RM5,000 (minimum)
(in Total)	RM500,000 (maximum) per annum
Tax exemption	Third (3) year of investment
Accreditation Period Validity	2 years

**ELIGIBILITY**

- Accredited angel investors who invested in a certified technology-based start-ups (Investee Company).
- There must be NO familial ties between angel investor and investee.
- The investment must be for the sole purpose of financing activities as approved by the Ministry of Finance, Malaysia.
- Accredited Angel Investor must hold investment for a period of two years before claiming for tax exemption. **Year1:** Invest **Year2 :** Claim tax deduction (during filing of tax returns for year 2)
- Investments should not be disposed off within two years from the date of investment.
- Accredited angel investors must not hold more than 30% of the issued share capital of the Investee Company.
- Investments below RM5,000 are not eligible for the tax incentive. Claims can only be made up to the maximum of RM500,000.
- All investment must be made in cash, in full and not in kind and there must be no obligation by the investee to pay back angel investors.
- Shareholding must reflected in the Shareholders’ agreement or any other relevant documents acceptable at Cradle’s discretion.
- Share issued to the Accredited Angel Investor must be in the form of ordinary shares only.



Cradle Fund Sdn Bhd  
 Suite 4-8-1, Level 4, PNB Darby Park, 10  
 Jalan Binjai, 50450  
 Wilayah Persekutuan Kuala Lumpur  
 0 3-4045 8600

## PROGRAMME NAME

Dana Pembiayaan Usahawan Pertanian (DPUP)

## OBJECTIVE

Financing for Bumiputera entrepreneurs for working capital.

## FINANCING AVAILABLE

Financing size	Up to RM5 million (maximum)
Financing tenure	Up to 10 years (maximum)
Interest / Profit rates	3.75% fixed per annum

## ELIGIBILITY

- Entrepreneurs / existing Bumiputera companies doing business in need of capital for business expansion in agricultural sector.



Agro Bank Malaysia  
Leboh Pasar Besar,  
City Centre,  
50050 Kuala Lumpur,  
Wilayah Persekutuan Kuala Lumpur  
03-2731 1600



## PROGRAMME NAME

Raw Material Procurement Programme For SME Bumiputera  
(Program Sokongan Bahan Mentah kepada Usahawan Kayu Bumiputera)

## OBJECTIVE

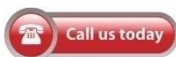
Provide financing for Bumiputera Entrepreneur to procure raw materials to complete the processing of a finished product for a confirmed work contract. It will also facilitate in suppliers of raw materials.

## FINANCING AVAILABLE

Financing size	RM20,000 (minimum)
Financing tenure	Up to RM500,000 (maximum)
Interest / Profit rates	1.5% from approval amount within 7 days upon approval

## ELIGIBILITY

- Fully-owned Bumiputera company (100% equity);
- Activity in manufacturing/producing of wood-based products;
- Has been awarded the contract work/supply and the contract is still in force;
- Has undergone an audit SCORE (SME Competitiveness Rating for Enhancement) and M-CORE (for category Micro) by MTIB or SME Corp Malaysia.
- Good payment record with MTIB (no outstanding debts over of 3 months) and company Board of Directors not a debtor to MTIB
- The Steering Committee shall consider application for appeal case by applicants with outstanding debt over 3 months after reasonable explanation being given, and is subject to the discretion of the Steering Committee



Malaysian Timber Industry Board (MTIB)  
Level 13-17, Menara PGRM  
No.8, Jalan Pudu Ulu  
56100 Cheras, Kuala Lumpur  
Tel : 03-9282 2235  
[www.mtib.gov.my](http://www.mtib.gov.my)



## PROGRAMME NAME

Dana Modal Teroka

## OBJECTIVE

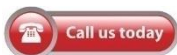
Provide venture capital financing to related companies in Electrical and Electronics (E&E) sector.

## FINANCING AVAILABLE

Company	Fund
Perdana Fund	Malaysian-based venture capital fund that focuses its investment in pre-IPO and high growth companies
Perdana International Fund	Foreign-based venture capital that invests in high-growth and high-tech start-up companies based in United States
Plug & Play Technology Holdings Sdn Bhd	Established with the objective to accelerate the development of local start-up technology-related companies via established eco-system that includes funding and technology nurturing.
Electronics & Electrical Fund	Venture capital fund focusing on investing into growing companies with growth visibility within the electronics & electrical space

### Investment Focus

- Information Technology
- Computer related
- Telecommunications
- Media / Entertainment
- Electronic
- Advance material
- Biotechnology / Life Sciences



Kumpulan Modal Perdana Sdn. Bhd  
Wisma VSQ, Jalan Utara, Pjs 52  
46200 Petaling Jaya  
Selangor  
03-7964 5200  
[www.modalperdana.com](http://www.modalperdana.com)



**PROGRAMME NAME**  
PROSPER Pemborong

**OBJECTIVE**

For Bumiputera entrepreneurs who are keen to venture or expand their wholesale distribution or supply business. This scheme is also available for the Acquisition of international brands and strengthening of home-grown brands.

**FINANCING AVAILABLE**

Financing size	RM500,000 (minimum)
	RM5 million (maximum)
Financing tenure	Up to 7 years

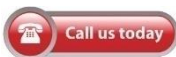
**ELIGIBILITY**

**Entrepreneur**

- Bumiputera
- Must possess strong entrepreneurial characteristics like honesty, confidence, resilience, positive mind and attitude, creativity and strong self-discipline
- Knowledgeable in the business or having the experience in existing business or has secure a contract / rights to distribute / supply the goods
- Able to provide at least 20% of the total project cost
- Satisfactory financial record with financial institutions
- Fully committed to the business
- Willing to attend the courses related to the business identified from time to time

**Business**

- Must be in wholesale, distribution or supply
- Owned and managed by Bumiputera
- Strong growth potential that provides synergy to the retail



Perbadanan Usahawan Nasional Berhad (PUNB)  
10th Floor, Block 1B, Plaza Sentral,  
Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur.  
Tel : 03-2785 1515  
[www.punb.com.my](http://www.punb.com.my)



## PROGRAMME NAME

SME Scheme (Services, Manufacturing & Engineering)

## OBJECTIVE

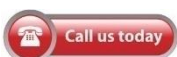
Financing for Bumiputera entrepreneurs in manufacturing and services sectors (ICT/Engineering etc.)

## FINANCING AVAILABLE

Financing size	RM500,000 (minimum)
	RM5 million (maximum)
Financing tenure	Up to 7 years
Requirement	Initial of 20% of total funding by entrepreneur

## ELIGIBILITY

- Bumiputera individuals aspiring to own and operate a business, are eligible for SME funding providing they can demonstrate strong entrepreneurial characteristics and sound values such as honesty, confidence, resilience, a positive mental attitude, a creative outlook and a high level of self-discipline; along with good communication and management skills.
- The entrepreneur/management team must be willing and able to provide at least 20% of the total funding requirement from their own resources, if PUNB is to be the sole financier for the enterprise,
- The enterprise's product/services must be ready for market, the entrepreneur must have the proprietary rights over the product/services of the enterprise,
- The business must have a good business model and sound execution strategies,
- The business should be able to generate returns at least on par with the industry performance,
- The business plan must provide a viable exit strategy for PUNB's equity stake through redemption, buy back of equity, merger & acquisition, or public listing, etc.



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**PROGRAMME NAME**  
PROSPER TERAS

**OBJECTIVE**

Financing for Bumiputera retail entrepreneur through standardisation brands, product arrangements, selections & integrated system.

**FINANCING AVAILABLE**

Financing amount	RM100,000 to 500,000
Financing tenure	2-7 years
Financing	Premise renovation, working capital and fixed assets

**ELIGIBILITY**

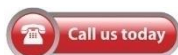
**1. Entrepreneur**

- Bumiputera
- Age 18 years and above
- Possesses entrepreneurial characteristics such as honesty, confidence, resilience, positive attitude, creativity and high level of self-discipline  
Willing to attend courses identified by PUNB
- Favourable records with financial institutions
- Willing to work full time

**2. Business**

- The business 100% owned by Bumiputera
- For Private, Partnership or Private Limited (Sdn Bhd) business
- Existing business which is in operation for at least 1 year
- A variable business model

Eligible business activities are Automotive, Hardware or Building Materials, Professional Services, Telecommunications and Early Child Care Education (ECCE).



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Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur.  
Tel : 03-2785 1515  
[www.punb.com.my](http://www.punb.com.my)



## PROGRAMME NAME

PROSPER Runcit

## OBJECTIVE

Financing for Bumiputera entrepreneurs in the retail and distributive trade sector.

## FINANCING AVAILABLE

Financing size	RM100,000 (minimum)
	RM1 million (maximum)
Financing tenure	Up to 7 years

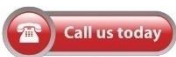
## ELIGIBILITY

### Entrepreneur

- Bumiputera
- 18 years and above
- Possesses strong entrepreneurial characteristics such as honesty, confidence, resilience, positive attitude, creativity and high level of self-discipline
- Must be able to finance at least 10% of the total project cost
- Favourable records with financial institutions
- Willing to work full time
- Willing to attend courses identified by PUNB

### Business

- Retail business.
- The business is 100% owned by Bumiputera
- Viable business model
- The business location has been identified
- Shari'ah compliant businesses



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10th Floor, Block 1B, Plaza Sentral,  
Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur.  
Tel : 03-2785 1515  
[www.punb.com.my](http://www.punb.com.my)



## PROGRAMME NAME

PROSPER Usahawan Muda (PUMA)

## OBJECTIVE

Financing for young Bumiputera to embark on retail and distribution business through structured and systematic development.

