

A
GUIDEBOOK
ON
SME
INITIATIVES



A GUIDEBOOK ON SME INITIATIVES


NOTE:

The content of this Guidebook is as of October 2018. 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.

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New definition of SMEs beginning 1st January 2014

Manufacturing		Services and Other Sectors
<p>Sales turnover: RM15 mil ≤ RM50 mil OR Employees: From 75 to ≤ 200</p>	 <p>Medium</p>	<p>Sales turnover: RM3 mil ≤ RM20 mil OR Employees: From 30 to ≤ 75</p>
<p>Sales turnover: RM300,000 < RM15 mil OR Employees: From 5 to < 75</p>	<p>Small</p>	<p>Sales turnover: RM300,000 < RM3 mil OR Employees: From 5 to < 30</p>
<p>Sales turnover: < RM300,000 OR Employees: < 5</p>	<p>Micro</p>	<p>Sales turnover: < RM300,000 OR Employees: < 5</p>

98.5% (907,065) business establishments in Malaysia are SMEs

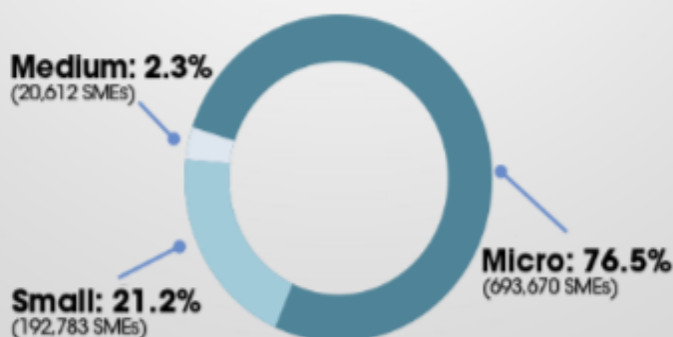


TABLE OF CONTENTS

6 • ACCESS TO FINANCING

58 • HUMAN CAPITAL
DEVELOPMENT

92 • MARKET ACCESS

114 • INNOVATION AND
TECHNOLOGY ADOPTION

133 • BUSINESS ADVISORY



ACCESS TO FINANCING



LIST OF PROGRAMME



Ikhtiar Financing Scheme



Rural Development Financing-i Scheme (SPED)



TEKUN Financing



Express Contract Financing Scheme (SPiKE)

Business Improvement Loan Scheme (SPiM)

Business Financing Facility for Persons with Disabilities (PWD)

Business Financing Scheme Post IPMa (SEMAi)

MARA Entrepreneur Guarantee Scheme (MEGS)

Global Entrepreneurs Financing Scheme MARA - EXIM (GEMS)

DanaNITA



Shariah-Compliant SME Financing Scheme (SSFS)

Tunas Usahawan Belia Bumiputera (TUBE)

LIST OF PROGRAMME



BNM's Fund for SMEs



BizMula-i

BizWanita-i

Tabung Projek Usahawan Bumiputera-i (TPUB-i)

BizJamin/i scheme

BizMaju scheme

Flexi Guarantee Scheme (SME-All Economic Sectors)

BizSME scheme

Guarantee Schemes

Bumiputera Fund-i

Franchise Financing Scheme



MDV Contract and Project Financing Facility

MDV Technology Accelerator & Commercialization Scheme (MDV-TACT)

MDV iFactoring



Dana TeraS

Skim Usahawan Permulaan Bumiputera (SUPERB)

LIST OF PROGRAMME



Pre-Franchise Scheme
Business in Transformation (B.I.T) Programme
Franchisor Financing Scheme



Small and Medium Scale Industry Financing Scheme (SPIKS)



i-Enterprise Premise Financing (i-EPF)
Skim Pembiayaan Kontrak - I
Entrepreneur Premises Programme
Dana Ekuiti Bumiputera (EquiBumi) & Skim Pembiayaan Ekuiti PKS
Bumiputera (BASE)



Soft Loan Schemes for Service Sector (SLSSS)
Soft Loan Schemes for Automation and Modernisation (SLSAM)
Soft Loan for SMEs (SLSME)
Soft Loan for Bumiputera Automotive Entrepreneur (SLBAE)
Soft Loan Scheme For Services Capacity Development
Soft Loan Scheme For Services Exports



Tabung Pembangunan Usahaniaga Peladang (TPUP)

Angel Tax Incentive



Dana Modal Teroka



Skim Tabung Untuk Makanan-i (3F) – Fund for Food
Skim Masyarakat Perdagangan & Perindustrian Bumiputera-i (MPPB-i)
Skim Kredit Pengeluaran Makanan-i (SKPM-i)
Skim Perusahaan Kecil Sederhana-i (PKS-i)
Skim Pembiayaan Industri Padi-i (Paddy-i)
Skim Pertanian Bukan Makanan-i (SPBM-i)
Skim Pembiayaan Bot Perikanan-i (SPBP-i)
Program Agropreneur Muda-i (PAM-i)
Program Ruminan-i
Program Mekanisasi dan Automasi-i



SME Scheme PUNB
PROSPER *Pemborong*
PROSPER *Runcit*
PROSPER *Teras*
PROSPER RUNCIT – Mobile Truck Financing
PROSPER Usahawan Muda (PUMA) – Budding PUMA Programme
SME PUNB Property Financing-i (SPPF-i)



Raw Material Procurement Programme For SME Bumiputera

[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Ikhtiar Financing Scheme

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

- To reduce poverty in poor and low-income households in Malaysia by providing micro-credit financing for economic activities that can generate and improve income.
- To create entrepreneurs from poor and low-income households.
- To provide continuous financial assistance, guidance and training to entrepreneurs from poor and low-income households.

FINANCING AVAILABLE

Financing available	Up to RM30,000 – (maximum)
Financing tenure	25 weeks to 150 weeks
Interest rate	10% of annual competitive administration charge

TARGET GROUP

- Malaysian Citizen
- Very poor, poor and low-income households

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.

MORE INFO



Amanah Ikhtiar Malaysia (AIM) Menara Amanah Ikhtiar No 3 Jalan Cempaka SD 12/1A Bandar Sri Damansara PJU9 52200 Kuala Lumpur



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

- The business is wholly (100%) Bumiputera-owned and registered with the Companies Commission of Malaysia.
- 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.
- The entrepreneur is involved in the business/industry full-time and not above 60 years of age.
- The entrepreneur observes all government regulations including the codes on Food Hygiene Practice and Industrial Waste and the Environmental Pollution Act.

MORE INFO

Bank Kerjasama Rakyat Division of Rural Enterpreunership 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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

TEKUN Financing

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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.
- Llicence (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)

MORE INFO



Tekun Nasional Kementerian Pertanian Dan Industri Asas Tani No 2, Jalan Tasik Selatan 4, Bandar Tasik Selatan, 57000 Kuala Lumpur.



