

## Summary

| Financing Options         | SME LOAN (KOJADI)  | Skim Kredit Pengeluaran Makanan (SKPM)   |
|---------------------------|--|--|
| 1. Purpose of Financing   | <ul style="list-style-type: none"> <li>• CAPEX (Capital Expenditure)</li> <li>• Working Capital</li> <li>• Project Financing</li> </ul>  | Helping food-production-based SMEs to increase their productivity and market reach. With this program, SMEs receive a loan of up to 100% of the total project cost.  |
| 2. Financing type         | Loan   | Loan   |
| 3. Financing rate         | 4.0% per annum   | 3.7% per annum   |
| 4. Financing amount (cap) | From RM50,000 to not exceeding RM250,000 or not more than 80% of the collateral value  | Up to RM500,000  |
| 5. Financing tenure       | Up to 5 years  | Up to 8 years  |
| 6. Eligibility criteria   | <ul style="list-style-type: none"> <li>• 100% Malaysian owned SME business.</li> <li>• Type of company : Operating Company</li> <li>• Business less than 3 years to be considered</li> <li>• Possesses a valid business registration or license</li> </ul>                             | <ul style="list-style-type: none"> <li>• <b>Should have at least 15% Malaysian ownership</b></li> <li>• Should be incorporated in Malaysia with SSM under Companies Act 1965</li> <li>• Can be sole-proprietorship or partnership</li> <li>• Owns a valid business premise license</li> <li>• Only Malaysian citizens are allowed to apply for this scheme</li> <li>• Can be individual or non-individual (food business based)</li> </ul>   |
| 7. Application procedure  | <p>KOJADI website Q&amp;A No.12 below link:<br/> <a href="http://kojadi.my/v2/index.php?option=com_content&amp;view=article&amp;id=160&amp;Itemid=1042&amp;lang=en#">http://kojadi.my/v2/index.php?option=com_content&amp;view=article&amp;id=160&amp;Itemid=1042&amp;lang=en#</a></p> | <p>Document that are required to be submitted are as follows:</p> <ul style="list-style-type: none"> <li>• Company profile</li> <li>• Incorporation certificate</li> <li>• Copy of NRIC cards</li> <li>• Record of profit/loss</li> <li>• Project details, market analysis, and goals</li> </ul> <p><i>After gathering all the documents and application, approach the nearest branch of Agro Bank Malaysia and fill an application form, submit it along with your documents.</i></p> |
| 8. Governing authority    | Koperasi Jayadiri Malaysia Bhd.  | AGRO Bank  |
| 9. Others                 | <p>Koperasi Jayadiri Malaysia Berhad (KOJADI)<br/>           11th Floor, Wisma MCA,<br/>           163 Jalan Ampang,<br/>           50450 Kuala Lumpur.<br/>           Tel : 03-2161 6499<br/>           Fax : 03-2162 1413</p>  |  |
| 10. Period to apply       | None   | None   |
| 11. Direct link           | <a href="http://kojadi.my/v2/index.php?option=com_content&amp;view=article&amp;id=160&amp;Itemid=1042&amp;lang=en#">http://kojadi.my/v2/index.php?option=com_content&amp;view=article&amp;id=160&amp;Itemid=1042&amp;lang=en#</a>  | <a href="https://www.agrobank.com.my/product/program/">https://www.agrobank.com.my/product/program/</a>  |



| Financing Options         | SME DIGITALISATION INITIATIVE  | Soft Loan Schemes for Services Sector (SLSSS)  |
|---------------------------|--|--|
| 1. Purpose of Financing   | Grant amounting up to 50% or a maximum of RM5,000 from total invoice amount  | <ul style="list-style-type: none"> <li>• CAPEX</li> <li>• Working Capital</li> </ul>   |
| 2. Financing type         | Incentive  | Loan   |
| 3. Financing rate         |  | <ul style="list-style-type: none"> <li>• 4% per annum for SMEs</li> <li>• 5% per annum for non-SMEs</li> </ul>   |
| 4. Financing amount (cap) | 50% or a maximum of RM5,000 from total invoice amount  | RM5 million  |
| 5. Financing tenure       | <p>Wide range of digitalisation areas:</p> <ul style="list-style-type: none"> <li>• Electronic Point of Sale System (e-POS)</li> <li>• HR Payroll System / Customer Relationship Management (CRM)</li> <li>• Digital Marketing / Sales</li> <li>• Procurement</li> <li>• Enterprise Resource Planning (ERP) / Accounting &amp; Taxation</li> <li>• Remote Working</li> <li>• e-Commerce</li> </ul>   | <ul style="list-style-type: none"> <li>• Land &amp; buildings – <i>Up to 15 years including a grace period of up to 2 years</i></li> <li>• Machinery / equipment / motor vehicles / other fixed assets – <i>Up to 6 years including a grace period of up to 1 year</i></li> <li>• IT Hardware and software – <i>Up to 4 years including grace period of up to 1 year</i></li> <li>• Working capital [Sales revolving credit &amp; purchase revolving credit] <i>Up to 150 days</i></li> <li>• Advertising and promotional - <i>Up to 3 years including grace period of up to 1 year</i></li> </ul>   |
