

# APPENDICES

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## **Appendix 1**

List of Selected SME and Entrepreneurship  
Development Programmes  
in 2019 & 2020

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SME Definition



# Appendix 1

## List of Selected SME and Entrepreneurship Development Programmes in 2019

### ACCESS TO FINANCING

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
TEKUN Nasional (TEKUN)	TEKUN Financing	<ul style="list-style-type: none"> <li>• Provide funds to SMEs for expansions;</li> <li>• Provide entrepreneurship information and business opportunities to TEKUN participants;</li> <li>• Provide advisory and support to TEKUN participants;</li> <li>• Develop TEKUN entrepreneurship community who are competent, innovative and progressive;</li> <li>• Inculcate entrepreneur culture among participants; and</li> <li>• Provide microfinance facility for working capital requirements to assist small Bumiputera entrepreneurs in their existing new start-up business and project implementation.</li> </ul>
SME Corp. Malaysia	Business Accelerator Programme (BAP)	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.
<b>AMANAH IKHTIAR MALAYSIA (AIM)</b>		
AIM	Ikhtiar Financing Scheme	Reduce poverty rate in Malaysia by providing financing to poor households to enable them to undertake viable economic activity to upgrade their household income, including i-Mesra, i-Srikandi and i-Wibawa.

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF FINANCE (MOF)</b>		
Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)	Working Capital Guarantee Scheme (WCGS)	Assist SMEs in all sectors to gain access to financing from participating financial institutions (PFIs).
<b>BANK NEGARA MALAYSIA (BNM)</b>		
BNM	Bank Negara Malaysia's Fund for Small and Medium Enterprise (BNM's Fund for SMEs)	Ensure eligible SMEs received reasonable cost of financing to start their business and promote their growth and expansion.

## HUMAN CAPITAL DEVELOPMENT

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
Institut Keusahawanan Negara (INSKEN)	INSKEN Business Training Programme: - Growth; - Expansion; and - Maturity.	The 2-day training to focus on technical know how with aims to guide the entrepreneurs establishing & strengthening their day-to-day business operation, including business governance, financial management, marketing operation & technology adoption to help entrepreneurs to operate efficiently and effectively.
<b>MINISTRY OF COMMUNICATIONS AND MULTIMEDIA MALAYSIA (KKMM)</b>		
Malaysia Digital Economy Corporation (MDEC)	eUsahawan	Encourage SMEs to have an online presence.
<b>MINISTRY OF WOMEN, FAMILY AND COMMUNITY DEVELOPMENT (KPWKM)</b>		
Jabatan Pembangunan Wanita (JPW)	<i>Pusat Aktiviti Cakna Bangun Ekonomi</i> (PACBE)	Provide opportunities for women and single mothers of various races to engage in useful skills activities such as sewing, embroidery and online marketing courses to spearhead the Industrial Revolution 4.0.
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY (MITI)</b>		
Malaysia External Trade Development Corporation (MATRADE)	Export Training Programme	Equip SMEs with necessary knowledge and skills to enhance their export capability.



IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY, INDUSTRIAL TERMINAL AND ENTREPRENEUR DEVELOPMENT SARAWAK (MINTRED)</b>		
MINTRED	<p>Entrepreneurship development in selected areas:</p> <ul style="list-style-type: none"> <li>• Food processing &amp; technology;</li> <li>• Ceramic Industry Development Programme (CIDP);</li> <li>• Songket Weaving;</li> <li>• Exploring Opportunities Programme in Commercial and Industrial Sectors; and</li> <li>• Workshop:               <ul style="list-style-type: none"> <li>- Food Industry;</li> <li>- Oil &amp; Gas Industry; and</li> <li>- Shipbuilding &amp; Shipping Industry.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Enhance entrepreneurship, technical knowledge and skills for existing, potential and new entrepreneur through training;</li> <li>• Disseminate information on business opportunities, financial assistance and loans, infrastructure facilities and latest programmes;</li> <li>• Share new investment opportunities;</li> <li>• Enhance capacity and capability;</li> <li>• Support business community;</li> <li>• Promote domestic investment;</li> <li>• Exploring Opportunities Programme in Commercial and Industrial Sectors;</li> <li>• Encourage local entrepreneurs' participation in the industry;</li> <li>• Facilitate registration, licensing and tendering procedures to Sarawak companies ; and</li> <li>• Share goods and services tax (GST) requirement.</li> </ul>