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Express Contract Financing Scheme (SPIKE)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

Financing available for working capital	
Financing margin	RM1,000,000
Profit rate	6% per annum

ELIGIBILITY

- Bumiputera aged 18 years and above
- Experienced / knowledgeable in the intended field of business
- Engaged in business on a full-time basis
- Registered with the PKK, CIDB and the Ministry of Finance (whichever is required)

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Business Improvement Loan Scheme (SPiM)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

- Bumiputera aged 18 years and above
- Experienced / knowledgeable in the intended field of business
- Possesses a license / permit / approval letter from the authorities to conduct the business
- Able to contribute own capital not less than 10% of the project cost
- Involved in business on a full-time basis

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Business Financing Facility for Persons with Disabilities (PWD)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

- Especially for people with any type of disability except mental disability
- Registered with the Social Welfare Department as a PWD
- Able to conduct the business on a full-time basis
- Businesses that have not yet started but have the potential and deemed viable can be considered.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Business Financing Scheme Post IPMa (SEMAi)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

- Successfully graduated from IPMa
- Aged 18 years and above
- Recommended by the IPMa from which the applicant graduated
- The location of the business must be suitable with the type of business conducted and approved by the local authorities
- The business is registered with the Companies Commission of Malaysia (SSM)

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

MARA Entrepreneur Guarantee Scheme (MEGS)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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:

- Business has begun its operation and received Audited Financial Statements for at least two (2) years, and is profitable for the past 2 years
- Paid-up capital of at least 20% of total funding
- Satisfactory business credit status based on BMC / CCRIS / RAM credit report
- Meets the requirements set by Bank Rakyat

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Global Entrepreneurs Financing Scheme MARA - EXIM
(GEMS)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

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
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Financing tenure	5 years
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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:

- Trade centre
- Supply depot
- Professional services such as consulting, engineering and etc
- Other business operation as mandated by EXIM Bank

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

DanaNITA

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion 

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

MORE INFO

SME Corp. Malaysia Block B, Platinum Sentral Jalan Sentral 2, Kuala Lumpur Sentral, 50470, Kuala Lumpur

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Tunas Usahawan Belia Bumiputera (TUBE)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

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

FINANCING 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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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



**BANK NEGARA
MALAYSIA**

Programme Name

BNM's Fund for SMEs

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

OBJECTIVE

Enhance access to financing at reasonable cost for SMEs in all economic sectors

A. ALL ECONOMIC SECTORS

Max Financing	RM5 million
Max Tenure	5 years
Max Financing Rate	Up to 8%
Purpose	Capital expenditures or/and Working Capital
Application Submission	<ul style="list-style-type: none"> • All Commercial and Islamic Banks • Development Financial Institutions • CGC <p>Application must be submitted through any participating financial institutions (PFIs) and approval will be subjected to the normal credit assessment of the PFI.</p>
Eligibility Criteria	<p>SMEs including Bumiputera enterprises that fulfill the following criteria:</p> <ul style="list-style-type: none"> • Registered with SSM, authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers; • Shareholders' funds not exceeding RM5 million; • Shareholding by Public Listed Companies and Government Linked Companies (if any) shall not exceed 20%; and • Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs.

B. PRIMARY AGRICULTURE

Max Financing	RM5 million
Max Tenure	8 years
Max Financing Rate	3.75% p.a.
Purpose	<ul style="list-style-type: none">• Capital expenditures; or/and• Working Capital; and• Development of agricultural projects:<ul style="list-style-type: none">✓ primary food production, integrated agriculture and processing/distribution of food (end-to-end); and✓ half of the total production is sold in the domestic market.
Application Submission	<ul style="list-style-type: none">• All Commercial and Islamic Banks• Development Financial Institutions• CGC <p>Application must be submitted through any participating financial institutions (PFIs) and approval will be subjected to the normal credit assessment of the PFI.</p>
Eligibility Criteria	<p>SMEs involved in the primary agriculture sector that fulfill the following criteria:</p> <ul style="list-style-type: none">• Registered with SSM or authorities/district offices in Sabah and Sarawak;• Shareholders' funds not exceeding RM5 million;• Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs; and• Business activities must be within Malaysia.

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

C. MICRO ENTERPRISE

Max Financing	RM50,000
Max Tenure	5 years
Financing Rate	Determined by participating financial institution (PFI)
Purpose	Capital expenditures or/and Working Capital
Application Submission	<ol style="list-style-type: none">1. Alliance Bank Malaysia Berhad;2. AmBank (M) Berhad;3. Bank Kerjasama Rakyat Malaysia Berhad;4. Bank Muamalat Malaysia Berhad;5. Bank Pertanian Malaysia Berhad (Agrobank);6. Bank Simpanan Nasional;7. CIMB Bank Berhad;8. Public Bank Berhad;9. Malayan Banking Berhad; and10. United Overseas Bank (Malaysia) Berhad <p>Application must be submitted through any PFIs and approval will be subjected to the normal credit assessment of the PFI.</p> <p>No collateral.</p>
Eligibility Criteria	<p>Micro enterprises that fulfill the following criteria:</p> <ul style="list-style-type: none">• Registered with SSM, authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers;• Maximum shareholders' funds not exceeding RM5 million; and• Malaysians residing in Malaysia that hold a minimum of 51% shareholding in the SMEs.

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

BizMula-i

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

A direct financing scheme to cater specifically for businesses less than 4 years in operations utilising the BNM's Fund for SMEs (other than SMEs in the Primary Agriculture Sector and Micro Enterprises).


FINANCING AVAILABLE


Financing for working capital, and/or asset acquisition (i.e. purchase of machinery and equipment)	
Financing amount	Minimum RM30,000 Maximum RM300,000
Maximum financing tenure	5 years
Financing rate	Effective Profit Rate: *BNM Funding Rate at 1.50% (as at 19 th June 2017) + 6.50% p.a. Ceiling Profit Rate: 12.00% p.a.
Note:* BNM Funding Rate may be subject to change at the discretion of BNM	

ELIGIBILITY

- Meet National SME Development Council's (NSDC) SME definition.
- Must be a Malaysian-controlled and Malaysian-owned (at least 51% shareholding) company or business and must reside in Malaysia.
- Business has been registered and/or in operations for less than 4 years.
- Key decision maker's age must be at least 21 years old at the point of application and maximum of 60 years old upon full settlement.
- Business is registered with Companies Commission of Malaysia (SSM); or authorities/district offices in Sabah & Sarawak; or statutory bodies for professional service providers.
- Maximum shareholders' funds not exceeding RM5 million.
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%.

MORE INFO

 Bangunan CGC Kelana Business Centre, 97, Jalan SS7/2 47301 Petaling Jaya, Selangor

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

BizWanita-i

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

A direct financing scheme to cater specifically for businesses less than 4 years in operations utilising the BNM's Fund for SMEs (other than SMEs in the Primary Agriculture Sector and Micro Enterprises).


FINANCING AVAILABLE


Financing for working capital, and/or asset acquisition (i.e. purchase of machinery and equipment)	
Financing amount	Minimum RM30,000 Maximum RM300,000
Maximum financing tenure	5 years
Financing rate	Effective Profit Rate: *BNM Funding Rate at 1.50% (as at 19 th June 2017) + 6.50% p.a. Ceiling Profit Rate: 12.00% p.a.
Note:* BNM Funding Rate may be subject to change at the discretion of BNM	

ELIGIBILITY

- Meet National SME Development Council's (NSDC) SME definition.
- Must be a Malaysian-controlled and Malaysian-owned (at least 51% shareholding) company or business and must reside in Malaysia.
- Business has been registered and/or in operations for less than 4 years.
- Key decision maker's age must be at least 21 years old at the point of application and maximum of 60 years old upon full settlement.
- Business is registered with Companies Commission of Malaysia (SSM); or authorities/district offices in Sabah & Sarawak; or statutory bodies for professional service providers.
- Maximum shareholders' funds not exceeding RM5 million.
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Tabung Projek Usahawan Bumiputera-i (TPUB-i)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

To provide project / contract financing to Bumiputera entrepreneurs who had been awarded with projects / contracts from Government, Government Linked Company (GLC) or by selected non-government / private companies.