## FINANCING AVAILABLE

Financing size	RM5,000 to RM50,000 (individual)
	Up to RM100,000 (partnership)
Financing tenure	Up to 7 years

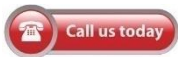
## ELIGIBILITY

### Entrepreneur

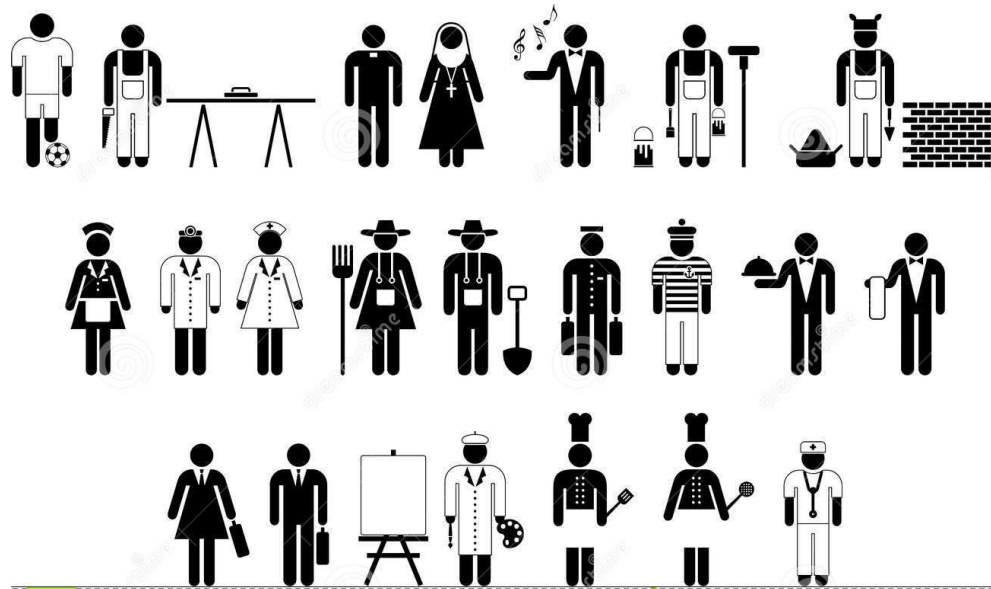
- 18 years but not exceeding 33 years in age on the date of registration
- Entrepreneur must provide a minimum capital of RM500
- Willing to attend all programmes organised by PUNB
- Favourable records with financial institutions

### Business

- 100% owned and managed by Bumiputera entrepreneur
- Viable business model
- Shari'ah compliant business



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# HUMAN CAPITAL DEVELOPMENT



HUMAN CAPITAL DEVELOPMENT



## **PROGRAMME NAME**

PEMERKASAAN PEMBANGUNAN MODAL INSAN DAN  
PENINGKATAN KAPASITI INDUSTRI PERKAYUAN

## **OBJECTIVE**

- To reduce foreign workers in wood based industry
- To increase competent and skilled workers wood based industry
- To rise awareness in the usage of local timber
- The increase the number of new entrepreneurs in the timber sector

## **YOUTH TRAINING PROGRAMME (TRAINING MODULE BY MTIB)**

### **A. CERTIFICATE IN FURNITURE DESIGN AND MAKING (FDM)**

The Furniture Design and Making (FDM) offers industrial skills training and knowledge on the wood-based industry to young designers and fresh graduates.

Upon completion, trainees will be able to contribute towards sustaining the growth of the Malaysian wood-based industry.

This programme is intended to create:

- a. higher employability in the wood-based industry for graduates.
- b. enhanced career growth for graduates.
- c. industry knowledge and skills through hands-on training; and
- d. the large pool of designers in the timber industry.

### **Entry requirements:-**

- a. Diploma or Bachelor's Degree in furniture design.
- b. Age between 18 to 25 years.
- c. Has strong interest in the field and has intention to work with the industry or wish to be an entrepreneur.
- d. The medium of instruction will be in English and Bahasa Melayu.

Training fees are fully sponsored by MTIB. The fees includes registration, accommodation and transport. A subsistence allowance is also provided.

### **Duration of programme**

2 months



...Cont'd

## **B. PROFESSIONAL MANAGEMENT DEVELOPMENT PROGRAMME (PMD)**

The Professional Management Development Programme (PMD) offers industrial skills training and knowledge on the wood-based industry to young executives and fresh graduates. The structured practical training also provides exposure to business practices in the industry.

Upon completion, trainees will be able to contribute professionally towards sustaining the growth of the Malaysian wood-based industry.

The objectives of the programme are as follows:-

- a. To provide higher employability in the wood-based industry for graduates.
- b. To provide enhanced career growth for young executives.
- c. To provide industry knowledge and skills through hands-on training; and
- d. To produce supervisory and managerial skills in managing the competitive timber industry

### **Entry requirements:-**

- a. Diploma or Bachelor's Degree in any field.
- b. Has strong interest in the field and has intention to work with the industry or wish to be an entrepreneur.
- c. The medium of instruction will be in English and Bahasa Melayu.

Training fees are fully sponsored by MTIB. This includes registration, accommodation and transport. A subsistence allowance is also provided for all participants.

### **Duration of programme**

5 months



...Cont'd

### **C. CERTIFICATE IN TIMBER PROCESSING AND FINISHING TECHNOLOGY (TPF)**

The Certificate in Timber Processing and Finishing Technology (TPF) provides an avenue for youths to enhance skills and knowledge on the wood- based industry. The intensive hands-on training provides a structured skills enhancement programme and is designed to produce competent, effective and skilled workforce to support the nation's growing wood-based industry.

#### **The programme is intended to create:-**

- a. career opportunities for PMR/SPM/SPMV leavers to enter the wood-based industry.
- b. enhanced knowledge and skills through a structured skills training programme; and
- c. skills and career advancement possibilities in the wood-based industry.

#### **Entry requirements:-**

- a. Pass in PMR, SPM, SPMV or its equivalent.
- b. Age between 18 to 30 years.
- c. Has strong interest in the field and has intention to work with the industry.
- d. The medium of instruction will be in English and Bahasa Melayu.

Training fees are fully sponsored by MTIB. This includes registration, accommodation and transport. A subsistence allowance is also provided for all participants.

#### **Duration of programme**

12 months



**D. WOOD-BASED INDUSTRY APPRENTICESHIP SCHEME - ...Cont'd**  
**FURNITURE**

The Wood Based Industry Apprenticeship Scheme is a structured programme, which provides an excellent career opportunity to school leavers interested to pursue a career in wood based industry.

**Course content**

The course is divided into

- a) Phase 1 - Furniture Production Operation ( 8 Months)
  - b) Phase 2 - Furniture Production Line Leader (8 months)
- Content wise it is 30% theory and 70% practical training

**Entry Requirement**

- a. The targeted group is post-PMR / SPM.
- b. Apprentices must pass in Mathematics and English.

**Medium of Instruction**

The medium of instruction will be in English.

**Training Fees:-**

Training fees will be paid by PSMB under Apprentices Fund. The fund is embodied to help employers, particularly small medium entrepreneur. However, the employer must first be registered with PSMB.

**Monthly Allowance:-**

Apprentices are eligible for a monthly allowance of RM350.00 to RM500.00 from the sponsoring employer.

**Programme Duration :**

Training	Phase 1	Phase 2	Total
Off-The-Job (weeks)	21	17	38
On-The-Job (weeks)	11	15	26





**PROGRAMME NAME**

...Cont'd

PEMERKASAAN PEMBANGUNAN MODAL INSAN DAN  
PENINGKATAN KAPASITI INDUSTRI PERKAYUAN

**ELIGIBILITY**

**2. Wood Drying Course**

This course is recommended jointly by MTIB, Forest Research Institute Malaysia (FRIM) and University Putra Malaysia (UPM). Participants will be awarded qualification certificate/ Competencies.

**WISDEC: Wood Industry Skills Development Centre**

**WISDEC Banting, Selangor**

Lot 167, Jalan 3,  
Kompleks Perabot Olak Lempit,  
42700 Banting,  
Selangor Darul Ehsan.  
Telephone: +603-31492924  
Fax: +03-31492122  
E-mail: [wisdec@mtib.gov.my](mailto:wisdec@mtib.gov.my)

**WISDEC Kota Kinabalu, Sabah**

Lot 4, Fasa 1, Jalan Timur 6  
Taman Perindustrian Kota Kinabalu  
Peti Surat 177, Pos Mini Indah Permai  
88450 Kota Kinabalu, Sabah  
Tel: 088-498822  
Faks: 088-498811  
E-mel : [mtibsabah@mtib.gov.my](mailto:mtibsabah@mtib.gov.my)



Malaysian Timber Industry Board (MTIB)  
Level 13-17, Menara PGRM  
No.8, Jalan Pudu Ulu  
56100 Cheras, Kuala Lumpur  
Tel : 03-9282 2235



## **PROGRAMME NAME**

Synergy Enhancement Enterprenuer Days (SEED)

## **OBJECTIVE**

A special programme to deliver information, identify issues / problems and build networking among existing entrepreneur at FELDA's scheme

## **ASSISTANCE**

Outreach training programme on how to become entrepreneur. Participation is free

## **PARTICIPANTS**

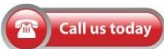
- Selected SMEs from FELDA's schemes.
- Invited authorities/companies related to entrepreneurship e.g. SME Corps and Agrobank.

## **ELIGIBILITY**

The SMEs will be selected by schemes' manager.

Criteria for selected SMEs :

- Active/consistent income
- In need of financial assistance
- High potential



Any further inquiries, please contact  
Lembaga Kemajuan Tanah Persekutuan  
(FELDA)  
FELDA Tower, Platinum Park  
No. 11, Persiaran KLCC  
50088 Kuala Lumpur

Tel : 603-2191 2191

Fax : 603-2191 2191

Website: <http://www.felda.net.my>

E-mail: [jkk@felda.net.my](mailto:jkk@felda.net.my)



## PROGRAMME NAME

Entrepreneur & Cooperative Training

## OBJECTIVE

A course / workshop for targeted entrepreneurs based on their need to improve their skill , knowledge and to improve productivity.

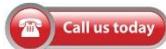
### Courses offered are:

- i. Mandatory Course 1 -Management and Administration Cooperative
- ii. Mandatory Course 2 - Financial Management Cooperation
- iii. Mandatory Course 3 - Strategic Management
- iv. IAD (Internal Auditor) Course

## ELIGIBILITY

Entrepreneur Training:-

- FELDA's Entrepreneurs & new generation of FELDA in the age range of 18-40 years who has an interest in entrepreneurship.
- Preference is given to FELDA's settlers who operate business.
- Proactive and have a clear vision and mission in entrepreneurship.



Any further inquiries, please contact  
FELDA Tower, Platinum Park  
No. 11, Persiaran KLCC  
50088 Kuala Lumpur

Tel : 603-2191 2191  
Fax : 603-2191 2191  
Website: <http://www.felda.net.my>  
E-mail: [jkk@felda.net.my](mailto:jkk@felda.net.my)



**KEMENTERIAN BELIA DAN SUKAN**

**PROGRAMME NAME**

**YOUTH ENTREPRENEURSHIP PROGRAMME**

**OBJECTIVE**

- Enhance entrepreneurship, knowledge and skill for potential, new and existing entrepreneurs through various training and programme
- Provide one stop centre for youth entrepreneurs to build networking with entrepreneur development organisation (EDO) and entrepreneur financing institution (EFI)
- Assist youth entrepreneurs to promote and market products with new trend of business concept

**LIST OF PROGRAMMES AVAILABLE**

**A. Youth Entrepreneurial Network (YEN) Portal**

An online platform for youth to explore and apply for training and financing facilities offered by various ministries and agencies.

**B. Outreach Programme**

1-day program targeted to mobile entrepreneurs mainly in food truck business. Activities includes pocket talk, information desk by ministries/agencies, short course and business matching.

**C. Packaging Enhancement Program**

Short course for existing youth entrepreneurs, aims to increase knowledge and importance of branding, packaging and labelling of the products and services.

All program is fully funded by KBS.

**ELIGIBILITY**

Youth (entrepreneurs or potential entrepreneurs)/ SMEs



## KEMENTERIAN BELIA DAN SUKAN

...Cont'd

### LIST OF PROGRAMMES

#### D. Halal Certification Programme

Short course for existing youth entrepreneurs, aims to provide understanding on Halal certification and application procedures.

#### E. Youth Go Export

Programme aims to develop youth entrepreneurs to be more competitive and venture into international market including training and promotion of product and services.

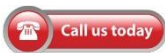
#### F. Agro Biz Programme

Short training for agro youth entrepreneurs, aims to provide technical knowledge and advisory on businesses related to agriculture and agro based industry.

All program is fully funded by KBS.