## INNOVATION AND TECHNOLOGY ADOPTION

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
SME Corp. Malaysia	HIP 5 : Catalyst Programme	<ul style="list-style-type: none"> <li>• Create homegrown champions through a targeted approach by building up the capability and capacity of participating companies through development programmes, provision of market intelligence and enhancement in market access to create high growth SMEs in accordance to the High Impact Programme: SME Catalyst Programme of the SME Masterplan;</li> <li>• Create a minimum of ten homegrown champions in medical devices industry through a targeted approach;</li> <li>• Develop and integrate SMEs into the global aerospace supply chain; and</li> <li>• Develop high growth firms in the rail transportation sector by cultivating and integrating them into the rail industry supply chain. Activities include capacity building, market facilitation and business linkages with major players in the rail industry.</li> </ul>
<b>MINISTRY OF COMMUNICATIONS AND MULTIMEDIA MALAYSIA (KKMM)</b>		
Malaysia Digital Economy Corporation (MDeC)	Digital Free Trade Zone	Encourage SMEs reporting.
<b>MINISTRY OF AGRICULTURE AND FOOD INDUSTRIES (MAFI)</b>		
Agro-based Industry Division (IAT)	Change Upgrade Product (CUP)	<ul style="list-style-type: none"> <li>• Trend: Increased quality product and product development &amp; expansion.</li> <li>• Beyond: Product capability.</li> </ul>

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF EDUCATION MALAYSIA (MOE)</b>		
MOE	Public-Private Research Network (PPRN)	Create knowledge friendly ecosystem by: <ul style="list-style-type: none"> <li>• Strengthening public-private collaboration through reasearch and innovation;</li> <li>• Increasing productivity of industries through the adoption of state-of-the art of appropriate technologies;</li> <li>• Encouraging academia to conduct demand-driven research; and</li> <li>• Offering matching grant for demand-driven innovation project within the scope of product and process development and innovation and value enhancement in supply chain.</li> </ul>
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY (MITI)</b>		
Malaysia Automotive, Robotics and IoT Institute (MARii)	Lean Production System (LPS)	Strenghtening the competitiveness of existing automotive vendors in the components manufacturing sector to level 3 i.e. capability in tooling development, as outline in the National Automotive Policy 2014 through Automotive Supplier Excellence Program (ASEP) and Lean Production System (LPS) - Operational skills.

## MARKET ACCESS

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
Bahagian Keusahawanan Bumiputera dan PKS (BKB)	SME Performance and Competitiveness Enhancement Programme (PKPKS)	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.
<b>MINISTRY OF TOURISM, ARTS AND CULTURE MALAYSIA (MOTAC)</b>		
MOTAC	Homestay Entrepreneur Training and Skill Enhancement	Increase craft sales in domestic and international markets.
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY, INDUSTRIAL TERMINAL AND ENTREPRENEUR DEVELOPMENT SARAWAK (MINTRED)</b>		
MINTRED	Showcase Usahawan Bumiputera Sarawak	Provide business opportunities and increase the income of entrepreneurs.
	Domestic & International Trade Fair and Expos	Assist entrepreneurs in promoting their product at the international / domestic exhibition.
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY (MITI)</b>		
Malaysia External Trade Development Corporation (MATRADE)	eTRADE	Assist SMEs to participate in international leading e-marketplace via eTRADE.