FINANCING AVAILABLE

Financing margin	<ul style="list-style-type: none"> Up to RM3 million (for first time application) * Up to RM5 million (for subsequent application) *
Profit rate	<ul style="list-style-type: none"> First time financing : 5% per annum Subsequent financing : Base Financing Rate (BFR) Maybank Islamic + 1% per annum
Max tenure	5 years or the contract duration or the funding requirement period, whichever is earlier

ELIGIBILITY

- 100 % Bumiputera enterprise or is a Bumiputera entrepreneur
- Secured project/contract from government, government agencies, statutory bodies or government-owned companies
- Project/contract secured from private companies (selected) must fulfill the following criteria:
- Contract Awardee must have a Net Shareholders' Fund of at least RM20.0 million;
- Contract Awardee must be in operations for not less than 3 years
- Contract Awardee has no losses recorded in the last 3 years
- Contractors must be registered with CIDB and are not blacklisted by CIDB
- The project/contract must not be financed by any other FIs

* Subject to Terms & Conditions

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

BizJamin/i scheme

OBJECTIVE

Provide guarantee to SMEs to support the growth of SMEs by facilitating their access to financing.

FINANCING AVAILABLE

Maximum Loan Amount	Loan of up to RM10 million
Interest Rate/Profit Rate	Annual interest rate/profit rate is up to 2% above BLR of the FIs. FIs are free to quote the interest/profit rate if guarantee cover is 50% or less
Guarantee Fee	<ul style="list-style-type: none"> Unsecured portion – 0.75% to 4.00% per annum Secured portion – 0.50% to 3.20% per annum
Participating FIs	Participating Development Financial Institutions (DFIs) and Commercial Banks

ELIGIBILITY

- A company registered in Malaysia, is Malaysian-controlled and Malaysian-owned with at least 51% shareholding
- Meet National SME Development Council's (NSDC) SME definition

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

BizMaju scheme

OBJECTIVE

Provide guarantee to SMEs to support the growth of SMEs by facilitating their access to financing.

FINANCING AVAILABLE

Financing Amount	Minimum: RM50,000 Maximum: RM500,000
Guarantee Cover	100%
Interest Rate	BLR as per RHB Bank Berhad + 0% p.a. (BLR + 0%)
Guarantee Tenure	Maximum up to 5 years & all facilities offered are subject to annual review
Type of Financing Facility	Term Loan and /or Overdraft
Guarantee Fee	As low as 0.5%, up to a maximum of 5.75%
Participating Financier	RHB Bank Berhad

ELIGIBILITY

- Must be a Malaysian-controlled and Malaysian-owned (at least 51% shareholding) company or business
- Meet National SME Development Council's (NSDC) SME definition
- The business must be in operations for at least one (1) year and complemented with the key person having at least three (3) years experience in a similar industry inclusive of the current business.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

Flexi Guarantee Scheme (SME-All Economic Sectors)

OBJECTIVE

Provide guarantee for financing granted under BNM's Funds for SMEs (other than SMEs in the Primary Agriculture Sector and Micro Enterprises)


FINANCING AVAILABLE


Financing for capital expenditures; or/and working capital	
Guarantee Cover	Ranging from 30% - 80%
Guarantee Fee	Secured Portion :-Between 0.50% and 1.85% per annum. Unsecured Portion :-Between 0.80% and 2.15% per annum

ELIGIBILITY

- Meet National SME Development Council's (NSDC) SME definition.
- Business is registered with the Companies Commission of Malaysia (SSM); or authorities/district offices in Sabah and Sarawak; or statutory bodies for professional service providers;
- Maximum shareholders' funds not exceeding RM5 million;
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%;
- Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion **Programme Name**


BizSME scheme

FINANCING AVAILABLE


Financing Amount	Minimum : RM50,000.00 Maximum : RM500,000.00
Guarantee Cover	100%
Interest Rate	BLR as per OCBC Bank Berhad + 0% p.a. (BLR + 0%)
Guarantee Tenure	Maximum up to 7 years & all facilities offered are subject to annual review
Type of Financing Facility	Term Loan and/ or Overdraft
Guarantee Fee	As low as 0.5%, up to a maximum of 5.75%
Participating Financier	OCBC Bank Berhad

ELIGIBILITY

- Must be a Malaysian-controlled and Malaysian-owned (at least 51% shareholding) company or business
- Meet National SME Development Council's (NSDC) SME definition
- The business must be in operations for at least one (1) year and complemented with the key person having at least three (3) years experience in a similar industry inclusive of the current business

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[Content](#)[Access To Financing](#)[First Page](#)[Last Page](#)

Financing Training Advisory Marketing and Promotion

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.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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
- MDTCC will ensure the validity of the legal relationship between franchisor and franchisee
- Application to Financial Institutions will submitted by MDTCC

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

MDV Contract and Project Financing Facility

OBJECTIVE

The project financing facilities provided by MDV are extended to companies or Special Purpose Vehicles that secured medium to long-term public or private technology infrastructure projects.

FINANCING AVAILABLE

Financing for the purpose of productive capacity and/or working capital	
Financing margin	Minimum of RM500,000 and maximum of financing up to 85% of contract value or total project cost whichever is lower subject to limit of RM50 million.
Maximum loan tenure	Subject to contract tenure
Financing rate	MDV's existing ECOF risk based pricing.
Financing sector for technology based projects	

ELIGIBILITY

- Viable technology and contract
- Minimum five (5) employees. Qualified management and technical team and partners
- Company incorporated in Malaysia
- Minimum paid-up share capital of RM100,000, subject to total financing requirements. Share capital requirements may need to commensurate with financing sought.

MORE INFO



Business Building Team Malaysian Debt Ventures Berhad



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

MDV Technology Accelerator & Commercialization Scheme
(MDV-TACT)

OBJECTIVE

To promote national technology development/ adoption and increase Malaysia's R&D commercialisation rate, by providing access to financing for commercialisation and growth acceleration activities.

FINANCING AVAILABLE

Financing for the purpose of productive capacity and/or working capital	
Financing margin	Financing up to RM5,000,000
Maximum loan tenure	Up to 5 years
Financing rate	Up to 6% per annum
Targeted at young and emerging startups with innovative and disruptive products with compelling business plans	

ELIGIBILITY

- Company incorporated in Malaysia
- Strong management and technical team
- Commercialised product or services
- Large addressable market size
- Significant potential, with sustainable and scalable business and revenue model
- Received Pre-Seed or Seed Funding

MORE INFO



Business Building Team Malaysian Debt Ventures Berhad



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

MDV iFactoring

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

The iFactoring facility offers an arrangement involving businesses and MDV, where a business is able to factor its accounts receivable for immediate cash of up to 80% of the receivables face value.

FINANCING AVAILABLE

Financing for the purpose of productive capacity and/or working capital	
Financing margin	Up to 80% of the receivables face value
Recourse period	Up to 180 days or 6 months from the invoice date
Financing rate	Up to 10% per annum
Factoring for technology based receivables.	