### ELIGIBILITY

Youth entrepreneurs or potential entrepreneurs



Kementerian Belia dan Sukan Malaysia,  
Menara KBS,  
No 27, Persiaran Perdana, Presint 4,  
Pusat Pentadbiran Kerajaan Persekutuan,  
62570 Putrajaya,  
Malaysia

Tel: +603-8871 3333 / 3000

Fax: +603-8888 8770



**KEMENTERIAN PEMBANGUNAN WANITA  
KELUARGA DAN MASYARAKAT**

**PROGRAMME NAME**

1AZAM Programme (Niaga & Khidmat)

**OBJECTIVE**

Support the creation of business activities to increase household income

**ASSISTANCE**

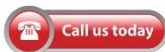
To provide basic training and seed fund for low income household to generate income through business activity and providing service.

1AZAM Programme is a main initiative under the NKRA – LIH which aims to enhance the living standards of the low income households by providing means for them to generate income through food & service-based small businesses, agriculture and job opportunity

**ELIGIBILITY**

Recipient:

1. Open to all Malaysian and registered with eKasih (compulsory)
2. 18 years or older
3. Has interests/ skills/ experience or still productive in carrying out small-scale businesses and services.



Kementerian Pembangunan Wanita, keluarga Dan Masyarakat  
No.55, Persiaran Perdana Presint 4,  
62100 Putrajaya

Tel : 03-8323 1000  
Fax : 03-8323 2000

## PROGRAMME NAME

2 Years Exit Programme (2YEP)

## OBJECTIVE

- Support for welfare aid recipients to be self-sufficient and independent

## ASSISTANCE

To enable them to start a business. Participants are systematically monitor to ensure success in the programme.

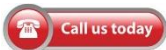
Duration of programme:

2 years

## ELIGIBILITY

Recipient:

Welfare aid recipients under Ministry of Women, Family and Community Development (from the productive group)



Jabatan Kebajikan Masyarakat  
Aras 6, 9-18  
No 55, Persiaran Perdana,  
Presint 4,  
62100 Putrajaya

Tel : 03 - 8000 8000

Fax : 03 - 8323 2045



Jabatan  
Pembangunan  
Wanita

## PROGRAMME NAME

Single Mothers Skills Incubator - Inkubator Kemahiran Ibu Tunggal (I-KIT) /  
Women Entrepreneurial Incubator - Inkubator Keusahawanan Wanita (I-  
KeuNITA)

## OBJECTIVE

Support for single mothers to start a business to increase household income

## ASSISTANCE

Provide basic training and seed fund for the right single mothers to generate  
business activity

## ELIGIBILITY

Qualified SMEs, single mother & women

Open for all races and ethnics

Application can be made through JPW states' offices

Welfare aid recipients from KPWKM and registered under eKasih



Jabatan Pembangunan Wanita  
Kementerian Pembangunan Wanita, Keluarga  
dan Masyarakat, Aras 23-25 No. 55  
Persiaran Perdana, Presint 4  
62100 Wilayah Persekutuan, Putrajaya

Tel: 03-8323 1000

fax: 03-8323 2000



## PROGRAMME NAME

Launching Grant Scheme (LGS)

## OBJECTIVE

- To assist DSW clients that interested and have potential to engage in small businesses
- To encourage clients to become productive and diligent towards independent living, improving their quality of life and to be independent and self-sufficient

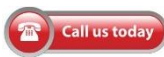
## DESCRIPTION

Launching Grants Scheme (LGS) is a form of one-off welfare assistance to support individuals from the DSW target groups. It aims to inculcate interest and potential of the Department's target groups in starting businesses. The initiative aims to strengthen and improve the livelihoods of the target group. Grant recipients may receive aid from the launching grants of up to RM2,700.

## ELIGIBILITY

Recipient:

Welfare aid recipients under Ministry of Women, Family and Community Development (from the productive group)



Jabatan Kebajikan Masyarakat  
Aras 6, 9-18  
No 55, Persiaran Perdana,  
Presint 4,  
62100 Putrajaya

Tel : 03 - 8000 8000  
Fax : 03 - 8323 2045



## PROGRAMME NAME

Entrepreneurship development in selected areas:

- Food processing & Technology
- Ceramic Industry Development Programme (CIDP)
- Songket Weaving
- Exploring Opportunities Programme in Commercial and Industrial Sectors Programme
- Workshop:
  - Food Industry

## ASSISTANCE

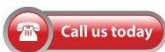
Basic training skills to enable participants to embark in the selected business activity

## OBJECTIVE

- Enhance entrepreneur skills
- Enhance entrepreneurship, technical knowledge and skills for existing, potential and New entrepreneur through training;
- Disseminate information on business opportunities, financial assistance and loans, infrastructure facilities and latest programmes

## ELIGIBILITY

Qualified SMEs



KEMENTERIAN PEMBANGUNAN  
PERINDUSTRIAN & KEUSAHAWANAN,  
PERDAGANGAN & PERLABURAN, SARAWAK  
(MIETI SARAWAK)  
MALAYSIA

Tingkat 12 & 13,  
Wisma Sumber Alam Jalan Stadium,  
Petra Jaya 93500  
KUCHING Sarawak, Malaysia

Tel: 082-313212  
Fax: 082-445337/ 312723



## **PROGRAMME NAME**

Export Training Programme

## **ASSISTANCE**

Training on market accessibility, global trade requirement, trade practices, branding, import regulations, international products and environmental standards, trade financing, market updates and market requirement

## **OBJECTIVE**

Equip SMEs with necessary knowledge and skills to enhance their export capability.

## **ELIGIBILITY**

Malaysian owned company (at least 60% Malaysian equity)  
Incorporated under the Companies Act 1965 / Companies Act 2016 /  
Registration of Business 1956 / Limited Liability Partnership Act  
2012 / Co-operative Act 1993  
Exporting Made in Malaysian Products or Services or Malaysian  
Brands



**ENCIK MOHD AMIN BAKAR**  
Senior Manager  
Export Training Unit  
E: [aminb@matrade.gov.my](mailto:aminb@matrade.gov.my)  
T: 603.6207.7218

**CIK SYAM IRMA BINTI MOHD SHAM**  
Assistant Manager  
Export Training Unit  
E : [irma@matrade.gov.my](mailto:irma@matrade.gov.my)  
D : 603.6207.7809

Perbadanan Pembangunan Perdagangan Luar Malaysia (MATRADE)  
Menara MATRADE  
Level 15 (West Wing)  
Jalan Sultan Haji Ahmad Shah, 50480 Kuala Lumpur, Malaysia  
G : 603.6207.7077  
F : 603.6201.2736  
W : [www.matrade.gov.my](http://www.matrade.gov.my)

## PROGRAMME NAME

Bumiputera Workshop Transformation Program (BWTP)

## OBJECTIVE

Assist existing automotive workshops to improve the level of customer satisfaction, sales, and profitability of the workshop business

## ASSISTANCE

One to One coaching by experts in 5 area:

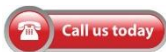
1. Entrepreneurship
2. Finance
3. Human resource
4. Marketing
5. Sales

## ELIGIBILITY

1. 100% locally owned (Individual / Partners / Sdn Bhd)
2. Fulltime Entrepreneurs
3. Registered with SSM
4. Certified license from Local Authority
5. 18 years old above

Duration of programme:

9 months



Division : Supply Chain Development (Aliff)

Tel : 03-83187742

Fax : 03-83187743

Website : [www.mai.org.my](http://www.mai.org.my)

Malaysia Automotive Institute (MAI)



## **PROGRAMME NAME**

SME Mentoring Programme

## **OBJECTIVE**

Enhance SMEs knowledge in production, sales and marketing & Halal related matters for Food & Beverage Industry through sharing of Nestlé's best practices.

## **ASSISTANCE**

Participating SMEs are exposed to the requirement to be accepted as a potential supplier to Nestle

## **ELIGIBILITY**

1. 100% locally owned (Individual / Partners / Sdn Bhd)
2. Fulltime Entrepreneurs
3. Registered with SSM
4. Certified license from Local Authority
5. 18 years old above

## **OTHERS**

1. Participation fees of RM 150 per person.
2. Seats are based on first-come-first serve basis.



SME Corporation Malaysia,  
Level 6, SME 1, Block B  
Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 Kuala Lumpur.

General Line: 03-2775 6000  
Fax Line: 03-2775 6001  
Info Line: 1-300-30-6000  
Email: [info@smecorp.gov.my](mailto:info@smecorp.gov.my)



## PROGRAMME NAME

SME@University Programme

## OBJECTIVE

Provide a structured learning opportunity for the CEO's of Small and Medium Enterprises (SMEs) based on the Training Model of Japan SME University which will help them to develop capable human capital that will drive diverse management innovation and creativity

## ASSISTANCE

Participating SMEs is require to pay fee of RM 2500. Upon fully completion of the programme this fee will be refunded.

## ELIGIBILITY

1. Owner/CEO of SMEs/Managing Directors/Board of Directors
2. 60% Malaysian equity
3. Full time business operator
4. SMEs in all economics except financial services
5. Valid business license
6. SMEs incorporated under the companies act 1965 / registration of business act 1956 and fulfil SMEs definition
7. SCORE rating of 1 star and above



SME Corporation Malaysia,  
Level 6, SME 1, Block B  
Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 Kuala Lumpur.

Pn. Nur Farah Emilia Riswan ([farah@smecorp.gov.my](mailto:farah@smecorp.gov.my))  
Cik Puvanesvari a/p Vellasamy ([puvanesvari@smecorp.gov.my](mailto:puvanesvari@smecorp.gov.my))  
En. Mohd Syahir Noordin ([mohdsyahir@smecorp.gov.my](mailto:mohdsyahir@smecorp.gov.my))  
Tel : 03-2775 6000 ext 6063/ 6085/ 6096  
Fax : 03-2775 6314

## PROGRAMME NAME

Coach and Grow Programme (CGP)

## OBJECTIVE

CGP is a market driven programmes intended to bring together to bring together key players in the entrepreneurial ecosystem to train existing entrepreneurs to grow their businesses to greater heights via coaching. Its is a coaching and training programme

## ASSISTANCE

Participant will be supported by a coach who will also provide assistance for growth.

## ELIGIBILITY

Malaysian Start-up companies

51% Malaysian-owned (primary base of operation in Malaysia)

Primary applicant age - Malaysian 18 years of age and above

Commitment from 2 team members (Founder / C-Level Management) to attend program and fulfil contract terms

## DURATION

12 months



Cradle Fund Sdn Bhd (CRADLE)  
Level 20, Sunway Putra Tower  
100 Jalan Putra 50350, Kuala Lumpur

Tel: +603-4045 8600

Fax: +603-4045 8611

Email: [enquiries@cradle.com.my](mailto:enquiries@cradle.com.my)



JABATAN  
PEMBANGUNAN  
KEMAHIRAN (JPK)  
**KEMENTERIAN  
SUMBER MANUSIA**

## **PROGRAMME NAME**

National Dual Training System (NDTS)

## **OBJECTIVE**

Hands-on training for school leavers / unemployed to support of SMEs workforce demand.

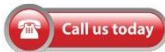
## **ASSISTANCE**

Participants are given an allowance throughout the training by the company and are obliged to work with the company upon completion if they are offered employment.

The company is not bound to offer employment upon completion of the training.

## **ELIGIBILITY**

SPM graduate, unemployed youth and/or salaried employee at work who is selected by the company.