| 6. Eligibility criteria   | <ul style="list-style-type: none"> <li>• <b>The SME is at least 60% owned by Malaysian individually</b></li> <li>• Is registered under the relevant laws of Malaysia and classified as an SME</li> <li>• Has been operating for at least 1 year</li> <li>• For SMEs which have been operating for 1 year, they are required to have a minimum annual sales turnover of RM100,000 for the first year</li> <li>• For SMEs which have been operating for 2 years or more, it is required to have a minimum annual sales turnover of RM50,000 for the preceding 2 consecutive years.</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>At least 60% equity held by Malaysians</b></li> <li>• Companies incorporated under the Companies Act 1965 / enterprises registered under the Registration of Businesses Ordinance 1956 or services / providers registered under the Certificate of Practice any Professional Regulatory Bodies</li> <li>• Possesses a valid premises license</li> </ul>  |
| 7. Application procedure  | <ul style="list-style-type: none"> <li>• Completed SME Digitalisation Initiative Application Form.</li> <li>• A copy of the Identification Card or Passport of Director(s) / Partner(s) / Proprietor(s) of the SME, whichever is applicable.</li> <li>• A copy of the SME's business registration licenses (CCM or any similar forms under the Companies Act 2016).</li> <li>• Latest audited financial statements or latest financial management account statement or the SME's bank statement for the last 2 months;</li> <li>• Quotation / invoice for the selected digitalisation services from the Service Provider listed by MDEC; and</li> <li>• Any other information and documents as and when required by the bank.</li> </ul> | <ul style="list-style-type: none"> <li>• Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that its implementation will be under a competent management</li> <li>• Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant / machinery utilisation.</li> <li>• Credit checking is conducted on the applicant and proposed guarantors of the financing applied for</li> </ul> |
| 8. Governing authority    | Bank Simpanan Nasional (BSN) - MDEC  | Malaysian Industrial Development Finance Berhad (MIDF)   |
| 9. Others                 |  | <p>For further information:<br/> <b>Fadzlan Abu Bakar</b><br/>           Head, Marketing &amp; Product Development<br/>           Tel: 03-2173 8888<br/>           Email: <a href="mailto:fadzlan@midf.com.my">fadzlan@midf.com.my</a></p>   |
| 10. Period to apply       | None   | None   |
| 11. Direct link           | <a href="https://www.bsn.com.my/BusinessBanking/Products/sme-digitalisation-initiative?lang=en">https://www.bsn.com.my/BusinessBanking/Products/sme-digitalisation-initiative?lang=en</a>  | <a href="http://www.midf.com.my/index.php/en/what-we-do-en/sme-financing">http://www.midf.com.my/index.php/en/what-we-do-en/sme-financing</a>  |



| Financing Options         | Soft Loan for SMEs (SLSME)  | Business Start-up Fund (BSF)   | Bumiputera Enterprise Enhancement Programme (BEEP)   |
|---------------------------|---|--|--|
| 1. Purpose of Financing   | <ul style="list-style-type: none"> <li>• CAPEX</li> <li>• Working Capital</li> </ul>  | <ul style="list-style-type: none"> <li>• CAPEX</li> <li>• Working Capital</li> </ul>   | With hand-holding approaches including strengthening SMEs core business, building capacity and capability, increasing productivity and facilitating access to financing.   |
| 2. Financing type         | Loan  | Loan   | <ul style="list-style-type: none"> <li>• Certification and Quality Management System (QMS)</li> <li>• Enhancing Packaging</li> <li>• Product Development and Innovation</li> <li>• Productivity and Automation</li> <li>• Branding Development and Promotion</li> <li>• Online Applications, e-Commerce, e-Payment and ICT Applications</li> </ul> |