ELIGIBILITY

- Public or private limited company incorporated in Malaysia
- Minimum paid-up share capital of RM100,000
- Minimum five (5) employees
- No restriction on foreign shareholding
- Viable technology project/ contract

MORE INFO



Business Building Team Malaysian Debt Ventures Berhad



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Dana TeraS

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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

MORE INFO



SME Bank, RHB Bank, Islamic Malaysian Industrial Development Finance, Maybank Islamic



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

- Financing
- Training
- Advisory
- Marketing and Promotion

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:

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Communications, content & Infrastructure 2. Electric & Electronic 3. Wholesale & Retail 4. Palm oil & Rubber 5. Oil, Gas & Energy 6. Financial Services | <ol style="list-style-type: none"> 7. Business Services 8. Healthcare 9. Agriculture 10. Education 11. Tourism 12. Any other sector with elements of technology innovation and/or creativity |
|---|--|

ELIGIBILITY

- Any team of entrepreneurs which meets the following criteria:
- Applicant is a Malaysian Bumiputera aged 18 to 40 years.
- Applicant is a new entrepreneur or an entrepreneur seeking a second chance.
- At least 60% shares owned by Malaysian Bumiputera
- Majority of company directors and management are Malaysian Bumiputera.
- Individual applicants or companies in operation less than 3 years.
- Applicants are required to compete in pitching of business challenge which is open 4 times a year.

MORE INFO



Unit Peneraju Agenda Bumiputera (TERAJU) Jabatan Perdana Menteri
Tingkat 5, Menara Surian No. 1, Jalan PJU 7/3, Mutiara Damansara
47810 Petaling Jaya, Selangor



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name
Pre-Franchise Scheme

PROGRAMME TYPE

 Financing

 Training

 Advisory

 Marketing and Promotion
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

MORE INFO


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[Content](#)

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[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

- Sdn Bhd Company
- Registered with Register of Franchise
- Registered with Malaysia Franchise Association
- Profitable business and positive shareholders fund
- At least 3 outlets

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

Financing Training Advisory Marketing and Promotion **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

MORE INFO

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

Financing Training Advisory Marketing and Promotion **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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

- Financing
- Training
- Advisory
- Marketing and Promotion

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.

FINANCING 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

TARGET GROUP

Bumiputera

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.

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

Financing Training Advisory Marketing and Promotion

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.

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Soft Loan Schemes for Automation and Modernisation (SLSAM)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Provides financing for manufacturing companies to modernise and au 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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Soft Loan for SMEs (SLSME)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

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)

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

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

MORE INFO



Lembaga Pertubuhan Peladang Menara LPP, No. 20 Jalan Sultan Salahuddin
50480 Kuala Lumpur



Tel : 03-2610 9600



Info@lpp.gov.my
www.lpp.gov.my

[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

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

FINANCING 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.

MORE INFO



Cradle Fund Sdn Bhd Suite 4-8-1, Level 4, PNB Darby Park, 10 Jalan Binjai, 50450 Wilayah Persekutuan Kuala Lumpur



Tel : 03-4045 8600



www.cradle.com.my

[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Dana Modal Teroka

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Provide venture capital financing to related companies in Electronics & Electrical (E&E), Renewable Energy (RE) and Green Technology (Greentech) sectors

FINANCING AVAILABLE

Fund	Description
Electronics & Electrical Fund	Venture capital fund focusing on electronics & electrical, renewable energy and green technology sectors

ELIGIBILITY

- Electronics & Electrical (E&E)
- Renewable Energy (RE)
- Green Technology (Greentech)

MORE INFO



Kumpulan Modal Perdana Sdn. Bhd. Unit No. 2-18-01, Block 2, VSQ@PJ City Centre, Jalan Utara, 46200 Petaling Jaya Selangor



Tel : 03-7964 5200



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Programme Name

Skim Tabung Untuk Makanan-i (3F) – Fund for Food

OBJECTIVE

- To increase the National food production and reduce food imports.
- To finance project in the food sector at a reasonable cost.

FINANCING AVAILABLE

Financing size	Maximum up to RM10 million
Financing tenure	Maximum up to 10 years
Profit rates	<ul style="list-style-type: none"> • 3.75% per annum for the first of RM5.0 million • 5.00% per annum for financing exceeding RM5.0 million

ELIGIBILITY

- Individual / Non-Individual
- Malaysian citizen
- Partnership or sole-proprietor
- Malaysian-owned companies (shareholding of not less than 51%) formed under companies act 1965
- The projects must be conducted in Malaysia
- Production of commodities with at least half of the total food production sold in the domestic market
- Economical projects which comprise of the following:
 - Production of main foods
 - Integrated Agriculture / Plantation
 - Up-stream and down-stream projects
 - Shariah compliant services / projects only

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Skim Masyarakat Perdagangan & Perindustrian Bumiputera-i (MPPB)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Financing to Bumiputera entrepreneurs to encourage the development of business activities in agricultural sectors.

FINANCING AVAILABLE

Financing size	Maximum up to RM5 million
Financing tenure	Maximum up to 10 years
Profit rates	3.75% per annum on monthly rest basis

ELIGIBILITY

- Open to entrepreneurs / existing Bumiputera companies that require capital for business expansion purposes
- Existing or new customers of the Bank
- Shariah compliant services / projects only

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

Skim Kredit Pengeluaran Makanan-i (SKPM-i)

OBJECTIVE

- To provide financing for SMEs involved in the production of food activities
- managed by the Ministry of Agriculture and Agro-based Industry, the
- State Government or any other Government agencies.

FINANCING AVAILABLE

Financing size	Up to 100% from the project cost and subject to the maximum of RM500,000
Financing tenure	Maximum up to 8 years
Profit rates	3.75% per annum on monthly rest basis

ELIGIBILITY

- Individuals (Malaysian citizen)
- Sole- proprietor or partnership or other Institutions incorporated
- Malaysian-owned companies (shareholding of not less than 51%) formed under companies act 1965
- Shariah compliant services / projects only

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

Skim Perusahaan Kecil Sederhana-i (PKS-i)

OBJECTIVE

To enhance contribution and stimulate investment within the manufacturing, processing and service sectors of the agro-based industry (encompassing food and non-food commodities).

FINANCING AVAILABLE

Financing size	Maximum up to RM5 million
Financing tenure	Maximum up to 10 years
Profit rates	3.75% per annum on monthly rest basis

ELIGIBILITY

- Individual / Non-Individual
- Malaysian citizen
- Partnership or sole- proprietor
- Malaysian-owned companies (shareholding of not less than 51%) formed under companies act 1965
- Other Incorporated Institutions

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Skim Pembiayaan Industri Padi-i (Paddy-i)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

To finance working capital for rice planting activities in a paddy field which is certified by related Government agencies.

FINANCING AVAILABLE

Financing size	Minimum of RM1,000 Maximum up to RM50,000
Financing tenure	Maximum up to 5 years
Profit rates	3.25% per season (6 months)

ELIGIBILITY

- Individual (Malaysian citizen)
- Farmers registered with BERNAS (Padiberas Nasional Berhad) or other related agencies certified by the government.
- Minimum age is 18 at the point of application and above until the age of 70 years at the expiry of the financing period
- There are no legal obstacles

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

Skim Pertanian Bukan Makanan-i (SPBM-i)

OBJECTIVE

To promote non-food upstream agriculture and production activities.