Department of Skills Development (JPK)  
Level 7 - 8, Block D4, Complex D  
Federal Government Administrative  
62530 Putrajaya

Tel : 03-8886 5000

Faks : 03-8889 2423

Email : [jpk@mohr.gov.my](mailto:jpk@mohr.gov.my)





## PROGRAMME NAME

SME Capability Building Programme

## OBJECTIVE

Focuses on training at the Strategic and Functional level.

- **Strategic level** training intervention emphasizes on business strategy innovation, productivity and human resource management.
- **Functional level** concentrates on certification programme for continuous re-skill and up-skilling of workforce mainly for middle management and below.

## ELIGIBILITY

Strategic level – CEOs/Business owners/decision makers

Functional level – Middle management and below

## DURATION

Vary by programme.



Pembangunan Sumber Manusia Berhad  
Wisma HRDF  
Jalan Beringin, Damansara Heights  
50490 Kuala Lumpur

PSMB Contact Centre: 1800-88-4800  
Fax: 03-2096 4999



## PROGRAMME NAME

Trainers Development Programme - Train the Trainer (TTT), Evaluation of Effectiveness of Training (EET) and Master Trainer .

## OBJECTIVE

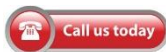
This programme is designed for managers, executives, trainers, instructors, team leaders or anyone in an organisation to be certified and to provide structured training and conduct relevant and fair assessment in their respective organisations

## ELIGIBILITY

Any individuals from private organisation or government agencies

## DURATION

5 days (public/in-house)



Pembangunan Sumber Manusia Berhad  
Wisma HRDF  
Jalan Beringin, Damansara Heights  
50490 Kuala Lumpur

PSMB Contact Centre: 1800-88-4800  
Fax: 03-2096 4999

**PROGRAMME NAME**

HR Capabilities Building Programme for SMEs

**OBJECTIVE**

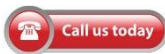
Focus on enhancing companies to develop capability in proper management of HR in the respective organisation.

**ELIGIBILITY**

Registered and non-registered SMEs

**DURATION**

Vary by programme.



Pembangunan Sumber Manusia Berhad  
Wisma HRDF  
Jalan Beringin, Damansara Heights  
50490 Kuala Lumpur

PSMB Contact Centre: 1800-88-4800  
Fax: 03-2096 4999



## PROGRAMME NAME

Fully Subsidised SME TNA Consultancy Scheme

## OBJECTIVE

Provides assistance for SMEs to undertake Training Need Analysis to further strengthen their human resource that can contribute to growth and productivity

## ELIGIBILITY

- HRDF registered SME companies
- Small Medium and Enterprise
  - Manufacturing  $\leq$  200 workers
  - Services  $\leq$  75 workers
- Minimum levy balance of RM15,000



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Wisma HRDF  
Jalan Beringin, Damansara Heights  
50490 Kuala Lumpur

PSMB Contact Centre: 1800-88-4800  
Fax: 03-2096 4999



## PROGRAMME NAME

HR Solution Workshop

## OBJECTIVE

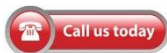
Support for companies to adapt modern and progressive HR practices amongst the employers.

## ELIGIBILITY

HRDF Registered / Non-registered employer

## TARGET GROUP

- HR Practitioners
- Head of Departments / Directors
- Business Owners
- HR Manager / Executive



Any further inquiries, please contact  
Pembangunan Sumber Manusia Berhad  
Wisma HRDF  
Jalan Beringin, Damansara Heights  
50490 Kuala Lumpur

PSMB Contact Centre: 1800-88-4800  
Fax: 03-2096 4999



**PROGRAMME NAME**

Program Siswazah Perantis

**OBJECTIVE**

Equip young Bumiputera graduates and certificate holders with skills and knowledge to venture in retail and distributive business

**FINANCING**

Up to RM 50,000, plus bonus up to RM 2400

**TRAINING DURATION**

8 – 12 months

**ALLOWANCE**

RM900 per month plus additional bonus

**ELIGIBILITY**

- Bumiputera of not more than 30 years in age on the date of application
- Young graduates with Degree, Diploma or Skill Certificate (Level 2) from Higher Learning Institutions recognised by the Government
- Young graduates who have an interest to become an entrepreneur
- Willing to undergo full time training programme



Any further inquiries, please contact  
Perbadanan Usahawan Nasional Berhad (PUNB)  
10th Floor, Block 1B, Plaza Sentral,  
Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur.

Tel : 03-2785 1515

Fax : 03-2780 2100

1-300-13-7862



## PROGRAMME NAME

Kem Transformasi Minda Belia

## OBJECTIVE

To provide guidance as well as assistance to youths and jobseekers – either registered or not with Sabah Job Centre – to become an entrepreneur. Participation is free, and food and lodging are provided by the organiser.

## ASSISTANCE

Training on how to become entrepreneur. Participation is free, food and lodging is full sponsored by the organiser.

## ELIGIBILITY

1. Applicable to school leavers and jobseekers registered at Sabah Job Centre at district level
2. District Office will select the participant to attend the course
3. Open for all type of businesses.
4. Preferably local Bumiputera

## DURATION

3 days 2 nights (conducted 12 times annually)



Any further inquiries, please contact  
Sabah Job Centre  
Wisma Bandaraya  
Wisma Bandaraya, Jalan Padang  
Bandaran Berjaya  
88000 Kota Kinabalu, Sabah.

Phone : 088-288317  
Toll Free Line 1300-88-2010  
Fax : 088-270459  
Emel : [sjc@sabah.gov.my](mailto:sjc@sabah.gov.my)



### **PROGRAMME NAME**

Training for potential and new entrepreneurs

### **OBJECTIVE**

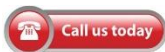
To instil entrepreneurship and impart technical knowledge / skills businesses

### **DURATION**

1. 3 – 4 days

### **ELIGIBILITY**

1. Potential and new entrepreneurs based in Sabah
2. Open to graduates, potential and existing entrepreneurs, women, public servant and private, pensioner and professionals.



Any further inquiries, please contact  
Sabah Economic Development Corporation (SEDCO)  
Tingkat 8, 9 & 10, Wisma Sedco Lorong Plaza Wawasan, Off Coastal  
Highway, Peti Surat 12159  
88823 Kota Kinabalu Sabah

Tel: (088) 266777

Fax: (088) 219179 / 219263 / 249545





## PROGRAMME NAME

Skim Pembangunan Usahawan Siswazah

## OBJECTIVE

Graduates can obtain knowledge and experience in the field of business management and entrepreneurship.

## ELIGIBILITY

1. Graduates with at least a Diploma recognised by JPA, Ministry of Education or equivalent.
2. Below 45 years of age.
3. Passionate about becoming an entrepreneur.
4. Preference is given to applicants capable of producing a convincing Summary of Business Plan taking into consideration the following:
  - a) Business background
  - b) Marketing
  - c) Operations; and
  - d) Finance

## DURATION

8 weeks. A total of 20 participants will be selected to join the programme.



Any further inquiries, please contact  
Sabah Economic Development Corporation (SEDCO)  
Tingkat 8, 9 & 10, Wisma Sedco Lorong Plaza Wawasan, Off Coastal  
Highway, Peti Surat 12159  
88823 Kota Kinabalu Sabah

Tel: (088) 266777

Fax: (088) 219179 / 219263 / 249545



## PROGRAMME NAME

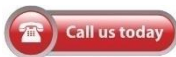
Halal Bumiputera Entrepreneurship Development Programme

## OBJECTIVE

Provide capacity building to increase Bumiputera entrepreneurs their capabilities to compete in Halal Market

## ELIGIBILITY

- Registered under the Company Act 1965 and at least six (6) months in business operation
- Company owns valid business license from Local Authority
- Company has a product that is ready to be marketed
- Company operates in the valid premises for a period of 6 (workshop, factory, shop lots and etc) to process and manufacture products
- Company is eligible to apply for Halal certification is a company engaged in business activity specified in the application Malaysian Halal Certification Scheme
- Provide at - least one Muslim workers employed permanently (for micro) or 2 employees Muslim permanents and citizen (for medium)



Halal Industry Development Corporation (HDC)  
First Avenue, Bandar Utama  
5.02 Level 5, KPMG Tower  
47800 PETALING JAYA  
Selangor  
Hotline: 1 800 - 880 - 555  
Tel: 603-7965 5555  
Fax: 603 - 7965 5500  
[www.hdcglobal.com](http://www.hdcglobal.com)



Halal Industry  
Development Corporation

## PROGRAMME NAME

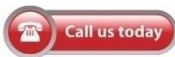
Pre Certification Programme

## OBJECTIVE

Provide technical advisory to increase readiness of company to qualify for Halal certification

## ELIGIBILITY

- Registered under the Company Act 1965 and at least six (6) months in business operation
- Company owns valid business license from Local Authority
- Company has a product that is ready to be marketed
- Company operates in the valid premises for a period of 6 (workshop, factory, shop lots and etc) to process and manufacture products
- Company is eligible to apply for Halal certification is a company engaged in business activity specified in the application Malaysian Halal Certification Scheme
- Provide at - least one Muslim workers employed permanently (for micro) or 2 employees Muslim permanents and citizen (for medium)



Halal Industry Development Corporation (HDC)

First Avenue, Bandar Utama

5.02 Level 5, KPMG Tower

47800 PETALING JAYA

Selangor

Hotline: 1 800 - 880 - 555

Tel: 603-7965 5555

Fax: 603 - 7965 5500

[www.hdcglobal.com](http://www.hdcglobal.com)

Collective Intelligence



Collaboration



target  
innovation  
**MARKETING**  
strategy  
concept  
advertising



Communication

Communities

# MARKET ACCESS

MARKET ACCESS





## KEMENTERIAN PERDAGANGAN ANTARABANGSA & INDUSTRI

### PROGRAMME NAME

Showcase Satu Daerah Satu Industri

Showcase SDSI is an annual exhibition of SDSI products and services in a single event.

### OBJECTIVE

- Facilitate the sourcing and marketing of high-quality SDSI products / services
- Provide networking opportunity among SDSI entrepreneurs as well as to establish new business alliances and joint ventures between local and international traders

### ELIGIBILITY

- Participation is limited to SDSI entrepreneurs only and is not open to others. The selection of entrepreneurs is fully coordinated by the state (the State Development Office / State Economic Development Corporation / / State Economic Planning Unit / MARA State);
- To be SDSI entrepreneurs, they must attain at least Level 3 in Micro Enterprise Competitiveness Rating for Enhancement (MCORE), registration of Business and annual sales is below RM300,000

### BENEFITS

- One-stop center (OSC) for information on facilitation and facilities provided by the Government directly from the Ministries / Agencies that participated in this exhibition
- Acquiring knowledge in the field of entrepreneurship through the sharing of information and consultation sessions will be conducted; and
- Expanding business networks (networking) and opportunity to explore a wider market through participation in business matching sessions.

