

Having Cash Flow Problem during MCO ?
您有现金流动问题吗？

Really !?
Interest rate only 3.5% !?

这么低的利率！还等什么？赶快申请！

到底是什么融资计划？利率竟然这么低？



您有听过 **SRF** 吗？

Special Relief Facility (SRF) ?

- Total available fund : **RM 5 Billion**
(仅有 **50 亿** 令吉)
- Fund for all **Small and Medium Enterprises (SMEs)**
(给所有 **中小型企业**)
- To ease short term **cash flow problems** affected by the COVID-19
(为了帮助 **缓解现金流问题**)



Are you Entitled?

- **Malaysia SMEs** affected by Covid-19
(只要您是受到Covid-19疫情影响的**马来西亚中小企业**)
- **Must** registered with ***Suruhanjaya Syarikat Malaysia (SSM)***
(企业必须在 **SSM** 注册)

所有中小型业主
看过来!!



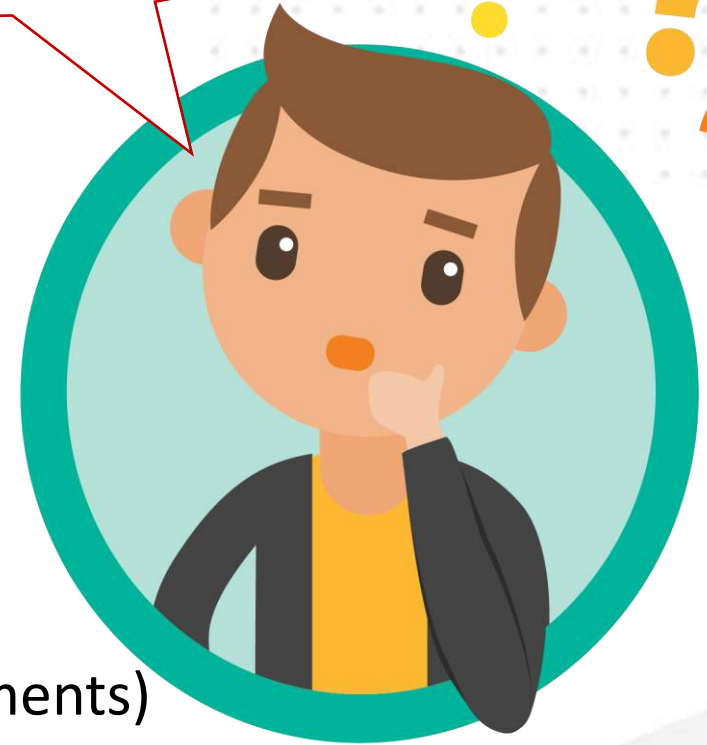
Financing Amount

- Up to **RM1 million** per SME
(高达 **1百万** 令吉！)

Financing Tenure

- Up to **5.5 years** (inc. 6 months moratorium on repayments)
(**5.5年**还清)

能借多少？



Financing Rate

- Up to **3.50%** p.a.
(inclusive of any guarantee fee)

How Low ?

- Compared to other BNM's financing facilities:
 - All Economic Sectors (AES) Facility
 - Automation and Digitalisation Facility (ADF)
 - Agrofood Facility (AF)
- From **3.75% ~ 7.00%** p.a.

超低利率！

这么低！？
放 **FD** 都不亏啦！



Interested ? But how to apply ?

- SRF is available until **31st December 2020**.
- SMEs are encouraged to **call or email** the **Participating Financial Institutions (PFIs)** to ascertain their eligibility under SRF.
- All application will be subjected to the assessment by PFIs.

开放申请只到
31/12/2020



So, What are you waiting for ?
还在等什么 ?

**TAKE
ACTION**

Others BNM's Financing Facilities

	Special Relief Facility (SRF) COVID-19	All Economic Sectors (AES) Facility	Automation and Digitalisation Facility (ADF)	Agrofood Facility (AF)	Micro Enterprises Facility (MEF)
Allocation	RM5 billion	RM6.8 billion	RM300 million (as part of AES)	RM1 billion	RM300 million
Objective	Alleviate short-term cash flow problems faced by SMEs affected by the COVID-19 outbreak	Enhance access to financing for SMEs in all economic sectors, in particular underserved SMEs, and to support growth	Incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency	Increase agrofood production for Malaysia and for exports purposes	Increase access to collateral-free financing for micro enterprises
Eligibility	Malaysian SMEs* affected by COVID-19	Malaysian SMEs*	Malaysian SMEs*	Malaysian SMEs*	Malaysian micro enterprises
Purpose	Working capital	Capital expenditures; or/and Working capital	Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency	Capital expenditures; or/and Working capital; and Development of agrofood projects	Capital expenditures; or/and Working capital
Financing rate	Up to 3.50% p.a. (inclusive of any guarantee fee)	Up to 7% p.a. (inclusive of any guarantee fee)	Up to 4% p.a. (inclusive of any guarantee fee)	Up to 3.75% p.a. (inclusive of any guarantee fee)	To be determined by participating financial institutions (PFIs)
Maximum financing amount	RM1 million per SME	RM5 million per SME	RM3 million per SME	RM5 million per SME	RM50,000 per micro enterprise per PFI
Maximum tenure	5.5 years, including 6 months moratorium on repayments	5 years	10 years	8 years	5 years
Availability	Until 31 Dec 2020	Open	Until 31 Dec 2020	Open	Open

*Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC) with at least 51% held by Malaysians



For Ecovis's Client

We are always beside you !

Please contact us for more information !!!



Please **LIKE**  and **SHARE**  !