FINANCING AVAILABLE

Financing size	<ul style="list-style-type: none"> For new project: up to 90% from the total project cost. For business expansion: up to 100% from total project cost. Minimum of RM5million up to maximum of RM10million
Financing tenure	Maximum up to 10 years
Profit rates	3.75% fixed per annum

ELIGIBILITY

- Individual (Malaysian citizen) / group / sole proprietorship / partnership / Malaysian-owned company (minimum 51% shareholding) established under the Companies Act, 1965 / other incorporated institutions.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Skim Pembiayaan Bot Perikanan-i (SPBP-i)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

To modernise the fishing industry through acquisition of vessel/boats and bigger and modern fishing equipment.

FINANCING AVAILABLE

Financing size	From RM40,000 up to maximum of RM10million
Financing tenure	Maximum up to 10 years
Profit rates	3.75% to 5% fixed per annum

ELIGIBILITY

- Individual (Malaysian citizen) / group / sole proprietorship / partnership / Malaysian-owned company (minimum 51% shareholding) established under the Companies Act, 1965 / other incorporated institutions.

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

Program Agropreneur Muda-i (PAM-i)

OBJECTIVE

To provide specific financing facility targeted for young entrepreneur in agriculture sector in order to produce progressive, competitive, creative, and innovative and highly income young agropreneurs.

FINANCING AVAILABLE

Financing size	Maximum of RM50,000 or maximum 70% from project cost which consists of fixed and operational capital (for new projects) or from the cost of project expansion (for existing projects).
Financing tenure	Maximum up to 7 years
Profit rates	5.50% fixed per annum

ELIGIBILITY

- Applicants must be Malaysian
- Age between 18 to 40 years old at the point of application
- Must be registered with Unit Agropreneur Muda (UAM), Ministry of Agriculture and Agro-based Industry

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Program Ruminan-i

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

A group financing program to provide working capital to the participants under Program Lembu Korban through collaboration between Agrobank and Pertubuhan Peladang Kawasan – Kuala Langat (PPK-KL).

FINANCING AVAILABLE

Financing size	Minimum of RM30,000 Maximum of RM300,000
Financing tenure	Maximum up to 5 years inclusive of grace period
Profit rates	3.75% fixed per annum

ELIGIBILITY

- Individual or registered business/ company – sole proprietorship, partnership, association, cooperatives and private limited company
- For individual, applicant must be minimum age of 18 upon application and maximum age of 65 at the expiry of the financing period
- Must be registered and sign agreement to participate under the Program Lembu Korban with PPK-KL
- There are no legal obstacles

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

Program Mekanisasi dan Automasi-i

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

To provide financing to the participants to purchase new machinery and equipment that are used directly or indirectly for the production, processing, and marketing of agriculture or agro-based products.

FINANCING AVAILABLE

Financing size	Minimum of RM5,000 and maximum up to RM150,000 or maximum 70% from the total asset cost
Financing tenure	Maximum up to 9 years
Profit rates	3.75% fixed per annum
MOA Grant	Maximum up to 20% from the total asset cost

ELIGIBILITY

- Individual, Malaysian citizen, aged from 18 on the financing acceptance to 60 years old on the maturity of financing
- Malaysian Companies or Malaysian owned company (minimum ownership of 51%), partnership or sole- proprietor
- Must be registered and selected by MOA under Mechanisation and Automation Project in Agro-food

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)



Programme Name

SME Scheme PUNB

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Bumiputera entrepreneur in manufacturing and selected services sectors who is keen to grow their viable, market-oriented and high potential export business at local and global levels.

FINANCING AVAILABLE

Financing size	RM500,000 (minimum)
	RM5 million (maximum)
Financing tenure	Up to 10 years

ELIGIBILITY

Entrepreneur

- Bumiputera on full time business
- Possesses excellent entrepreneurial characteristics such as honesty, confidence, resilience, positive attitude, creativity and high level of self-discipline
- Favourable records with financial institutions
- Willing to attend training courses identified by PUNB

Business

- Registered as a Private Limited (Sdn Bhd) with sufficient paid-up capital
- If in partnership, the equity holding of the non-Bumiputera strategic partner must not exceed 30%
- Good business model and sound execution strategy
- Capable to generate returns or par with the industry performance
- Capable to pay existing financing including new ones
- Existing business in operation for at least 3 years or/and the entrepreneur has vast experience in the proposed field
- Ready to provide sufficient collateral, if required
- Shari'ah compliant businesses

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

PROSPER *Pemborong*

OBJECTIVE

Bumiputera entrepreneurs who are keen to venture or expand their wholesale distribution or supply business

FINANCING AVAILABLE

Financing size	RM500,000 (minimum)
	RM5 million (maximum)
Financing tenure	Up to 10 years

ELIGIBILITY

Entrepreneur

- Full time Bumiputera entrepreneur
- Possesses excellent entrepreneurial characteristics such as honesty, confidence, resilience, positive attitude, creativity and high level of self-discipline
- Knowledgeable or experienced in wholesale and distribution of goods
- Favourable records with financial institutions
- Willing to attend training course identified by PUNB

Business

- Business is registered as Private Limited with sufficient paid-up capital*
- If in partnership, the equity holding of a non-Bumiputera strategic partner must not exceed 30%*
- The scope of business includes general wholesale, exclusive distribution and large scale retail and other related business
- Possesses licenses, proprietary or distribution rights registered under the name of the Bumiputera entrepreneur
- Existing business of at least 3 years in operation or/and the entrepreneur has extensive experience in the proposed business
- Willing to provide collateral, if required
- Shari'ah compliant businesses

*Subject to terms & conditions

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

PROSPER Runcit

OBJECTIVE

- Bumiputera entrepreneurs who are keen to venture or expand their retail business.
- To increase the quantity and enhancing the quality's of Bumiputera entrepreneurs in retailing/distribution sector.

FINANCING AVAILABLE

Financing size	From RM50,000 (minimum)
	RM1 million (maximum)
	Exceeding RM300,000 is only for Private Limited
	Shari'ah compliant financing products
Financing tenure	Up to 10 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

MORE INFO



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Financing Training Advisory Marketing and Promotion

Programme Name

PROSPER Teras

OBJECTIVE

PROSPER TERAS is aimed at developing and assisting Bumiputera retail entrepreneurs to enhance their participation in the economic sector and contribute towards the creation of becoming a high income nation by 2020. The objectives are:

To upgrade the retail business of Bumiputera entrepreneurs through brand standardisation, product selection & layout and integrated system.

To provide exposure to Bumiputera entrepreneurs on the business know how, application of well organised and systematic management and operation methods.

FINANCING AVAILABLE

Financing amount	From RM100,000 up to RM500,000
Financing tenure	Up to 10 years
Financing	Sha'riah financing for premise renovation, working capital, purchase of fixed assets, stocks & other related assets
Capital contribution	At least 10% from total project cost

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

Sha'riah compliant businesses

*Eligible business activities are Automotive, Hardware or Building Materials, Professional Services, Telecommunications, Child Care & Education (Pre-school, Children Nursery & Tuition Centre) and other retail industry subsectors that identified as having high commercial and value add.