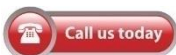


**KEMENTERIAN PERDAGANGAN  
ANTARABANGSA & INDUSTRI**

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**COMPONENTS**

1. Exhibition and Trade
2. Entrepreneurship Seminars
3. Business Matching
4. International Sourcing Programme (ISP)
5. Business Advisory and Support/ Pocket Talks
6. International Participation
7. Menu Malaysia
8. Performance and Games
9. SDSI Award



Ministry of International Trade and Industry (MITI)  
Bumiputera Entrepreneurship and SME Division (BKB)  
No. 7, Menara MITI, Jalan Sultan Haji Ahmad Shah  
50480 KUALA LUMPUR  
Wilayah Persekutuan  
Tel: 603-8000 8000 Fax: 603-6202 3446



## KEMENTERIAN PERDAGANGAN ANTARABANGSA & INDUSTRI

### PROGRAMME NAME

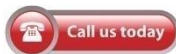
Vendor Development Programme (VDP)

### OBJECTIVE

VDP is a program aimed to develop small and medium enterprises (SMEs) to be competitive manufacturers and suppliers of components / services for the anchor companies' domestic and global markets. Anchor companies are Government Linked Companies (GLC), Government Linked Investment Companies (GLICs), Multi-National companies (MNC) or local companies who are appointed and have signed a Memorandum of Understanding (MoU) with MITI under PPV

### ELIGIBILITY

- Companies Incorporated (ROC) under the Company Act 1965
- Fulfil SME Definition
- A minimum of 51% equity of the company is owned by Bumiputera. General legal ownership by one person / company that Bumiputera must exceed the equity of the individual / non-Bumiputera companies
- The key positions of the company:
  - i. Chairman, including at least 51% of the Board of Directors are Bumiputera
  - ii. Chief Executive, Managing Director, General Manager or equivalent as well as key positions (key posts) to be filled by a majority Bumiputera
  - iii. The company's management and financial management of the company including signing company's cheques must be controlled by Bumiputera
  - iv. Majority of workers are Bumiputera
- Company must be registered under VDP, MITI
- The owner of the company must be a businessman who administers and oversees the company's operations



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Fax: 603-6202 3446  
[www.miti.gov.my](http://www.miti.gov.my)



## KEMENTERIAN PERDAGANGAN ANTARABANGSA & INDUSTRI

### PROGRAMME NAME

Product and Quality Enhancement Programme (GROOMBIG)

### OBJECTIVE

Nurture, groom and elevate Bumiputera SMEs to a higher level from micro to small to medium enterprises and ultimately, become export-ready companies which ready to market their product in the domestic market and export their products and services globally

### ASSISTANCE

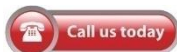
Participants are provided with services needed in various stages of development include increasing industry and quality assurance, improvement and optimisation of the production process, packaging design and brand development

Improving the ability of small and medium entrepreneurs involved in the production sector through the programme:

- Basic Quality & Production
- HALAL Certification
- Packaging and Labelling
- Quality Improvement Practice
- Value Engineering / Product Development
- Process Optimisation
- GMP / HACCP / ISO 9001

### ELIGIBILITY

- Open for Bumiputera SMEs
- Involved in producing food and beverage products
- Registered under the Registration of Businesses (ROB) or incorporated under the Companies (ROC)



Ministry of International Trade and Industry (MITI)  
Bumiputera Entrepreneurship and SME Division (BKB)  
No. 7, Menara MITI  
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## PROGRAMME NAME

LLC / MNC Partnership Programme

## OBJECTIVE

- Provide mentoring on industry best practices to increase Halal companies' competitiveness and sales.
- To facilitate companies in halal industry to enhance its competitiveness in both domestic and export market.
- To facilitate local SMEs in enhancing their competitiveness in Halal promoted sectors through mentoring programs in collaboration with LLCs & MNCs

## SCOPE OF ASSISTANCE

### Halal Business Enhancement

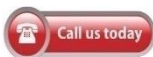
- The companies will go through the stages of coaching, screening, business matching and promotion.
- Among the strategic partners included Tesco, Giant, Jusco, Mydin and The Store (as per previous programmes conducted).

### Mentoring

- Among the activities included business enhancement and adherence to international standards and best practices.
- Previous LLC / MNC participated i.e. Perfect Food Manufacturing (producer of Julie's biscuits and Nestle (M) Berhad).

## ELIGIBILITY

- Registered under the Company Act 1965 and at least six (6) months in business operation.
- Owns valid business license from Local Authority.
- Operates in valid premises for a period of at least 6 months (workshop, factory, shop lots and etc.) to process and manufacture products.
- Engaged in business activities as specified by Malaysian Halal Certification Scheme (MHCS).
- Sales of between RM2 million to RM25 million per annum.
- Potential products for Halal certification and possess at least one international certification (GMP, HACCP, etc).
- Small enterprises (SMEs).
- At least 2 employees Muslims who are permanent residents and citizen.



Halal Industry Development Corporation (HDC)

First Avenue, Bandar Utama

5.02 Level 5, KPMG Tower

47800 PETALING JAYA

Selangor Hotline: 1 800 - 880 – 555 Tel: 603-7965 5555

Fax: 603 - 7965 5500

[www.hdcglobal.com](http://www.hdcglobal.com)



**OBJECTIVE**

Going Export Programme (GOEX)

**OBJECTIVE**

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

**BENEFIT**

The programme will provide customized advisory and marketing assistance by appointed Market Advisors and Market Linkers to SMEs to significantly improve their export performance:

- Direct advice from the Practitioner Experts (company may choose and appoint practitioner expert)
- Minimise Cost and Time
- Equipped with knowledge on the targeted market
- Cost related to market immersion (in arranging Business Meetings) including interpreter / translator, ground transportation (public transport) branding (advertising & promotion) and sending of samples
- Appointment of Practitioner Expert

**ELIGIBILITY**

- All sectors are eligible to apply for the programme except for finance
- Fulfill as SMEs based on SME Definition
- Locally incorporated under the Companies Act 1965 or Registered under the Registration of Business Act (1956) or Limited Liability Partnership (LLP) Act 2012 or Registered under the respective authorities or district offices in Sabah and Sarawak or Registered under the respective statutory bodies for professional service providers
- Not a public-listed company in the main board in Malaysia or other countries
- Not a subsidiary of large firms, MNCs, GLCs, Syarikat Menteri Kewangan DiPerbadankan (MKDs) or state-owned enterprises
- Not a subsidiary of public listed companies in the main board in Malaysia or other countries



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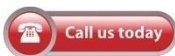
- Not a trading company
- Registered with MATRADE
- At least 60% equity owned by Malaysians
- New exporters that are export ready or existing exporters venturing to new markets or existing exporters with new products / services
- Products suitable for export
- Good financial standing

#### **FORM OF ASSISTANCE**

A 50% reimbursable matching grant on eligible activities and expenses

#### **GRANT CEILING**

The maximum grant for any eligible company under the Go-Ex programme is RM50,000.00 and given only once per company



**Secretariat for The Going Export Programme (Go-Ex) Unit**  
Malaysia External Trade Development Corporation (MATRADE)  
15<sup>th</sup> Floor (East Wing) Menara MATRADE  
Jalan Sultan Haji Ahmad Shah  
50480 KUALA LUMPUR  
Wilayah Persekutuan  
Hotline: 1 800 88 7280  
Tel: 603-6207 7077  
Fax: 603-6203 7037 / 7033  
[www.matrade.gov.my](http://www.matrade.gov.my)



## PROGRAMME NAME

eTRADE

## OBJECTIVE

Promote the adoption of e-commerce among Malaysian SMEs to accelerate exports through participation in leading international e-Marketplaces

## ASSISTANCE

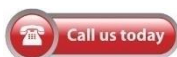
The successful applicants will receive:

- Financial assistance to the qualified SMEs in e-voucher or reimbursement
- Advisory services on e-Marketplaces under the eTRADE Programme
- Training / online assistance to participating SMEs for on-boarding

A qualified applicant may receive one (1) of the following type of financial assistance which is standard incentive for approved Companies amounted RM2,500.00 for B2B / B2C e-Marketplaces

## ELIGIBILITY

- Malaysian owned company (at least 60% Malaysian equity)
- Incorporated under the Companies Act 1965 / Companies Act 2016 / Registration of Business 1956 / Limited Liability Partnership Act 2012 / Co-operative Act 1993
- Exporting Made in Malaysian Products or Services or Malaysian Brands



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## PROGRAMME NAME

Youth Exporter Development Programme (YEDP)

## OBJECTIVE

Three-year programme formulated for youths, between the ages of 18 to 35 years, who are interested or already involved in exporting.

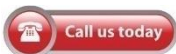
## ASSISSTANCE

- **Customised business coaching and intensive hand-holding support.** Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
- **Skills enhancement training will be conducted** on a quarterly basis in the form of seminars, workshops and symposiums. Attendance and participation in these events organised by MATRADE are free. These skills enhancement training address critical topics such as:
  - i. Cross Cultural Understanding In International Business
  - ii. Steps to Successful Exporting
  - iii. International Business Communications
  - iv. Effective Negotiation Skills
  - v. Formulating Export Plan & Market Entry Strategies
  - vi. Effective Bookkeeping for Exporters
  - vii. Branding for Global Market
- **Exposure to global markets** through active participation in international trade promotion activities held abroad. Selected SMEs will be given opportunities to promote their products and services at international trade fairs, customised selling missions and specialised marketing missions
- **Free exhibition space allocation** for market exposure, publicity and opportunity to showcase their product or service offering for a period of 12 months at Malaysia Export Exhibition Centre (MEEC). MEEC is a permanent display centre for export-oriented Malaysian-made goods and services located at Menara MATRADE, Kuala Lumpur
- **Networking and mentoring sessions** amongst SMEs and larger companies help broaden business outreach through the sharing of knowledge. Companies learn through sharing and are inspired by role-models and the achievements of others
- **Development of leadership and entrepreneurial qualities.** These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation



## ELIGIBILITY

- Majority of the equity or at least 51% of equity of the company must be in the hands of youth(s) between the ages of 18-35 years. The majority shareholding can be held by a single youth individual or a group of youths as majority shareholders
- Chief Executive Officer and / or Managing Director must be a youth. This set requirement for the leadership position to be held by youths is considered pertinent, as the programme emphasises on the leadership development of the individual placed in a position of power
- Fulfill as SMEs based on SME Definition
- The company must be in operation for a minimum of three years and attained an acceptable level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address.
- SMEs which are involved in technology-driven, high value-added and knowledge-based industries will be given special focus. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc
- Gives special consideration to 'soft exports' from the creative industry such as the arts, music, fashion, lifestyle, crafts, design etc



**Bumiputera, Women & Youth Exporters Development Unit**  
 Malaysia External Trade Development Corporation (MATRADE)  
 15<sup>th</sup> Floor (East Wing) Menara MATRADE  
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 50480 KUALA LUMPUR  
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 Fax: 603-6203 7037 / 7033  
[www.matrade.gov.my](http://www.matrade.gov.my)



## PROGRAMME NAME

Bumiputera Exporters Development Programme (BEDP)

## OBJECTIVE

A specialised export support programme targeted specifically for Bumiputera companies. The three-year program is designed to develop the necessary skills and knowledge to penetrate and further expand their export markets, growing competitive and sustainable Bumiputera exporters

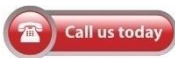
## ASSISTANCE

- **Customised business coaching and intensive hand-holding support.** Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
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  - vii. Branding for Global Market
- **Exposure to global markets** through active participation in international trade promotion activities held abroad. Selected SMEs will be given opportunities to promote their products and services at international trade fairs, customised selling missions and specialised marketing missions
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- **Development of leadership and entrepreneurial qualities.** These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation



## ELIGIBILITY

- Must be Bumiputera-owned companies with majority or at least 51% of equity of the company owned by Bumiputera. The Bumiputera shareholding in the company can be held by either an individual or a group of Bumiputera shareholders
- The Chief Executive Officer and / or Managing Director must be a Bumiputera.
- Fulfill as SMEs based on SME Definition
- The company must be in operation for a minimum of three years and has a certain level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address. Bumiputera-owned companies based in Sabah and Sarawak can be given special consideration for the BEDP, on the basis of diversifying regional socio-economic growth
- Bumiputera companies which are involved in technology-driven, high value-added and knowledge-based industries can be given preference. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc.