## INFRASTRUCTURE

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>ECONOMIC PLANNING UNIT (EPU)</b>		
Perbadanan Kemajuan Iktisad Negeri Kelantan (PKINK)	<i>Program Tunas Niaga (PROTUNE)</i>	Create and increase awareness about business among school students based on theory and practical as real businesses.
<b>STATE OF SABAH GOVERNMENT (SABAH STATE)</b>		
Ministry of Rural Development (Sabah / KPLB)	<i>Pembangunan Usahawan Desa</i>	Build or upgrade additional buildings in Rural Entrepreneurs Centre ( <i>Pusat Keusahawanan Desa - PKD</i> ) / <i>Tamuniaga</i> / Community Learning Centres (CLC) and provide necessary equipments for entrepreneurs to operate and start or expand businesses.
	<i>Satu Daerah Satu Produk (SDSP)</i>	Build or upgrade infrastructure and provide necessary equipments for entrepreneurs to operate and start businesses in selected villages.
<b>PERBADANAN USAHAWAN NASIONAL BERHAD (PUNB)</b>		
PUNB	PROSPER Premise	<ul style="list-style-type: none"> <li>• Purchase retail premises at strategic locations; and</li> <li>• Increase Bumiputera ownership in commercial property.</li> </ul>
<b>JABATAN KEMAJUAN ORANG ASLI (JAKOA)</b>		
JAKOA	Building Business Premises	Provision of business premisses for Orang Asli entrepreneurs.

## LEGAL AND REGULATORY ENVIRONMENT

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
SME Corp. Malaysia	HIP 1: Integration of Business Registration and Licensing	Create a single window for both business registration and licensing to encourage formation of businesses.



# List of Selected SME and Entrepreneurship Development Programmes in 2020

## ACCESS TO FINANCING

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
Bank Kerjasama Rakyat Malaysia Berhad (BKRM)	SME Financing	Assist SMEs to gain access to financing for the purpose of working capital requirements and capital expenditure (CAPEX).
SME Corp. Malaysia	Shariah-Compliant SME Financing Scheme (SSFS)	Provide financing assistance to eligible Malaysian SMEs whereby the Government of Malaysia has agreed to pay 2.0% (percentage point) of the profit rate charged on the financing provided by 19 participating Islamic financial institutions.
Perbadanan Nasional Berhad (PNS)	PNS Financing Scheme	Develop and promote middle-level Bumiputera entrepreneurs (MLBE) in franchise businesses through financial assistance for the purposes of business expansion and new start-up of franchise companies.
<b>BANK NEGARA MALAYSIA (BNM)</b>		
Credit Guarantee Corporation Malaysia Berhad (CGC)	<i>Tabung Projek Usahawan Bumiputera - i</i> (TPUB-i)	Provide financing to small and medium scale Bumiputera entrepreneurs who had been allotted projects / contracts but was unsuccessful to obtain financing from financial institutions.
<b>MINISTRY OF FINANCE (MOF)</b>		
Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)	Working Capital Guarantee Scheme - Start-Up (WCGS-SU)	Assist start-up SMEs to gain access to financing from participating financial Institutions (PFIs).

## HUMAN CAPITAL DEVELOPMENT

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
Professional Training & Education for Growing Entrepreneurs (PROTÉGÉ)	Reach-Out, Awareness and Development (ROAD)	Raise awareness of IPT / ILKA students and unemployed graduates on the entrepreneurial and employability ecosystem as well as increase the marketability potential.
<b>MINISTRY OF RURAL DEVELOPMENT (KPLB)</b>		
KPLB	<i>Desa Lestari (DL)</i>	<ul style="list-style-type: none"> <li>• Enhance the community abilities in planning and implementing projects in the villages; and</li> <li>• Develop economic activities by creating job opportunities and wealth creation to the community via cooperative platform.</li> </ul>
<b>MINISTRY OF AGRICULTURE AND FOOD INDUSTRIES (MAFI)</b>		
Bahagian Industri Makanan (IM)	<i>Program Pembangunan Usahawan</i>	<ul style="list-style-type: none"> <li>• High Impact Product Matching Grant Programme (HIP) (agro-based industry entrepreneurs with sales RM300,000 up to RM15 million);</li> <li>• Change Upgrade Product (CUP) Matching Grant Program (agro-based industry entrepreneurs with sales less than RM300,000);</li> <li>• Agro-tourism grants to build and upgrade infrastructure and quality of services;</li> <li>• Human capital development programme to strengthen human capital development among SMEs / entrepreneurs by strengthening IAT entrepreneurial knowledge and skills; and</li> <li>• Development of Processing, Packaging and Marketing Centres.</li> </ul>
<b>MINISTRY OF TOURISM, ARTS AND CULTURE MALAYSIA (MOTAC)</b>		
Malaysian Handicraft Development Corporation (HANDICRAFT)	One District One Industry - Craft Products Programme	Nurture viable and competitive entrepreneurs in development of the craft industry.