| 3. Financing rate         | 4% per annum  | 3.5% per annum   |  |
| 4. Financing amount (cap) | <ul style="list-style-type: none"> <li>• Project financing: RM5 million</li> <li>• Capital expenditure: RM5 million</li> <li>• Working capital: RM3 million</li> <li>• IT hardware and software: RM500,000</li> </ul>   | Up to RM5 million or 90% of total project cost, whichever lower  |  |
| 5. Financing tenure       | <ul style="list-style-type: none"> <li>• Land &amp; buildings – <i>Up to 25 years including a grace period of up to 2 years</i></li> <li>• Plant / machinery / equipment – <i>Up to 7 years including a grace period of up to 1 year</i></li> <li>• Hardware &amp; software – <i>Up to 4 years including a grace period of up to 1 year</i></li> <li>• Revolving working capital – <i>Up to 150 days for each drawdown including an option to rollover for a period not exceeding 60 days for eligible borrowers</i></li> <li>• Factoring – <i>Up to 150 days</i></li> <li>• Term financing working capital - <i>Up to 3 years including a grace period of up to 6 months</i></li> </ul>  | 6.5 years inclusive of 18 months and grace period and 5 years repayment period   |  |
| 6. Eligibility criteria   | <ul style="list-style-type: none"> <li>• <b>At least 60% equity held by Malaysians</b></li> <li>• SMEs incorporated under the Companies Act 1965 or Registration of Business Ordinance 1956</li> <li>• Possesses a valid premises license</li> <li>• SMEs with shareholdings not exceeding 20% held by public-listed companies (only if applicable)</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>The company must be at least 70% owned by a Malaysian</b></li> <li>• The company is incorporated under the Companies Act 1965</li> <li>• The product / services must be significant in novelty / innovation</li> </ul> | <ul style="list-style-type: none"> <li>• <b>60% Bumiputera equity</b></li> <li>• SME Status Certification</li> <li>• Operating with valid business premise license</li> <li>• No vetted interest supplier(s)</li> <li>• At least 6 months in operations</li> <li>• Undergo SCORE / M-CORE assessment</li> </ul>                                    |
| 7. Application procedure  | <ul style="list-style-type: none"> <li>• Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management</li> <li>• Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant/machinery utilisation.</li> <li>• Credit checking is conducted on the applicant and proposed guarantors of the financing applied for</li> </ul> | <ul style="list-style-type: none"> <li>• Applicants can submit their application during office hours to MTDC.</li> <li>• Applicants are advised to ensure that the submission has all the required supporting documents.</li> </ul>                                | <ul style="list-style-type: none"> <li>• For applications, please refer to the <i>Senarai Semak &amp; Barang Permohonan</i></li> <li>• Applications can be submitted to any of SME Corp. Malaysia's State Offices based on location of business</li> </ul>   |
| 8. Governing authority    | Malaysian Industrial Development Finance Berhad (MIDF)  | Malaysia Technology Development Corporation (MTDC)   | SME CORP   |
| 9. Others                 | For further information:<br><b>Fadzlan Abu Bakar</b><br>Head, Marketing & Product Development<br>Tel: 03-2173 8888<br>Email: <a href="mailto:fadzlan@midf.com.my">fadzlan@midf.com.my</a>   | <b>Mohd Jerry Tan Mohd Safi</b><br>Vice President<br>Processing of BSF & BGF<br>Tel: 03-2172 6000<br>Email: <a href="mailto:jerry@mtdc.com.my">jerry@mtdc.com.my</a>   | For further information:<br><b>Fadzlan Abu Bakar</b><br>Head, Marketing & Product Development<br>Tel: 03-2173 8888<br>Email: <a href="mailto:fadzlan@midf.com.my">fadzlan@midf.com.my</a>  |
| 10. Period to apply       | None  | None   | None   |
| 11. Direct link           | <a href="http://www.midf.com.my/index.php/en/what-we-do-en/sme-financing">http://www.midf.com.my/index.php/en/what-we-do-en/sme-financing</a>   | <a href="https://www.mtdc.com.my/business-funding/bsf/">https://www.mtdc.com.my/business-funding/bsf/</a>  | <a href="https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-10-03-39/bumiputera-enterprise-enhancement-programme-beep">https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-10-03-39/bumiputera-enterprise-enhancement-programme-beep</a>  |



