

# A GUIDEBOOK FOR SME INITIATIVES 2017

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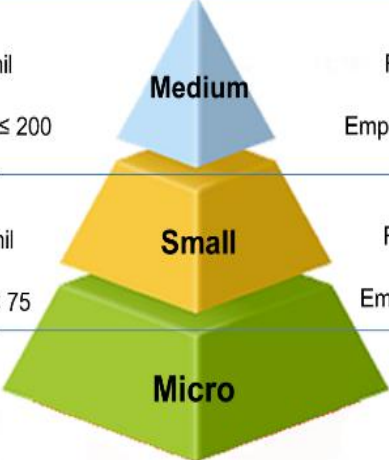
**NOTE:**

**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.**

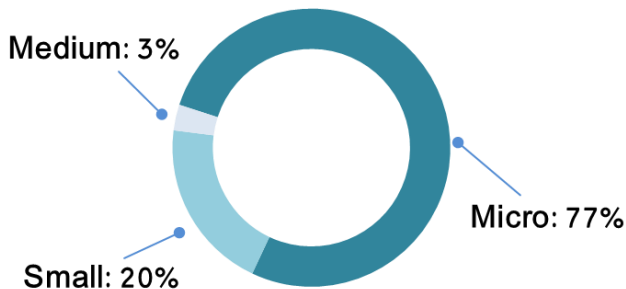
**Although every reasonable effort, care and skill has been made to ensure accuracy in compiling this Guidebook, SME Corp. Malaysia accept no responsibility for any errors or omissions, if any.**



# 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

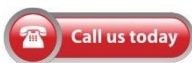
Financing available	RM10,000 – (maximum)
	RM10,000 (maximum)
Financing tenure	25 weeks to 100 weeks
Interest rate	10% of annual competitive administration charge

## 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.



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 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 Development Financing-i Scheme (SPED)

## OBJECTIVE

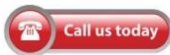
Provision of financing for purchase of machinery & equipment, working capital and renovation or upgrading of premise for rural entrepreneurs in manufacturing, services, commercial agriculture and countryside tourism

## 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)



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Kementerian Pertanian Dan Industri Asas Tani  
No 2, Jalan Tasik Selatan 4,  
Bandar Tasik Selatan,  
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[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

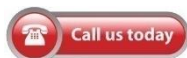
To provide financing to existing Bumiputera owned businesses.

## 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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## 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

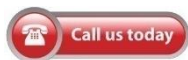
To provide seed funding to graduates of MARA Educational Institutions (IPMa) to establish new business venture.

## 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

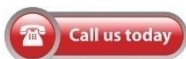
Facilities supported:

- 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

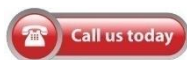
- Working capital
- Assets
- Project / contract funding

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

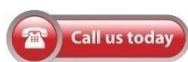
This scheme provides financing to Bumiputera Woman entrepreneurs

## 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



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## PROGRAMME NAME

Tunas Usahawan Belia Bumiputera (TUBE)

## OBJECTIVE

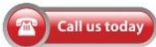
To educate and nurture youth in entrepreneurship through boot camp, soft skill training and handholding by trained business counsellors.

## 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).



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## PROGRAMME NAME

Fund for Small and Medium Industry 2 (FSMI2)

## OBJECTIVE

Ensure eligible SMEs received reasonable cost of financing

## FINANCING AVAILABLE

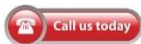
Financing available (for the purpose of expansion in production capacity and/or working capital)	RM50,000 (minimum)
	RM 5 million (maximum) per group of customer
Financing tenure	5 years
Interest rate	4% to 6% per annum

## 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.



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**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:**

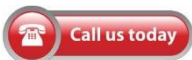
- Bumiputera

**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



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### 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



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## PROGRAMME NAME

Green Technology Financing Scheme

## OBJECTIVE

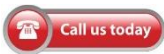
Assist companies (including SMEs) to obtain financing to support companies to invest in utilising and producing Green Technologies.

## 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



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**PROGRAMME NAME**

BizMula-i

**OBJECTIVE**

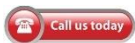
To finance start up businesses where generally they have difficulties in availing to financing. Underlying principle is to encourage and nurture budding businessmen with reliable plans, satisfactory business insights and a high entrepreneurship drive.