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## PROGRAMME NAME

Women Exporters Development Programme (WEDP)

## OBJECTIVE

An export assistance programmes designed for women owned companies. The programme helps SMEs to develop the necessary skills and knowledge to penetrate and further expand their export market

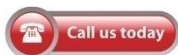
## ASSISTANCE

- **Customised business coaching and intensive hand-holding support.** Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
- **Skills enhancement training will be conducted** on a quarterly basis in the form of seminars, workshops and symposiums. Attendance and participation in these events organised by MATRADE are free. These skills enhancement training address critical topics such as:
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- **Development of leadership and entrepreneurial qualities.** These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation



## ELIGIBILITY

- The company must be owned by women with a majority, or at least 51% of equity held by women. The majority shareholding can be through a single female individual or a group of women shareholders
- The Chief Executive Officer and / or Managing Director must be women. This set requirement for the leadership position to be held by a woman is considered important, as the programme emphasises on the leadership development of the individual placed in a position of power
- Fulfill as SMEs based on SME Definition.
- The company must be in operation for a minimum of three years and attained an acceptable level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address and not a PO Box. Women-owned companies based in Sabah and Sarawak can be given priority for WEDP, on the basis of diversifying the spread of regional socio-economic growth
- Special preference will be accorded to companies that are involved in technology-driven, high value-added and knowledge-based industries. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc., and are generally non-traditional to women entrepreneurs



### **Bumiputera, Women & Youth Exporters Development Unit**

Malaysia External Trade Development Corporation (MATRADE)

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

## **PROGRAMME NAME**

SME Brand Development Programme

## **OBJECTIVE**

Enhance the visibility of Malaysian products and services in both local and international markets. The programme are consist of Branding and Packaging Mobile Gallery and National Mark of Malaysian Brand

## **ASSISTANCE**

- Green Lane for Business Accelerator Programme (BAP) incentive under SME Corp. Malaysia for eligible SMEs
- Privileged Media Coverage
- Facilitate companies' access to on-going local and international trade promotion and A&P activities by Ministries & Agencies

## **ELIGIBILITY**

- Business incorporated / registered under Companies Act 1965(Act 125), registration of Business Act 1965(Act 197) or Certificate(s) of Practice from Professional Bodies
- Operating from legal premises
- A minimum 3-STAR rating under SME Corp. Malaysia's SCORE assessment
- For companies in any sector with Certified ISO 9001 or equivalent, for companies in the Food Sector with HACCP or ISO 22000, for companies in the Automotive Supply Chain with ISO/TS16949 or for companies in the Medical Device Sector with ISO 13485
- Own a Registered Brand



SME Corporation Malaysia (SME Corp. Malaysia)  
Business Development and Entrepreneurship Division (BDE)  
Level 6, SME 1, Block B, Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 KUALA LUMPUR  
Wilayah Persekutuan  
Hotline: 1 300 30 6000  
Tel: 03-2775 6000  
Fax Line : 03-2775 6001  
[www.smecorp.gov.my](http://www.smecorp.gov.my)



## **PROGRAMME NAME**

Galakan Eksport Bumiputera (GEB)

## **OBJECTIVE**

The objectives of this Programme are to increase number of qualified & high performing Bumiputera SMEs with export market potential and to create network & supply chain among Bumiputera SMEs. GEB is implemented by SME Corp. Malaysia in collaboration with Majlis Amanah Rakyat (MARA), MATRADE and Exim Bank

## **ASSISTANCE**

### MATCHING GRANT - (SME Corp. Malaysia)

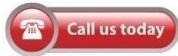
- Maximum of RM500,000 or 50% from total project cost of RM1 million
- Financing Facilities:
  - Physical Office / Business Operation Oversea
  - Marketing & Promotional Activities Oversea
  - Branding Development
  - Market Study, Feasibility Study / Market Intelligence & Industry Expert / Market Agent
  - E Commerce Market Entry
  - Training / Course / Seminar / Conference Related to Export
  - Enhancing Packaging
- SOFT LOANS - (Majlis Amanah Rakyat (MARA))
  - Maximum RM5 million
  - 2% financing charge
  - Financing period: 1 to 10 years
  - Grace period up to 24 months

### Financing Facilities:

- Machinery & Equipment
- Working Capital
- Installation & ICT Adoption
- Factory Renovation
- Big Promotional Items (eg: Billboard Oversea)

## ELIGIBILITY

- Registered under the Company Act 1965
- Fulfill as SMEs based on SME Definition July 2013
- At least two (2) years business operation
- Obtain business license from the Local Authority
- SCORE rating of 3-star and above
- Product / service made in Malaysia (at least 40% local content)
- Certification & International Standard Requirement
- Product Improvement for Export



For Matching Grant:

Urus Setia GEB (SME Corporation Malaysia)  
Bumiputera Business Development Division (BBD)  
Level 6, SME 1, Block B, Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 KUALA LUMPUR  
Wilayah Persekutuan  
Hotline: 1 300 30 6000  
Tel: 03-2775 6000  
Fax: 03-2775 6001

For Soft Loans:

Urus Setia GEB (MARA)  
Cawangan Pengurusan Kemudahan  
Ibu Pejabat MARA 21  
Jalan Raja Laut  
50609 KUALA LUMPUR  
Wilayah Persekutuan  
Tel: 603-2613 2000



## PROGRAMME NAME

Penyediaan & Pengukuhan Rangkaian Peruncitan Pasar Tani dan Gerai Buah-buahan Segar (GBBS)

## OBJECTIVE

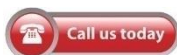
- Establish a network of local fruit stalls as an alternative channel for consumers to obtain quality local fruits with customer-friendly service

## ASSISTANCE

- FAMA provides assistance for operators in the form of equipment, promotional items and expert advisory.

## ELIGIBILITY

- The entrepreneur must be a **MALAYSIAN CITIZEN** and has operated fruit related business for at least 1 year and holds a legal business licence
- The entrepreneur must register with FAMA by filling in the GBBS application form
- Only fruits and products based on local fruits can be sold at the stall
- The main fruit commodity sold must comprise local fruits. However, imported fruits are permitted provided it does not exceed 30% of the total sales value at each time
- Products marketed must always be fresh and in good quality
- The business day and time must be set according to the appropriateness of the site and consumer demands
- The selected entrepreneur is not permitted to change ownership, lease, re-rent or any form of transfer of ownership for the stall



Lembaga Pemasaran Pertanian Persekutuan (FAMA)  
 Retailing Division – Entrepreneur Development  
 Bangunan FAMA Point  
 Lot 17304 Jalan Persiaran 1  
 Bandar Baru Selayang  
 68100 BATU CAVES  
 Selangor  
 Tel: 603-6126 2020  
 Fax: 603-6138 3650  
[www.fama.gov.my](http://www.fama.gov.my)



## PROGRAMME NAME

Craft Marketing Programme

## OBJECTIVE

To increase the value and sale of local crafts through promotional and marketing activities in both local and global markets

## EVENT

Promotional activities at **the local level**, which include:

- Themed promotions such as National Craft Day;
- Craft promotions throughout the country via state craft festivals;
- Promotion in shopping complexes; and
- Promotion at the State departments of Kraftangan Malaysia

Promotions at **the international level**, which cover:

- Promotion at trade fairs overseas; and
- Promotions at domestic trade exhibitions including Kuala Lumpur International Craft Festival (KLICF) and International Trade Malaysia (INTRADE)

## ELIGIBILITY

- open to entrepreneurs that market all forms of crafts including textile, metal, wood-based, and various other crafts throughout the country
- Registered with Malaysian Handicraft



Malaysia Handicraft Development Corporation (MHDC)  
Kompleks Kraf Kuala Lumpur  
Seksyen 63, Jalan Conlay  
50450 KUALA LUMPUR  
Wilayah Persekutuan  
Tel : 603-2162 7459  
Fax: 603-2161 2622  
[www.kraftangan.gov.my](http://www.kraftangan.gov.my)



# TECHNOLOGY INNOVATION & ADOPTION

TECHNOLOGY INNOVATION & ADOPTION





## PROGRAMME NAME

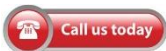
MyHIJAU Industry & SME

## OBJECTIVE

Support participation of the local SMEs in adopting green practices as well as produce and provide local green products and services. This initiative equips participants with entrepreneurship and strategic management skills to enhance management in line with the upcoming green ventures. Participation company will go through a capacity-building, training and coaching programme which will support to obtaining green label verification for their products and services as well as successfully incorporate best green practices and applications in their operations

## ELIGIBILITY

- To register for the MyHIJAU Mark Product, products must:
  - Minimise the degradation of the environment, or reduce greenhouse emissions;
  - Promote health and improve the environment; and
  - Conserve the use of energy, water and/or other forms of natural resources, or promote the use of renewable energy or recyclable materials.
- Green Product Manufacturers/Suppliers;
- Malaysian Registered Business or Malaysian Registered Company.
- Green Service Providers; Malaysian Incorporated Company.
- Products must have been awarded green labels or compliance standards certification that is recognised by GreenTech Malaysia. Acceptable certification includes:
  - a) Any type of Green Label that meets ISO 14024, such as SIRIM ECO Label, ECO Mark Japan or other label registered with the Global Ecolabelling Network (GEN);
  - b) Malaysian Green Certification such as Energy Efficiency Labelling issued by Energy Commission (EC), Water Efficient Product Labelling Scheme issued by National Water Services Commission (SPAN), PEFC – Chain of Custody Certification issued by Malaysian Timber Certification Council (MTCC) and Global GreenTAG Certification Scheme issued by Global GreenTag Sdn. Bhd;
  - c) Compliance Performance Certification, where applicable.



Malaysian Green Technology Corporation  
No.2, Jalan 9/10, Persiaran Usahawan,  
Seksyen 9, 43650 Bandar Baru Bangi  
Selangor  
Tel: 03-8921 0800  
Fax: 03-8921 0801 / 0802  
Email : info@greentechmalaysia.my

## **PROGRAMME NAME**

SME Expert Advisory Panel Programme (SEAP)

## **OBJECTIVE**

Provide technical advisory services to SMEs through on-site assistance by industry experts. Encourage transfer of technology know-how and industry experience from industry experts to SMEs.