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY (MITI)</b>		
Halal Development Corporation Berhad (HDC)	<i>Program Pembangunan Modal Insan Halal</i>	Halal knowledge and entrepreneurship training including Halal Industry Fundamentals, Halal Assurance Management System, Halal Internal Auditing, Halal Executive Programme and other entrepreneurship courses based on SME requirements.

## INNOVATION AND TECHNOLOGY ADOPTION

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF COMMUNICATIONS AND MULTIMEDIA MALAYSIA (KKMM)</b>		
Malaysia Digital Economy Corporation (MDEC)	<i>Pelaksanaan Pelan Halatuju Strategik eDagang Kebangsaan (eCommerce)</i>	To double the growth rate of eCommerce Malaysia through: <ul style="list-style-type: none"> <li>• Coordination between ministries / agencies and institutions for road map implementation and monitoring;</li> <li>• Provides a conducive environment for eCommerce players to expand / grow their business; and</li> <li>• Nurture and grow local trade technology providers and online vendors to be known and competitive worldwide.</li> </ul>
<b>MINISTRY OF AGRICULTURE AND FOOD INDUSTRIES (MAFI)</b>		
Malaysian Agricultural Research & Development Institute (MARDI)	<i>Pembangunan Usahawan Tekno Moden yang kompetitif di pasaran domestik dan global</i>	<ul style="list-style-type: none"> <li>• Technical services to the target group of entrepreneurs;</li> <li>• Technical services to the future entrepreneurs and one-off clients;</li> <li>• Entrepreneurs and future entrepreneurs benefitting from technology application and product innovation activities through professional services at Test Beds, Incubators and Model Farm; and</li> <li>• Entrepreneur's product quality enhancement using appropriate techniques and precise packaging technology in meeting market demands and regulatory requirements.</li> </ul>
<b>MINISTRY OF TOURISM, ARTS AND CULTURE MALAYSIA (MOTAC)</b>		
Malaysian Handicraft Development Corporation (HANDICRAFT)	Craft Design and Development Programme	Produce quality and competent craft product to fulfil domestic and international demands.

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY (MITI)</b>		
Malaysia Automotive, Robotics and IoT Institute (MARii)	Marii Unlimited (CAE)	MARii Unlimited initiative allowing domestic OEMs and component manufacturers access to Computer-Aided Engineering software and solvers through an unprecedented leasing scheme.
Halal Development Corporation Berhad (HDC)	<i>Program Usahasama Strategik antara Syarikat Besar dan Syarikat Halal Tempatan</i>	Forge industry partnership between larger companies and local companies to enhance competitiveness through better quality products or services via knowledge sharing (mentoring).