**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



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47301 Petaling Jaya, Selangor  
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## 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



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## 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

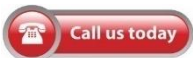
To scheme provides interest rebate for financing obtained by a franchise operator.

## 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**

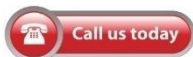
To facilitate the growth potential of companies under the Syarikat Bumiputera Berprestasi Tinggi (TeraS) programme. The funding available is for working capital and purchase of assets.

**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.

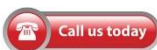
Industry focus:

- |   |   |
|---|---|
| 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**

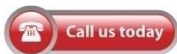
To promote participation of Middle-Level Bumiputera Entrepreneurs (MLBE) in franchise businesses through financing for business expansion and new start-up.

**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

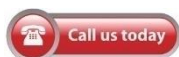
This programme provides financing for current business owners to establish franchise system as part of business strategy for growth..

## 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  
 N0 8 Jalan Kerinchi  
 59200 Kuala Lumpur.

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





## PROGRAMME NAME

Franchisor Financing Scheme

## OBJECTIVE

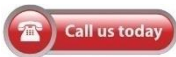
To provide financing for franchisor/master franchisee to expand business facilities, facilitate franchisor venture into international expansion and strengthening capability of franchisors/master franchisee to support franchisee expansion

## 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.

T: 03 – 2082 7788  
[webmaster\[at\]pns.com.my](mailto:webmaster[at]pns.com.my)



## PROGRAMME NAME

Small and Medium Scale Industry Financing Scheme (SPIKS)

## OBJECTIVE

Provide financing for SMEs in manufacturing, services and ICT sector

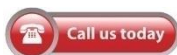
## FINANCING AVAILABLE

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**

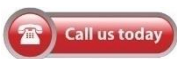
Financing of entrepreneur currently operating in SME Bank’s premise complex to purchase new business premises in strategic locations.

**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

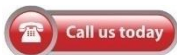
To provide financing for Bumiputera company to acquire shares in identified non-core activities that is to be divested by GLCs.

### 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

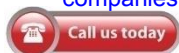
To provide assistance to existing and New start-up companies in project, fixed assets and working capital financing; assist SMEs to relocate their operations to legal industrial sites or premises and adoption of ICT in business management and operations.

## 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)



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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



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



## PROGRAMME NAME

Soft Loan Scheme For Services Capacity Development

## OBJECTIVE

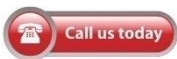
Financing for upgrade and modernisation into higher value-added activities, and improve the productivity and efficiency of service delivery.

## 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



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



## PROGRAMME NAME

Soft Loan Scheme For Services Exports

## OBJECTIVE

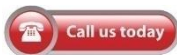
Financing for Malaysian service providers (MSPs) to undertake activities to expand and venture into international markets.

## 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.



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



## PROGRAMME NAME

Tabung Pembangunan Usahaniaga Peladang (TPUP)

## OBJECTIVE

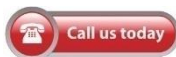
Provide financing for new agropreneurs to undertake production of agriculture.

## 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

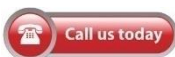
Provide financing for Bumiputera Entrepreneur to procure raw materials to complete the processing of a finished product for a confirmed work contract. It will also facilitate in suppliers of raw materials.

### 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

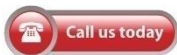
Provide venture capital financing to related companies in Electrical and Electronics (E&E) sector.

## 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

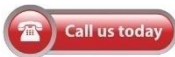
**ELIGIBILITY**

**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



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## PROGRAMME NAME

SME Scheme (Services, Manufacturing & Engineering)

## OBJECTIVE

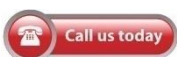
Financing for Bumiputera entrepreneurs in manufacturing and services sectors (ICT/Engineering etc.)

## 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**

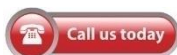
**1. Entrepreneur**

- 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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## 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

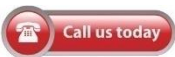
## ELIGIBILITY

### 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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## 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

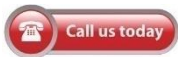
## ELIGIBILITY

### 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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