| Financing Options         | TABUNG PROJEK USAHAWAN BUMIPUTERA-I (TPUB-I)  | TEKUN Financing  | Rural Economy Funding Scheme (SPED)   |
|---------------------------|---|--|---|
| 1. Purpose of Financing   | <ul style="list-style-type: none"> <li>Contract Financing</li> </ul>  | Helps to provide a loan fund or programme to aid youths who get involved in Farming and Agro-based Industries.   | Aimed to provide Bumiputera SME entrepreneurs in rural areas the opportunity to sustain, expand and develop the business to the next level of success.  |
| 2. Financing type         | Loan  | Loan   | Loan concept based on: <ul style="list-style-type: none"> <li>Commodity Murabahah Term Financing-i (CMTF-i)</li> <li>Commodity Murabahah Revolving Financing (CMRF-i)</li> <li>Ijarah Thummulbai' (ITB)</li> <li>Kafalah Bank Guarantee</li> </ul>  |
| 3. Financing rate         | 5% per annum  | 4% per annum   | 5% per annum  |
| 4. Financing amount (cap) | Up to RM5 million   | <ul style="list-style-type: none"> <li>Small Loan Scheme (SPK) – RM10, 000 until RM50, 000.</li> <li>Medium Loan Scheme (SPS) – RM50, 000 until RM100, 000</li> </ul>  | Up to RM250, 000 to RM 500, 000 per application   |
| 5. Financing tenure       | Up to 5 years   | <ul style="list-style-type: none"> <li>Up to 5 years of payment period for (SPK)</li> <li>Up to 10 years of payment period for (SPS)</li> </ul>  | From 3 to 7 years (not inclusive of 6 months grace period)  |
| 6. Eligibility criteria   | <ul style="list-style-type: none"> <li>100% Bumiputera-owned company and registered in Malaysia.</li> <li>No losses for the past 3 years</li> <li>Must be registered with CIDB (contractor only).</li> <li>Project is not financed by any other parties or financial institution.</li> <li>Have been awarded with a contract from government, government agencies or companies that fulfil Contract Awarder criteria as follows:               <ol style="list-style-type: none"> <li>All Financial Institutions licensed under BNM; or</li> <li>Companies:                   <ul style="list-style-type: none"> <li>Net Shareholders Fund ≥ 20 million</li> <li>In operations ≥ 3 years</li> </ul> </li> </ol> </li> </ul> | <ul style="list-style-type: none"> <li>Bumiputera and Malaysia citizen</li> <li>Aged between 18 to 60 years old</li> <li>Not a bankrupt applicant</li> <li>100% owns by a Bumiputera</li> <li>Own valid license / permit / SSM</li> <li>Have specific business location or premise / mobile business</li> <li>Engage directly and part time in business.</li> <li>Should be one financing only for one household company.</li> </ul> | <ul style="list-style-type: none"> <li>Business operated in rural area identified by KKLK.</li> <li>Business must be 100% owned by Bumiputera.</li> <li>The Company must be registered under the Companies Commission of Malaysia Act 2002 or Co-operative Societies Act 1993.</li> <li>Business license obtained from local authority.</li> <li>Business premise must be separate from residential.</li> </ul> |
| 7. Application procedure  | <ul style="list-style-type: none"> <li>Application form is available at all CGC's branches; or CGC website.</li> </ul>  |  |   |
| 8. Governing authority    | Credit Guarantee Corporation Malaysia Berhad (CGC)  | TEKUN  | SME Bank  |
| 9. Others                 | For further information<br>Client Service Centre,<br>Credit Guarantee Corporation Malaysia Berhad<br>Tel: 03-7880 0088<br>Fax: 03- 7806 3308<br>Email: <a href="mailto:csc@cgc.com.my">csc@cgc.com.my</a>   | The best thing about TEKUN financing, the entrepreneurs will be protected under Loan Insurance and Life & Accident Insurance set by TEKUN Nasional within the loan period.   |   |
| 10. Period to apply       | None  | None   | None  |
| 11. Direct link           | <a href="https://www.cgc.com.my/direct-lending/">https://www.cgc.com.my/direct-lending/</a>   | <a href="#">TEKUN Niaga Financing Scheme - Portal Rasmi TEKUN Nasional</a>   | <a href="https://www.smebank.com.my/en/financing/programmes/skim-pembiayaan-ekonomi-desasped">https://www.smebank.com.my/en/financing/programmes/skim-pembiayaan-ekonomi-desasped</a>   |