## MARKET ACCESS

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
SME Corp. Malaysia	<ul style="list-style-type: none"> <li>• Micro Connector Programme (ConnectME)</li> <li>• Digital Micro Enterprise Programme (DigitalME)</li> </ul>	Promote microenterprises to utilise digital application in their business.
Bahagian Pembangunan Ekosistem Keusahawanan (BPES)	SME Performance and Competitiveness Enhancement Programme (PKPKS)	Entrepreneur development programmes through human capital development, increase product capacity, market access, innovation / technology, other support and assistance. This program aims to produce a competitive entrepreneurs in order to create and develop SME industries.
<b>MINISTRY OF COMMUNICATIONS AND MULTIMEDIA MALAYSIA (KKMM)</b>		
Malaysia Digital Economy Corporation (MDEC)	Digital Free Trade Zone	Drive seamless cross-border trade through digitalisation and to facilitate access of local SMEs to vast opportunities in the global markets via e-commerce.
<b>MINISTRY OF TOURISM, ARTS AND CULTURE MALAYSIA (MOTAC)</b>		
Malaysian Handicraft Development Corporation (HANDICRAFT)	E-Kraf Bazar	Promote and market local craft products through online platforms.
Malaysian Handicraft Development Corporation (HANDICRAFT)	Craft Marketing Programme	Increase craft sales in domestic and international markets.



## INFRASTRUCTURE

IMPLEMENTER / AGENCY	PROGRAMME NAME	PROGRAMME OBJECTIVE / ACTIVITY
<b>MINISTRY OF ENTREPRENEUR DEVELOPMENT AND COOPERATIVES (MEDAC)</b>		
Business Licensing Electronic Support System (BLESS)	<i>Pembangunan dan Penyelenggaraan Business Licensing Electronic Support System (BLESS)</i>	Provide services to process license applications online.
<b>MINISTRY OF RURAL DEVELOPMENT (KPLB)</b>		
KPLB	Rural Business Outlet (RBO@KPLB)	<ul style="list-style-type: none"> <li>• Provide a permanent sales platform to selected entrepreneurs;</li> <li>• Promote village entrepreneurs' products nationally;</li> <li>• Assist entrepreneurs to develop the company and increase the sales revenue of village entrepreneurs' products;</li> <li>• Provide employment opportunities to locals indirectly with increased production of products;</li> <li>• Assist entrepreneurs in identifying the potential of their products with further guidance from the programme; and</li> <li>• Help to increase the income of village entrepreneurs.</li> </ul>
Lembaga Kemajuan Terengganu Tengah (KETENGAH)	<i>Pembangunan Usahawan Inap Desa KETENGAH</i>	<ul style="list-style-type: none"> <li>• Create job opportunities; and</li> <li>• Improve participant's income.</li> </ul>
Lembaga Kemajuan Johor Tenggara (KEJORA)	<i>Pembangunan Premis Ekonomi Luar Bandar</i>	Construction of business premises to help rural entrepreneurs grow their business.
<b>MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY, INDUSTRIAL TERMINAL AND ENTREPRENEUR DEVELOPMENT SARAWAK (MINTRED)</b>		
MINTRED	<i>Demak Laut Industrial Park Phase 2B Stage 2 (Continuation) - Industrial Estate Development</i>	<ul style="list-style-type: none"> <li>• Provide better amenities and infrastructure through proper industrial estates development;</li> <li>• Create a more conducive environment for the gradual transformation of our local business communities; and</li> <li>• Promote the orderly growth of SMEs as well as creating more economic activities.</li> </ul>

# Appendix 2

## Glossary of Abbreviations

### ORGANISATIONS / ASSOCIATIONS / INSTITUTIONS

NAME	ACRONYM
Agensi Inovasi Malaysia	AIM
Agensi Kaunseling & Pengurusan Kredit	AKPK
Amanah Ikhtiar Malaysia	AIM
ASEAN Business Advisory Council	ASEAN BAC
ASEAN Coordinating Committee on Micro, Small and Medium Enterprises	ACCMSME
ASEAN Japan Centre	AJC
Asia-Pacific Economic Cooperation	APEC
Association of Southeast Asian Nations	ASEAN
Bank Islam Malaysia Berhad	BIMB
Bank Negara Malaysia	BNM
Bank Simpanan Nasional	BSN
CIMB ASEAN Research Institute	CARI
Centre for Entrepreneur Development and Research	CEDAR
Companies Commission of Malaysia	SSM
Competitiveness and Business Facilitation Committee	CBF
Credit Guarantee Corporation Malaysia Berhad	CGC
Cultural Economy Development Agency	CENDANA
Department of Statistics, Malaysia	DOSM
Employees Provident Fund	EPF
Human Resource Development Fund	HRDF
Implementation Coordination Unit	ICU
Institut Keusahawanan Negara	INSKEN
Institut für Mittelstandsforschung	IFM
Iskandar Regional Development Authority	IRDA
Japan International Cooperation Agency	JICA