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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

PROSPER RUNCIT – Mobile Truck Financing

OBJECTIVE

To increase number of Bumiputera Mobile Truck entrepreneur

To assist potential Bumiputera entrepreneurs to start up a Mobile Truck business

To finance Bumiputera Mobile Truck entrepreneur especially in Food & Beverages industry

FINANCING AVAILABLE

Financing size	Financing amount up to maximum RM150,000
	Shari'ah compliant financing
Financing tenure	Up to 10 years

ELIGIBILITY

- Open to Bumiputera entrepreneurs with business registered under sole proprietor or partnership
- Posses Goods Driver License (GDL) from JPJ
- Posses Business License from local authority
- Business locations approved by PBT
- Entrepreneurs are encouraged to be a member of Food Truck Association

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

PROSPER Usahawan Muda (PUMA) – Budding PUMA Programme

OBJECTIVE

To encourage young Bumiputera undergraduates who are keen to venture into business

FINANCING AVAILABLE

Financing size	Financing amount from RM1,000 up to Rm10,000
	Shari'ah compliant financing
Financing tenure	Project based between 6 to 18 months

ELIGIBILITY

Entrepreneur

- Not exceeding 30 years in age on the date of registration
- Student of Higher Learning Institutions (IPTA/IPTS) pursuing a full-time study
- Full-time young Bumiputera undergraduates excluding final year students from final year semester
- Willing to attend all programmes organised by PUNB

Business

- 100% owned by Bumiputera
- Sole proprietor/partnership registered under the SSM
- Shari'ah compliant business
- Start-up or in operation business
- *Subject to terms & conditions

Personal Guarantee

- Malaysian citizen with income evidence
- Financing below RM5,000 does not required 3rd party (parents, relatives, guardian) guarantee

MORE INFO



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[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

SME PUNB Property Financing-i (SPPF-i)

OBJECTIVE

To assist Bumiputera entrepreneurs in asset acquisition and working capital for completed and under construction properties

FINANCING AVAILABLE

Property Financing	<ul style="list-style-type: none"> Property purchase price from minimum RM500,000 up to maximum RM2.5 million Applies to complete and under construction properties Not applicable for refinancing/re-mortgage purposes
Type of Property	Shop houses, shop-offices & shop-lots
Financing tenure	<ul style="list-style-type: none"> Maximum 20 years (including 2 years grace period) Working Capital – max. 5 years/renewable
Financing Margin	<ul style="list-style-type: none"> Up to 95% - Bank (Property acquisition up to 85% margin & working capital up to 10% margin) PUNB guarantees up to 25% of the property purchase price or maximum RM250,000, whichever is lower Guarantee fees: 1% of total amount guaranteed

ELIGIBILITY

Business

- 100% Bumiputera status
- Sole proprietor, partnership & private limited
- Existing business of minimum 3 years in operation

Entrepreneur

- 100% Bumiputera
- Own and operate the business
- Able to contribute 5% of the margin

MORE INFO



Perbadanan Usahawan Nasional Berhad (PUNB) 10th Floor, Block 1B, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.



Tel : 03-2785 1515



www.punb.com.my

[Content](#)

[Access To Financing](#)

[First Page](#)

[Last Page](#)

**MTIB****PROGRAMME TYPE**Financing Training Advisory Marketing and Promotion **Programme Name**

Raw Material Procurement Programme For SME Bumiputera

*(Program Sokongan Bahan Mentah kepada Usahawan Kayu Bumiputera)***OBJECTIVE**

Provide financing for Bumiputera Entrepreneur in procuring raw material.

FINANCING AVAILABLE

Company : Enterprise

Financing size	RM5,000 up to RM20,000.00
Financing tenure	3-6 month
Service Charge	1.5% upon approval to be paid within 7 days

Company : Sdn. Bhd.

Financing size	RM20,000 up to RM1,000,000
Financing tenure	3-6 month
Service Charge	1.5% upon approval to be paid within 7 days

ELIGIBILITY

- Fully-owned Bumiputera company (100% equity);
- Manufacturing of wood-based products;
- Has been awarded the work contract and still in force;
- Undergone an audit SCORE (SME Competitiveness Rating for Enhancement) and M-CORE (for category Micro) by MTIB or SME Corp Malaysia.
- Approval is subject to the availability of the remaining fund upon submission of the application;
- Loan disbursements will be paid to the suppliers of the raw materials

MORE INFO

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

[Content](#)[Access To Financing](#)[First Page](#)[Last Page](#)



58

HUMAN CAPITAL
DEVELOPMENT

LIST OF PROGRAMME



*PEMERKASAAN PEMBANGUNAN MODAL INSAN DAN PENINGKATAN KAPASITI
INDUSTRI PERKAYUAN*



*Synergy Enhancement Enterprenuer Days (SEED)
Enterprenuer & Cooperative Training*



**KEMENTERIAN BELIA DAN
SUKAN**

YOUTH ENTREPRENEURSHIP PROGRAMME



**KEMETERIAN PEMBANGUNAN WANITA
KELUARGA DAN MASYARAKAT**

1AZAM Programme (Niaga & Khidmat)



Two Years Exit Programme (2YEP)



*Single Mothers Skills Incubator - Inkubator Kemahiran Ibu Tunggal (I-KIT) /
Women Enterprenuerial Incubator - Inkubator Keusahawanan Wanita (I-
KeuNITA)*

Content

Human Capital Development

First Page

Last Page



Launching Grant Scheme (LGS)



Entrepreneurship development in selected area MEITI Sarawak



Export Training Programme



Bumiputera Workshop Transformation Program (BWTP)



SME Mentoring Programme



Catalysing Sustainable Technopreneurs

Coach and Grow Programme (CGP)



JABATAN
PEMBANGUNAN
KEMAHIRAN (JPK)
KEMENTERIAN
SUMBER MANUSIA

National Dual Training System (NDTS)



SME Capability Building Programme

*Trainers Development Programme - Train the Trainer (TTT), Evaluation of Effectiveness of Training (EET) and Master Trainer .
HR Capabilities Building Programme for SMEs
Fully Subsidised SME TNA Consultancy Scheme
HR Solution Workshop*



Program Siswazah Perantis



Kem Transformasi Minda Belia



*Training for potential and new entrepreneurs
Skim Pembangunan Usahawan Siswazah*



Halal Industry
Development Corporation

*Halal Bumiputera Entrepreneurship Development Programme
Pre Certification Programme*



*INSKEN Business Coaching (IBC)
INSKEN Business Enhancement Plan (BEP)
INSKEN Business Training (IBT)
INSKEN Talent Development Programme (TDP)
INSKEN Talent Development Programme (TDP)*



Programme Name

*PEMERKASAAN PEMBANGUNAN MODAL INSAN DAN
PENINGKATAN KAPASITI INDUSTRI PERKAYUAN*



OBJECTIVE

- To reduce foreign workers in wood based industry
- To increase competent and skilled workers wood based industry
- To rise awareness in the usage of local timber
- The increase the number of new entrepreneurs in the timber sector

YOUTH TRAINING PROGRAMME (TRAINING MODULE BY MTIB)

A. CERTIFICATE IN FURNITURE DESIGN AND MAKING (FDM)

The Furniture Design and Making (FDM) offers industrial skills training and knowledge on the wood-based industry to young designers and fresh graduates. Upon completion, trainees will be able to contribute towards sustaining the growth of the Malaysian wood-based industry.

This programme is intended to create:

higher employability in the wood-based industry for graduates.
enhanced career growth for graduates.
industry knowledge and skills through hands-on training; and
the large pool of designers in the timber industry.

Entry requirements:-

Diploma or Bachelor's Degree in furniture design.

Age between 18 to 25 years.

Has strong interest in the field and has intention to work with the industry or wish to be an entrepreneur.

The medium of instruction will be in English and Bahasa Melayu.

Training fees are fully sponsored by MTIB. The fees includes registration, accommodation and transport. A subsistence allowance is also provided.