## **ASSISTANCE**

Company can engage an expert (SEAP Pool) to look into their current operations for improvement. Part fee is supported by SME Corp Malaysia

### Areas of Improvement:

Technology; Production capacity; Engineering;  
Automation; Machinery & Equipment; Materials technology;  
Financial management; Process; Design;  
International standards (Eg. ISO, HACCP, GMP); Productivity;  
Maintenance; Packaging & Labeling; Quality assurance;  
ICT and computerisation; Business system (Eg. logistic, inventory),  
Lean Production System Management

## **ELIGIBILITY**

Companies incorporated under the Companies Act 1965 OR Registration of Business Act 1956 OR Certificate of Practice by Professional Body

Fulfil definition of SMEs

At least 60% equity held by Malaysians

Possess valid premises license

### Sector Coverage:

Manufacturing

Manufacturing Related Services

Services (Except Insurance and Financial Services)



Business Development Division

SME Corporation Malaysia

Level 6, Block B, Platinum Sentral

Jalan Stesen Sentral 2

Kuala Lumpur Sentral, 50470 Kuala Lumpur.

General Line: 03-2775 6000

Fax Line: 03-2775 6001

Info Line: 1-300-30-6000

## PROGRAMME NAME

Business Accelerator Programme (BAP)

## OBJECTIVE

An integrated programme to develop and nurture dynamic, competitive and resilient SMEs through SCORE, capacity building, advisory and technical support as well as financial support.

## ASSISTANCE

### Matching Grant

- 40% of total approved cost
- Single business entity
- Tenure max 12 months
- Scope
  - : Certification & Quality Management System
  - : Branding Development & Promotion
  - : Packaging & Product Packaging
  - : Productivity & Automation
  - : Innovation & Product Development
  - : Purchase of Machinery & Equipment (max RM50k/company)

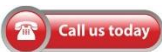
### Soft Loan

- Financing Limit : RM50k – RM1m
- Up to 90% margin financing
- 4% interest
- Tenure max 10 years (include grace period)
- Scope
  - : Purchase of machineries & equipment (including software & commercial vehicles)
  - : working capital (raw material, stock purchase, purchase of package, packaging material, renovation)

## ELIGIBILITY

- Companies Commission of Malaysia either under the Registration of Business Act (1965) or Registration of Company Act (1965) or Limited Liability Partnerships (LLP) Act 2012;
- Respective authorities or district offices in Sabah and Sarawak; or
- Respective statutory bodies for professional service providers
- At least 60% Malaysian equity
- Business license from the Local Authority
- At least 6 months in operation and full time business operator
- Committed to undergo SCORE within 3 months from the date of approval

NOT ELIGIBLE for Public Listed Companies in the Main Board / Secondary Markets / Large Firms, MNCs, GLCs, MoF Inc. & State Owned Enterprises Companies AND their subsidiaries.



SME Corporation Malaysia,  
 Level 6, Block B, Platinum Sentral  
 Jalan Stesen Sentral 2, Kuala Lumpur Sentral  
 50470 Kuala Lumpur.  
 General Line: 03-2775 6000  
 Fax Line: 03-2775 6001  
 Info Line: 1-300-30-6000



**PROGRAMME NAME**

Bumiputera Enterprise Enhancement Programme (BEEP)

**OBJECTIVE**

Develop potential Bumiputera SMEs in all states. The programme provides selected Bumiputera SMEs with comprehensive assistance package, comprising of financial assistance and advisory services.

SME Corp.'s State Offices in collaboration with 11 State Governments : Johor, Kedah, Kelantan, Melaka, N. Sembilan, Pahang, P. Pinang, Perak, Sabah, Sarawak and Terengganu.

**ASSISTANCE**

Assistance including strengthening core business, building capacity & capability, increase productivity and facilitating access to financing (matching grant):

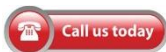
- Training
- Packaging and labelling
- Certification and Quality Management System
- Innovation
- Advertising, Promotion and Branding

**ELIGIBILITY**

- Registered under the Companies Act 1965/Business Registration 1956
- Fulfilled the definition of SME
- 100% owned by Bumiputera
- Obtained valid business premise license
- SCORE (minimum 1 star) or MSCORE (minimum Level 2)

Financing Limit : RM500,000 per company.

Project implementation period : 24 months



SME Corporation Malaysia (All states offices)

Level 6, Block B, Platinum Sentral

Jalan Stesen Sentral 2

Kuala Lumpur Sentral

50470 Kuala Lumpur.

General Line: 03-2775 6000

Fax Line: 03-2775 6001

Info Line: 1-300-30-6000

## PROGRAMME NAME

Automotive Supplier Excellence Program (ASEP)

## OBJECTIVE

ASEP will assist Malaysian manufacturer of part and components to achieve competitiveness and sustainability.

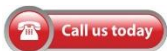
## ASSISTANCE

Participating company will go through a structured programme which include development of efficient management skills and knowledge, improvement for operating process including procurement, improving skills of its people as well as monitoring & evaluation

## ELIGIBILITY

Automotive Part Manufacturers (Manufacturing)

- Modernized auto-component industry technology
- Improved quality
- Imbued good manufacturing and shop-floor practices
- Transformed auto-component industry into a highly capable sector of the industry
- Contributed to localizing the component base
- Vehicle manufacturer started outsourcing more and more component
- Developed component and setup facilities
- Capability to manufacture the new breed of auto-components required for new generation vehicles



Supply Chain Development Division  
Malaysia Automotive Institute  
Block 2280, Jalan Usahawan 2, Cyber 6  
63000 Cyberjaya, Selangor  
Tel : 03-83187742  
Fax : 03-83187743  
Website : [www.mai.org.my](http://www.mai.org.my)



## **PROGRAMME NAME**

MAI Intelligent Technology System (MITS)

## **OBJECTIVE**

Provide a one-stop facility that integrates advance software, hardware as well as technical consulting support for automotive design, development and system engineering works

## **ASSISTANCE**

SMEs can use this facility to work on new design without having to heavily invest in technology. The centre is fully equipped with Altair's hyperworks unlimited which runs simulation tests, including crash, electromagnetic and manufacturing simulation. Users can also work with Altair's expert in lightweight engineering and composite.

## **ELIGIBILITY**

Product designers and innovators in the automotive industry



Division : IT Division (Fitri)

Tel : 03-83187742

Fax : 03-83187743

Website : [www.mai.org.my](http://www.mai.org.my)



## **PROGRAMME NAME**

Perkhidmatan Teknikal

## **OBJECTIVE**

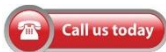
Provide technical assistance to producers of agro-based products.

## **ASSISTANCE**

Participants of program will be provided with advisory and consultancy related to agro based projects undertaken.

## **ELIGIBILITY**

All SMEs involve in agro-based products.



Any further inquiries, please contact

Ibu Pejabat MARDI

Persiaran MARDI-UPM

43400 Serdang

Selangor

Telefon : 603-8953 6000

Faks : 603-8953 6011

Emel: [enquiry@mardi.gov.my](mailto:enquiry@mardi.gov.my)



**KEMENTERIAN PERTANIAN & INDUSTRI  
ASAS TANI**

**PROGRAMME NAME**

Change Upgrade Product (CUP)

**OBJECTIVE**

Trend: Increased Quality Product and Product Development & Expansion  
Beyond: Product Capability

**ASSISTANCE**

Assistance provided is in the form of matching grant where 50% of the approved project cost is financed by Government and the remainder by the applicant. The maximum matching grant allocated for each application is RM 100,000.

**ELIGIBILITY**

Agriculture based Industries Entrepreneurs Level 3, 4 and 5  
Incorporated under the Companies Act 1965 or enterprise incorporated under Business Ordinance 1956  
Own a valid business license /premise license  
Priority are given to agriculture based industries entrepreneurs as follows:

- Manage a selected product that has potential in the market.
- Has demonstrated good business performance for at least a year and has never declared bankrupt.
- Potential to be further developed if productivity capacity and processing areas are improved.
- Has a fix market share
- Had or currently receiving assistance/guidance from departments/agencies of Ministry of Agriculture and Agriculture based industries.



Agro-based Industry Division (IAT)  
Blok 4G1 Wisma Tani,  
No.28 Persiaran Perdana  
Presint 4, Pusat Pentadbiran Kerajaan Persekutuan  
62624 Putrajaya  
Tel: 03-8870 1200/1400  
Fax: 03-88886906



## **PROGRAMME NAME**

Cradle Investment Programme 300 (CIP 300)

## **OBJECTIVE**

The CIP 300 assist to accelerate the establishment of Malaysian start-up companies with technology-based products or services attain.

## **ASSISTANCE**

It offers conditional grant of up to a RM300,000 (maximum of two consecutive approvals per company) to local start-up companies with innovative, technology-based products or services to attain commercialisation

## **ELIGIBILITY**

- For development of Minimum Viable Product
- Min 2 max 5 in a team
- Main applicant is a Malaysia, 18 years and above and permanently residing in Malaysia
- A Sdn Bhd with at least 51% Malaysian shareholding
- In operation less than 3 years
- Accumulated revenue of not more than RM5 million
- Holds the IP rights of the products and services being commercialised
- Prototype or MVP is ready



Any further inquiries, please contact  
Cradle Fund Sdn Bhd (CRADLE)  
Level 20, Sunway Putra Tower  
100 Jalan Putra 50350, Kuala Lumpur

Tel: +603-4045 8600

Fax: +603-4045 8611

Email: [enquiries@cradle.com.my](mailto:enquiries@cradle.com.my)

**PROGRAMME NAME**

Equity

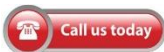
**OBJECTIVE**

Co investment funds and direct investments fund in early stage companies to help "start-up companies" to the next level.

Financing available / equity investment : RM300,000 to max RM800,000

**ELIGIBILITY**

- Company incorporated in Malaysia (Sdn Bhd)
- At least 51% of Malaysian shareholders;
- In operation for less than five (5) years;
- Total accumulated revenue is not more than RM5 million.
- Technology-based products and/or services; and
- Company owns all the rights, titles and interest in the IP relating to the
- Prototype, products and/or services.



Any further inquiries, please contact  
Cradle Fund Sdn Bhd (CRADLE)  
Level 20, Sunway Putra Tower  
100 Jalan Putra 50350, Kuala Lumpur

Tel: +603-4045 8600  
Fax: +603-4045 8611  
Email: [enquiries@cradle.com.my](mailto:enquiries@cradle.com.my)



## KEMENTERIAN PENDIDIKAN TINGGI

### PROGRAMME NAME

Public-Private Research Network (PPRN)

### OBJECTIVE

Create knowledge friendly ecosystem through :

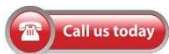
- Strengthening Public-Private collaboration through research and innovation;
- Increasing productivity of industries through the adoption of state-of-the art of appropriate technologies and
- Encouraging academia to conduct demand-driven research

### ASSISTANCE

- Offers matching grant for demand-driven innovation project within the scope of product and process development and innovation and value enhancement in supply chain.
- Both MOHE and companies will co-finance the project

### ELIGIBILITY

1. Application is open for all companies registered in Malaysia with annual sales turnover of more than RM50,000.
2. For multinational companies, the majority shares must be held by Malaysians (>51%).
3. Problems need to be technical in nature involving issues in the existing products and processes.
4. Problems related to management, marketing and off-the-shelf solutions will not be considered
5. Product is already in the market
6. Priority given to projects that can be completed within 6 months but may consider project duration up to 12 month if it has significant social and business value



Any further inquiries, please contact  
HIGHER LEARNING INSTITUTIONS (HLIs)  
Division/Department: Entrepreneurship & Public  
Private Research Network Unit  
Tel: 03-88706875/6984/4330  
Fax:03-88706900  
Website: [www.pprn.mohe.gov.my](http://www.pprn.mohe.gov.my)  
E-mail: [pprn@mohe.gov.my](mailto:pprn@mohe.gov.my)



## PROGRAMME NAME

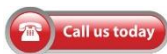
Pre Commercialisation Fund

## OBJECTIVE

- Assist in developing processes, technology or New products or improvements to existing processes and technology to be commercialised;
- Create environment to encourage technopreneurs; and
- Increase application of innovative technologies in communities as social responsibility.