NAME	ACRONYM
Kuantan Municipal Council	MPK
Majlis Agama Islam Wilayah Persekutuan	MAIWP
Majlis Amanah Rakyat	MARA
Malaysia Agriculture Research and Development Institute	MARDI
Malaysia Digital Economy Corporation	MDEC
Malaysia External Trade Development Corporation	MATRADE
Malaysia Institute of Accountants	MIA
Malaysian Administration Modernisation and Management Planning Unit	MAMPU
Malaysian Communications and Multimedia Commission	MCMC
Malaysian Global Innovation and Creativity Centre	MaGIC
Malaysian Investment Development Authority	MIDA
Malaysia Productivity Corporation	MPC
Malaysia Standard Industrial Classification	MSIC
Ministry of Entrepreneur Development and Cooperatives	MEDAC
Ministry of International Trade and Industry	MITI
Ministry of International Trade and Industry, Industrial Terminal and Entrepreneur Development Sarawak	MINTRED
Ministry of Science, Technology and Innovation	MOSTI
National Entrepreneur and SME Development Council	NESDC
National SME Development Council	NSDC
Organisation for Economic Co-operation and Development	OECD
Perbadanan Usahawan Nasional Berhad	PUNB
Sabah Economic Development and Investment Authority	SEDIA
Securities Commission Malaysia	SC
Small and Medium Enterprises Working Group	SMEWG
SME Corporation Malaysia	SME Corp. Malaysia
Social Security Organisation	SOCSCO
State Religious Islamic Council	SRIC
Syarikat Jaminan Pembiayaan Perniagaan	SJPP
United Nations Conference on Trade and Development	UNCTAD
World Trade Organisation	WTO
Yayasan Inovasi Malaysia	YIM

## FUNDS

NAME	ACRONYM
Agrofood Facility	AF
All Economic Sectors	AES
Automation and Digitalisation Facility	ADF
<i>Geran Prihatin Usahawan Perak</i>	GERUP
High Tech Facility	HTF
Malaysia Co-investment Fund	MyCIF
PENJANA Tourism Financing	PTF
Small Debt Resolution Scheme	SDRS
<i>Tabung Projek Usahawan Bumiputera-i</i>	TPUB-i
Targeted Relief and Recovery Facility	TRRF
Special Relief Facility	SRF

## GOVERNMENT PROGRAMMES

NAME	ACRONYM
Access to Financing Capacity Building	AFCB
Business Accelerator Programme	BAP
Going Export Programme	GoEx
High Impact Programmes	HIPs
National Technology and Innovation Sandbox	NTIS
<i>Pusat Aktiviti Cakna Bangun Ekonomi</i>	PACBE
SME Competitiveness Rating for Enhancement	SCORE
SME Investment Partner	SIP
Shariah-Compliant SME Financing Scheme	SSFS
Technology Commercialisation Platform	TCP
Women Exporters Development Programme	WEDP

