



Business Scale-Up Programme (Biz-Up Programme) is an integrated assistance programme aimed to enhance the capabilities of small and medium enterprises (SMEs) through business advisory services and financial support. This programme supports a wide range of capability building initiatives to assist SMEs to grow and expand their businesses locally and globally.


Criteria

-  **SME Status Certification**
- Fulfil SME definition**
- Annual sales turnover **exceeds RM300,000** per year
- At least **60%** local equity
-  Valid **Business Premises Licenses** from Local Authorities
- At least **six (6) months** in operations
- Has undergone or willing to undergo **SCORE / M-CORE** assessment
- Limited to SMEs in sectors related to:
 - ▶ **Industry 4.0 / Automation / Digitalisation**
 - ▶ **Logistics**
 - ▶ **Retail / Wholesale**
 - ▶ **Smart Cities**
 - ▶ **Agarwood / Swiftlets**

Financing

-  ▶ **Matching Grant**
- ▶ **Soft Loan**

Administrative Fee

-  **RM3,000**
(to be paid by company upon acceptance of offer)

Note: Fee waiver is now in effect due to COVID-19 outbreak



Application Opening Dates

15 March 2020 - 30 April 2020

1 July 2020 - 31 July 2020

1 October 2020 - 31 October 2020

SME DEFINITION

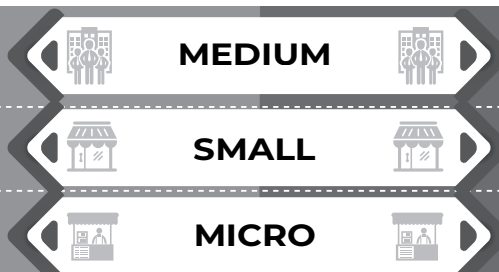
Leading SMEs Forward

MANUFACTURING

SALES TURNOVER **RM15 mil ≤ RM50 mil**
OR
EMPLOYEES **From 75 to ≤ 200**

SALES TURNOVER **RM300,000 < RM15 mil**
OR
EMPLOYEES **From 5 to < 75**

SALES TURNOVER **< RM300,000**
OR
EMPLOYEES **< 5**



SERVICES AND OTHER SECTORS

SALES TURNOVER **RM3 mil ≤ RM20 mil**
OR
EMPLOYEES **From 30 to ≤ 75**

SALES TURNOVER **RM300,000 < RM3 mil**
OR
EMPLOYEES **From 5 to < 30**

SALES TURNOVER **< RM300,000**
OR
EMPLOYEES **< 5**

Financing - Matching Grant

- ▷ Open to projects implemented **90 days** before date of online submission
- ▷ **50%** of total approved cost will be disbursed to supplier; **ALLOWABLE** for purchase of **machineries / systems** only

Limited to SMEs in sectors related to:



**Industry 4.0 /
Automation /
Digitalisation**



Logistics



**Retail /
Wholesale**



**Smart
Cities**

**Agarwood /
Swiftlets**



Scope of Financing

- ▷ 50% of total approved cost (amount of financing to be determined by SME Corp. Malaysia)
- ▷ Eligibility of financing is based on single business entity
**Maximum amount of RM400,000*
- ▷ Financing Tenure: Maximum of 6 months ONLY

*Terms & Conditions:

- ▶ Balance deductions for previous grant recipients
- ▶ Approved projects in previous grant applications are not eligible

Scope of Matching Grant

- ▷ Machinery / Sensors
- ▷ CRM / Automation Systems / Front-end & Back-end Systems ▶ **RM400,000**
Maximum Grant Eligible
- ▷ Retrofitting
- ▷ Warehousing Systems
- ▷ e-Commerce ▶ **RM50,000**
Maximum Grant Eligible
- ▷ Premises Renovation (for certification requirements ONLY) ▶ **RM200,000**
Maximum Grant Eligible
- ▷ Advertising & Promotion
- ▷ Packaging & Product Packaging

Financing - Soft Loan

Financing Limit

- ▷ RM50,000 - RM1,000,000
- ▷ Up to 90% Margin of Financing (refinancing is not allowed)
- ▷ Interest Rate: 4%
- ▷ Tenure: Up to 10 years (including Grace Period)



Scope of Financing

- ▷ Purchase of Machinery & Equipment (including Main Softwares for Services sector & Commercial Vehicles)
- ▷ Working Capital (for Purchase of stock of goods & raw materials, Packaging & packaging materials & Renovation)



Application Process

- ▷ SME Status Certification
- ▷ Online Application (www.smecorp.gov.my)
- ▷ Submission of Supporting Documents
- ▷ Preparation of Action Plan
- ▷ Evaluation of Financial Assistance
- ▷ Implementation of Action Plan (Capacity Building)
- ▷ SCORE / M-CORE Assessment
- ▷ Offer Letter from SME Corp. Malaysia
- ▷ Payment of Administrative Fee

How To Apply Online

- ▷ Visit SME Corp. Malaysia website at www.smecorp.gov.my
- ▷ Go to Programmes > Capacity Building > Business Scale-Up Programme (Biz-Up Programme)
- ▷ Submit supporting documents within seven (7) working days from online submission date

Claim Process

- ▷ **Applicant submits claim**
- ▷ **Verification**
- ▷ **Disbursement**



CONTACT US

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Perlis ▷ Kangar, Perlis Indera Kayangan ▷ T: +604-970 5080
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