## ELIGIBILITY

1. All categories of companies must have a minimum of 51% equity held by Malaysians;
2. Applicant or collaborator under the small and medium company category must have minimum paid up capital in cash of RM10,000.00. However, start-up companies are exempted from this stipulation but must provide justification and supporting documents on the ability to sustain itself;
3. The proposed project must contain elements of technological innovation leading to commercialisation of innovative products, processes and services up till Proof of Concept (POC);
4. The following are not eligible for funding under the Pre Commercialisation Fund (TechnoFund): projects under the scope, responsibility or portfolio of certain Ministry, Department or Agency other than MOSTI; and applications from Research Institutes with internal research funding such as CESS Fund.



Pre Commercialisation Fund (TechnoFund) Secretariat,  
Fund Division,  
Ministry of Science, Technology and Innovation (MOSTI)  
Level 3, Block C5, Complex C,  
62662 PUTRAJAYA.

Tel: 603 – 8885 8820/ 8753 / 8896 / 8754

Fax: 03 – 8889 2994



## **PROGRAMME NAME**

Commercialisation of R&D Fund (CRDF)

## **OBJECTIVE**

Leverage on Science, Technology & Innovation (STI) for national development and wealth creation via commercialisation of products and process.

## **ELIGIBILITY**

- The company is incorporated under the Companies Act 1965;
- The company must be at least 51% Malaysian-owned;
- The company qualifies as an SME according to the guidelines on new SME definition 2013 by SME Corp. Malaysia;
- The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MOSTI;
- The technology to be acquired must be a registered Intellectual Property (Patent/Copyright/Industrial Design) with proven and significant sales volume in the country of origin;
- The technology provider must not hold any equity in the applicant's company.



Malaysian Technology Development Corporation (MTDC)  
Ground Floor, Menara Yayasan Tun Razak  
Jalan Bukit Bintang  
55100 Kuala Lumpur,  
Tel : +6 03 2172-6000  
Fax : +6 03 2163-7541  
Email : [comms@mtdc.com.my](mailto:comms@mtdc.com.my)



## PROGRAMME NAME

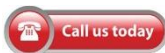
Technology Acquisition Fund (TAF)

## OBJECTIVE

Promote utilisation of foreign technology for the manufacturing and physical development of existing and new products and processes to increase wealth creation and technology content of Malaysian companies whilst enhancing their global competitiveness.

## ELIGIBILITY

- Small & Medium Enterprise (SME) only
- The company is incorporated under the Companies Act 1965;
- The company must be at least 51% Malaysian-owned;
- The company qualifies as an SME according to the guidelines on new SME definition 2013 by SME Corp. Malaysia;
- The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MOSTI;
- The technology to be acquired must be a registered Intellectual Property (Patent/Copyright/Industrial Design) with proven and significant sales volume in the country of origin;
- The technology provider must not hold any equity in the applicant's company.



Malaysian Technology Development Corporation (MTDC)  
Ground Floor, Menara Yayasan Tun Razak  
Jalan Bukit Bintang  
55100 Kuala Lumpur  
T: +6 03 2172-6000  
F: +6 03 2163-7541  
Email : [comms@mtdc.com.my](mailto:comms@mtdc.com.my)



## PROGRAMME NAME

Biotechnology Commercialisation Funding (BCF)

## OBJECTIVE

- Provide funding for Biotechnology focus areas; and
- Complement the existing public and private sector fund by providing easy access to financing facilities.

## ASSISTANCE

### Capital Expenditure

- Facilities related to the expansion of production, research and services rendered e.g. machineries, laboratory, lab equipment
- Complement the existing public and private sector fund by providing easy access to financing facilities.

### Working Capital

- Raw materials, consumables or livestock
- Expenses directly related to R&D activities towards improving existing products/services with the exception of payroll/human capital emolument expenses
- Expenses directly related to business expansion activities to introduce products/services into the global market with exception of payroll/human capital emolument expenses
- Intellectual property filing and registration
- Clinical or field trial costs
- Compliance and regulatory costs

Up to 90% of the total project cost with interest rate of 5.0% per annum on monthly rest

## ELIGIBILITY

- BioNexus Status company;
- Majority Malaysian owned i.e. at least 51% of the equity is owned by Malaysians; and
- minimum paid-up capital of RM250,000.



Malaysian Biotechnology Corporation  
Corporate Office  
Level 16, Menara Atlan  
161B Jalan Ampang  
50450 Kuala Lumpur  
Tel: +603 – 2116 5588  
Fax: +603 – 2116 5411



## PROGRAMME NAME

Implementation of Core Activities Targeted at Enhancing Productivity and Market Expansion of SME in Collaboration with SIRIM–Fraunhofer

## OBJECTIVE

Support technology adoption / applications by SMEs.

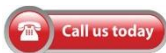
The scope of the Programme will cover activities:

i. Implementation of core activities targeted at enhancing productivity and market expansion of SMEs i.e.

- Innovation management through technology audit (value chain analysis)
- Increase technology uptake of SMEs
- Nurture growth of small and micro SMEs
- Cross-cutting programme

## ELIGIBILITY

Qualified Malaysian SMEs



Sirim Berhad  
1, Persiaran Dato' Menteri,  
P.O. Box 7035,  
Section 2, 40700 Shah Alam, Selangor

Toll Free: 1-300-88-7035

Tel: (603) 5544 6000

Fax: (603) 5544 6694

Email: [web@sirim.my](mailto:web@sirim.my)

Website: [www.sirim.my](http://www.sirim.my)





# **BUSINESS ADVISORY**





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## Ministry of International Trade and Industry (MITI)

Menara MITI, No. 7  
Jalan Sultan Haji Ahmad  
Shah  
50480 Kuala Lumpur

Tel : 603-8000 8000  
Fax : 03-6202 3446  
Email :  
[webmiti@miti.gov.my](mailto:webmiti@miti.gov.my)  
Website : [www.miti.gov.my](http://www.miti.gov.my)



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## ONE REFERRAL CENTRE (ORC) SME Corporation Malaysia

Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 Kuala Lumpur.

Tel : 03-2775 6000  
Fax : 03-2775 6001  
Info Line: 1-300-30-6000  
Email :  
[info@smecorp.gov.my](mailto:info@smecorp.gov.my)  
Website :  
[www.smecorp.gov.my](http://www.smecorp.gov.my)



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## BUSINESS INFORMATION CENTRE (BIC) Malaysia External Trade Development Corporation (MATRADE)

Menara MATRADE,  
Jalan Sultan Haji Ahmad  
Shah  
50480 Kuala Lumpur  
Malaysia

Tel : 603-6207 7077  
Fax : 603-6203 7037  
Email :  
[info@matrade.gov.my](mailto:info@matrade.gov.my)  
Website :  
[www.matrade.gov.my](http://www.matrade.gov.my)

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**BUSINESS INFORMATION CENTRE (BIC) Malaysian  
Investment Development Authority (MIDA)**

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MIDA Sentral	Tel : 03-2267 3633
No.5, Jalan Stesen Sentral 5	Fax : 03-2274 7970
Kuala Lumpur Sentral	Email :
50470 Kuala Lumpur	<a href="mailto:investmalaysia@mida.gov.my">investmalaysia@mida.gov.my</a>
Malaysia	<a href="http://www.mida.gov.my">Website : http://www.mida.gov.my</a>

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**Kementerian Tenaga, Teknologi Hijau dan Air (KeTTHA)**

Blok E4/5, Kompleks	Tel : 03-8000 8000
Kerajaan Parcel E	Faks : 03-8889 3712
Pusat Pentadbiran Kerajaan	Emel :
Persekutuan	<a href="mailto:webmaster@kettha.gov.my">webmaster@kettha.gov.my</a>
62668 Putrajaya	Website :
Malaysia	<a href="http://www.kettha.gov.my">www.kettha.gov.my</a>

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**Malaysian Green Technology Malaysia**

Blok E4/5, Kompleks Kerajaan	Tel : 03-8921 0800
Parcel E	Fax : 03-8921 0801 / 0802
Pusat Pentadbiran Kerajaan	Emel :
Persekutuan	<a href="mailto:info@greentechmalaysia.my">info@greentechmalaysia.my</a>
62668 Putrajaya	Website :
Malaysia	<a href="http://www.greentechmalaysia.my">www.greentechmalaysia.my</a>

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**Kementerian Pelancongan dan Kebudayaan Malaysia  
(MOTAC)**

No. 2, Menara 1, Jalan P5/6  
Presint 5  
62200 Putrajaya  
Malaysia

Tel : 03 8000 8000  
Faks : 03 8891 7100  
Emel : [info@motac.gov.my](mailto:info@motac.gov.my)  
Website :  
[www.motac.gov.my](http://www.motac.gov.my)



**KRAFTANGAN  
MALAYSIA**

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**Perbadanan Kemajuan Kraftangan Malaysia**

Kompleks Kraf Kuala  
Lumpur  
Seksyen 63, Jalan Conlay  
50450 Kuala Lumpur

Tel: 03-2162 7459  
Faks: 03-2161 2622  
Emel :  
[pro@kraftangan.gov.my](mailto:pro@kraftangan.gov.my)  
Website :  
[www.kraftangan.gov.my](http://www.kraftangan.gov.my)



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**Kementerian Kesejahteraan Bandar, Perumahan Dan  
Kerajaan Tempatan (KPKT)**

No. 51, Persiaran Perdana  
Presint 4  
62100 Putrajaya  
Malaysia

Tel : 603-8000 8000  
Fax: 603-8891 3182  
Emel : [pro@kpkt.gov.my](mailto:pro@kpkt.gov.my)  
Website :  
[www.kpkt.gov.my](http://www.kpkt.gov.my)



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### Bank Negara Malaysia (BNM)

Jalan Dato' Onn  
P.O.Box 10922  
50480 Kuala Lumpur  
Malaysia

BNM Telelink : 1300 88  
5465  
Tel : 03-2698 8044  
Emel :  
[bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)  
Website :  
[www.bnm.gov.my](http://www.bnm.gov.my)



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### Perbadanan Usahawan Nasional Berhad (PUNB)

10th Floor, Block 1B, Plaza  
Sentral,  
Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral,  
50470 Kuala Lumpur

Tel : 03-2785 1515  
Fax : 03-2780 2100  
Hotline : 1-300-13-7862  
Emel :  
Website :  
[www.punb.com.my](http://www.punb.com.my)



SECRETARIAT  
NATIONAL SME DEVELOPMENT COUNCIL (NSDC)  
Level 6, SME 1, Block B  
Platinum Sentral  
Jalan Stesen Sentral 2  
Kuala Lumpur Sentral  
50470 KUALA LUMPUR