## OTHER TERMS

NAME	ACRONYM
ASEAN-Japan Women Entrepreneurs' Linkage Programme	AJWELP
ASEAN member states	AMS
ASEAN Mentorship for Entrepreneurs Network	AMEN
ASEAN Strategic Action Plan for SME Development	SAPSMED
Authorised Economic Operator	AEO
<i>BNM Laman Informasi Nasihat dan Khidmat</i>	BNMLINK
Bottom 40% of the income pyramid	B40
Business enterprises	BE
Business-to-Business	B2B
Business-to-Consumer	B2C
Business-to-Government	B2G
Central coordinating agency	CCA
Central Credit Reference Information System	CCRIS
Chief Executive Officer	CEO
Completely built-up	CBU
Conditional Movement Control Order	CMCO
Comprehensive and Progressive Agreement for Trans-Pacific Partnership	CPTPP
Corporate social responsibility	CSR
<i>Dasar Keusahawanan Nasional 2030</i>	DKN 2030
Development financial institutions	DFIs
Economic Stimulus Package 2020	PRE2020
Equity crowdfunding	ECF
European Union	EU
Financial Advisory	FA
Financial Institutions	FIs
Free Trade Agreements	FTAs
Global value chain	GVC
Good Manufacturing Practice	GMP
Government-linked companies	GLCs

## OTHER TERMS

NAME	ACRONYM
Government research institutes and agencies	GRI
Gross Domestic Product	GDP
Gross Expenditure on Research and Development	GERD
Gross National Product	GNP
Hazard Analysis and Critical Control Point	HACCP
Higher learning institutions	HLI
imSME Digital Assistant	iDA
Inclusive Business	IB
Industrial Revolution 4.0	IR4.0
Information and Communication Technology	ICT
International Monetary Fund	IMF
International Trade Centre	ITC
<i>Khidmat Nasihat Pembiayaan</i>	MyKNP
<i>Makanan Selamat Tanggungjawab Industri</i>	MeSTI
Micro, Small and Medium Enterprises	MSMEs
Movement Control Order	MCO
Multinational corporations	MNCs
My Entrepreneur Development Foundation	MyEDF
National Automotive Policy	NAP
Non-governmental organisations	NGOs
Original Equipment Manufacturer	OEM
Participating Financial Institutions	PFIs
Peer-to-Peer	P2P
<i>Pelan Jana Semula Ekonomi Negara</i>	PENJANA
Personal protective equipment	PPE
PRIHATIN Rakyat Economic Package	PRIHATIN
Purchasing Managers Index	PMI
Regional Comprehensive Economic Partnership	RCEP
Research & development	R&D
Restructuring and Rescheduling	R&R



NAME	ACRONYM
Small and Medium Enterprises	SME
SME Integrated Plan of Action	SMEIPA
Sovereign Wealth Funds	SWFs
Sustainable and responsible investment	SRI
Private Equity Corporations	PECs
Private Equity Management Corporations	PEMCs
Third Country Training Programme	TCTP
Third Industrial Master Plan	IMP3
Three dimensional	3D
United States	US
Venture Capital	VC
Venture Capital Corporations	VCCs
Venture Capital Management Corporations	VCMCs

# Appendix 3

## SME Definition

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

- Manufacturing sector: Sales turnover not exceeding RM50 million OR full-time employees not exceeding 200.
- Services and other sectors: Sales turnover not exceeding RM20 million OR full-time employees not exceeding 75.

Detailed definition by category namely micro, small and medium is as follows:

Size	Micro		Small		Medium	
	Sales Turnover	Employees	Sales Turnover	Employees	Sales Turnover	Employees
Manufacturing	< RM 300,000	< 5 employees	RM300,000 to < RM15 million	5 to < 75 employees	RM15 million to ≤ RM50 million	75 to ≤ 200 employees
Services & other sectors			RM300,000 to < RM3 million	5 to < 30 employees	RM3 million to ≤ RM20 million	30 to ≤ 75 employees

Note: < is less than  
 ≤ is not exceeding

Under the definition, all SMEs must be entities registered with Companies Commission of Malaysia (SSM) or other equivalent bodies. It however excludes:

- Entities that are public-listed companies on the main board
- Subsidiaries of:
  - Public-listed companies on the main board;
  - Multinational corporations (MNCs);
  - Government-linked companies (GLCs);
  - Syarikat Menteri Kewangan Diperbadankan (MKD); and
  - State-owned enterprises.