Duration of programme

2 months

B. PROFESSIONAL MANAGEMENT DEVELOPMENT PROGRAMME (PMD)

The Professional Management Development Programme (PMD) offers industrial skills training and knowledge on the wood-based industry to young executives and fresh graduates. The structured practical training also provides exposure to business practices in the industry.

Upon completion, trainees will be able to contribute professionally towards sustaining the growth of the Malaysian wood-based industry.

The objectives of the programme are as follows:-

- a. To provide higher employability in the wood-based industry for graduates.
- b. To provide enhanced career growth for young executives.
- c. To provide industry knowledge and skills through hands-on training; and
- d. To produce supervisory and managerial skills in managing the competitive timber industry

Entry requirements:-

Diploma or Bachelor's Degree in any field.

Has strong interest in the field and has intention to work with the industry or wish to be an entrepreneur.

The medium of instruction will be in English and Bahasa Melayu.

Training fees are fully sponsored by MTIB. This includes registration, accommodation and transport. A subsistence allowance is also provided for all participants.

Duration of programme

5 months

WISDEC: Wood Industry Skills Development Centre WISDEC Banting, Selangor

Lot 167, Jalan 3, Kompleks Perabot Olak Lempit, 42700 Banting, Selangor

Telephone: +603-31492924

Fax: +03-31492122

E-mail: wisdec@mtib.gov.my

MORE INFO



Malaysian Timber Industry Board (MTIB) Level 13-17, Menara PGRM No.8, Jalan Pudu Ulu 56100 Cheras, Kuala Lumpur



Tel : 03-9282 2235



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



FELDA

Programme Name

Synergy Enhancement Enterprenuer Days (SEED)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

- A special programme to deliver information, identify issues / problems and
- build networking among existing entrepreneur at FELDA's scheme

ASSISTANCE

Outreach training programme on how to become entrepreneur. Participation is free

PARTICIPANTS

Selected SMEs from FELDA's schemes.

Invited authorities/companies related to entrepreneurship e.g. SME Corps and Agrobank.

ELIGIBILITY

The SMEs will be selected by schemes' manager.

Criteria for selected SMEs :

- Active/consistent income
- In need of financial assistance
- High potential

MORE INFO



Lembaga Kemajuan Tanah Persekutuan (FELDA) FELDA Tower, Platinum Park
No. 11, Persiaran KLCC 50088 Kuala Lumpur



Tel : 03-2191 2191



www.felda.net.my

ikk@felda.net.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



FELDA

Programme Name

Enterpreneur & Cooperative Training

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

- A course / workshop for targeted entrepreneurs based on their need to improve their skill , knowledge and to improve productivity.
- Courses offered are:
 - i. Mandatory Course 1 -Management and Administration Cooperative
 - ii. Mandatory Course 2 - Financial Management Cooperation
 - iii. Mandatory Course 3 - Strategic Management
 - iv. IAD (Internal Auditor) Course

ELIGIBILITY

Entrepreneur Training:-

- FELDA's Entrepreneurs & new generation of FELDA in the age range of 18-40 years who has an interest in entrepreneurship.
- Preference is given to FELDA's settlers who operate business.
- Proactive and have a clear vision and mission in entrepreneurship.

MORE INFO



Lembaga Kemajuan Tanah Persekutuan (FELDA) FELDA Tower, Platinum Park
No. 11, Persiaran KLCC 50088 Kuala Lumpur



Tel : 03-2191 2191



www.felda.net.my

jkk@felda.net.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



KEMENTERIAN BELIA DAN SUKAN

Programme Name

YOUTH ENTREPRENEURSHIP PROGRAMME

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

OBJECTIVE

- Enhance entrepreneurship, knowledge and skill for potential, new and existing entrepreneurs through various training and programme
- Provide one stop centre for youth entrepreneurs to build networking with entrepreneur development organisation (EDO) and entrepreneur financing institution (EFI)
- Assist youth entrepreneurs to promote and market products with new trend of business concept

LIST OF PROGRAMMES AVAILABLE

A. Youth Entrepreneurial Network (YEN) Portal

An online platform for youth to explore and apply for training and financing facilities offered by various ministries and agencies.

B. Outreach Programme

1-day program targeted to mobile entrepreneurs mainly in food truck business. Activities includes pocket talk, information desk by ministries/agencies, short course and business matching.

C. Packaging Enhancement Program

Short course for existing youth entrepreneurs, aims to increase knowledge and importance of branding, packaging and labelling of the products and services.

All program is fully funded by KBS.

ELIGIBILITY

Youth (entrepreneurs or potential entrepreneurs)/ SMEs

LIST OF PROGRAMMES

D. Halal Certification Programme

Short course for existing youth entrepreneurs, aims to provide understanding on Halal certification and application procedures.

E. Youth Go Export

Programme aims to develop youth entrepreneurs to be more competitive and venture into international market including training and promotion of product and services.

F. Agro Biz Programme

Short training for agro youth entrepreneurs, aims to provide technical knowledge and advisory on businesses related to agriculture and agro based industry.

All program is fully funded by KBS.

ELIGIBILITY

Youth entrepreneurs or potential entrepreneurs

MORE INFO



Kementerian Belia dan Sukan Malaysia, Menara KBS, No 27, Persiaran Perdana, Presint 4, Pusat Pentadbiran Kerajaan Persekutuan, 62570 Putrajaya, Malaysia



Tel : 03-8871 3333 / 3000
Fax : 03-8888 8770



www.kbs.gov.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



**KEMENTERIAN PEMBANGUNAN WANITA
KELUARGA DAN MASYARAKAT**
Programme Name

1AZAM Programme (*Niaga & Khidmat*)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

OBJECTIVE

Support the creation of business activities to increase household income

ASSISTANCE

To provide basic training and seed fund for low income household to generate income through business activity and providing service.

1AZAM Programme is a main initiative under the NKRA – LIH which aims to enhance the living standards of the low income households by providing means for them to generate income through food & service-based small businesses, agriculture and job opportunity

ELIGIBILITY

Recipient:

- Open to all Malaysian and registered with eKasih (compulsory)
- 18 years or older
- Has interests/ skills/ experience or still productive in carrying out small-scale businesses and services.

MORE INFO



Kementerian Pembangunan Wanita, keluarga Dan Masyarakat No.55, Persiaran Perdana Presint 4, 62100 Putrajaya



Tel : 03-8323 1000
Fax : 03-8323 2000



www.kpwkm.gov.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)

Jabatan
KEBAJIKAN
Masyarakat



PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

Programme Name

2 Years Exit Programme (2YEP)

OBJECTIVE

Support for welfare aid recipients to be self-sufficient and independent

ASSISTANCE

To enable them to start a business. Participants are systematically monitor to ensure success in the programme.

Duration of programme:

2 years

ELIGIBILITY

Recipient:

- Welfare aid recipients under Ministry of Women, Family and Community Development (from the productive group)

MORE INFO



Jabatan Kebajikan Masyarakat Aras 6, 9-18 No 55, Persiaran Perdana,
Presint 4, 62100 Putrajaya



Tel : 03 - 8000 8000
Fax : 03 - 8323 2045



www.jkm.gov.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

Single Mothers Skills Incubator - Inkubator Kemahiran Ibu Tunggal (I-KIT) / Women Entrepreneurial Incubator - Inkubator Keusahawanan Wanita (I-KeuNITA)

OBJECTIVE

Support for single mothers to start a business to increase household income

ASSISTANCE

Provide basic training and seed fund for the right single mothers to generate business activity

ELIGIBILITY

Qualified SMEs, single mother & women

Open for all races and ethnics

Application can be made through JPW states' offices

Welfare aid recipients from KPWKM and registered under eKasih

MORE INFO



Jabatan Pembangunan Wanita Kementerian Pembangunan Wanita, Keluarga dan Masyarakat, Aras 23-25 No. 55 Persiaran Perdana, Presint 4 62100 Wilayah Persekutuan, Putrajaya



Tel: 03-8323 1000
fax: 03-8323 2000



www.jpw.gov.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and
Promotion

Programme Name

Launching Grant Scheme (LGS)

OBJECTIVE

To assist DSW clients that interested and have potential to engage in small businesses

To encourage clients to become productive and diligent towards independent living, improving their quality of life and to be independent and self-sufficient

DESCRIPTION

Launching Grants Scheme (LGS) is a form of one-off welfare assistance to support individuals from the DSW target groups. It aims to inculcate interest and potential of the Department's target groups in starting businesses. The initiative aims to strengthen and improve the livelihoods of the target group. Grant recipients may receive aid from the launching grants of up to RM2,700.

ELIGIBILITY

Recipient:

- Welfare aid recipients under Ministry of Women, Family and Community Development (from the productive group)

MORE INFO



Jabatan Kebajikan Masyarakat Aras 6, 9-18 No 55, Persiaran Perdana,
Presint 4, 62100 Putrajaya



Tel : 03 - 8000 8000
Fax : 03 - 8323 2045



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Financing

Training

Advisory

Marketing and Promotion

Programme Name

Entrepreneurship development in selected area MEITI Sarawak:

- Food processing & Technology
- Ceramic Industry Development Programme (CIDP)
- Songket Weaving
- Exploring Opportunities Programme in Commercial and Industrial Sectors Programme
- Workshop:
 - Food Industry

OBJECTIVE

- Enhance entrepreneur skills
- Enhance entrepreneurship, technical knowledge and skills for existing, potential and New entrepreneur through training;
- Disseminate information on business opportunities, financial assistance and loans, infrastructure facilities and latest programmes

ELIGIBILITY

Qualified SMEs

MORE INFO



KEMENTERIAN PEMBANGUNAN PERINDUSTRIAN & KEUSAHAWANAN,
PERDAGANGAN & PERLABURAN, SARAWAK (MIETI SARAWAK) MALAYSIA
Tingkat 12 & 13, Wisma Sumber Alam Jalan Stadium, Petra Jaya 93500
KUCHING Sarawak, Malaysia



Tel: 082-313212
Fax: 082-445337/ 312723



www.mied.sarawak.gov.my



Financing

Training

Advisory

Marketing and Promotion

Programme Name

Export Training Programme

OBJECTIVE

MATRADE conducts training programmes targeted at Small and Medium Enterprises to help transition them from domestic selling enterprises to the international exporting company.

ASSISTANCE

To enhance knowledge on market accessibility, global trade requirement, trade practices and international standards, packaging, branding and labeling, trade financing, market updates and export documentation and regulation.

MORE INFO



Perbadanan Pembangunan Perdagangan Luar Malaysia (MATRADE)
Menara MATRADE
Level 15 (West Wing)



Zurina : 03-6207 7847
Syam : 03-6207 7809
TEL : 03-6207 7077
FAX : 03-6203 7191



E: zurina@matrade.gov.my
E: irma@matrade.gov.my
W: www.matrade.gov.my



Financing

Training

Advisory

Marketing and Promotion

Programme Name

Bumiputera Workshop Transformation Program (BWTP)

OBJECTIVE

Assist existing automotive workshops to improve the level of customer satisfaction, sales, and profitability of the workshop business

ASSISTANCE

1. One to One coaching by experts in 5 area:
2. Entrepreneurship
3. Finance
4. Human resource
5. Marketing
6. Sales

ELIGIBILITY

1. 100% locally owned (Individual / Partners / Sdn Bhd)
2. Fulltime Entrepreneurs
3. Registered with SSM
4. Certified license from Local Authority
5. 18 years old above

Duration of programme:
9 months

MORE INFO



Supply Chain Development Division, Malaysia Automotive Robotics and IoT Institute,
Block 2280, Jalan Usahawan 2, Cyber 6, 63000 Cyberjaya, Selangor



Tel : 03-83187742
Fax : 03-83187743



www.marii.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

SME Mentoring Programme

PROGRAMME TYPE

- Financing
- Training
- Advisory
- Marketing and Promotion

OBJECTIVE

Enhance SMEs knowledge in production, sales and marketing & Halal related matters for Food & Beverage Industry through sharing of Nestlé’s best practices.

ASSISTANCE

Participating SMEs are exposed to the requirement to be accepted as a potential supplier to Nestle

ELIGIBILITY

1. 100% locally owned (Individual / Partners / Sdn Bhd)
2. Fulltime Entrepreneurs
3. Registered with SSM
4. Certified license from Local Authority
5. 18 years old above

OTHERS

Participation fees of RM 150 per person.
 Seats are based on first-come-first serve basis.

MORE INFO



SME Corp. Malaysia Block B, Platinum Sentral Jalan Sentral 2, Kuala Lumpur Sentral, 50470, Kuala Lumpur

General Line: 03-2775 6000
 Fax Line: 03-2775 6001
 Info Line: 1-300-30-600

info@smecorp.gov.my
www.smecorp.gov.my



Catalysing Sustainable Technopreneurs

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

Programme Name

Coach and Grow Programme (CGP)

OBJECTIVE

CGP is a market driven programmes intended to bring together to bring together key players in the entrepreneurial ecosystem to train existing entrepreneurs to grow their businesses to greater heights via coaching. Its is a coaching and training programme

ASSISTANCE

Participant will be supported by a coach who will also provide assistance for growth.

ELIGIBILITY

Malaysian Start-up companies

51% Malaysian-owned (primary base of operation in Malaysia)

Primary applicant age - Malaysian 18 years of age and above

Commitment from 2 team members (Founder / C-Level Management) to attend program and fulfil contract terms

DURATION

12 months

MORE INFO



Cradle Fund Sdn Bhd (CRADLE) Level 20, Sunway Putra Tower 100 Jalan Putra 50350, Kuala Lumpur



Tel: 03-4045 8600

Fax: 03-4045 8611



enquiries@cradle.com.my

www.cradle.com.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

National Dual Training System (NDTS)

PROGRAMME TYPE

- Financing
- Training
- Advisory
- Marketing and Promotion

OBJECTIVE

Hands-on training for school leavers / unemployed to support of SMEs workforce demand.

ASSISTANCE


Participants are given an allowance throughout the training by the company and are obliged to work with the company upon completion if they are offered employment.


The company is not bound to offer employment upon completion of the training.

ELIGIBILITY

SPM graduate, unemployed youth and/or salaried employee at work who is selected by the company.

MORE INFO

 Department of Skills Development (JPK) Level 7 - 8, Block D4, Complex D Federal Government Administrative 62530 Putrajaya

 Tel : 03-8886 5000
Faks : 03-8889 2423

 jpk@mohr.gov.my
www.dsd.gov.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

SME Capability Building Programme

OBJECTIVE

Focuses on training at the Strategic and Functional level.

- Strategic level training intervention emphasizes on business strategies, innovation, productivity and human resource management.
- Functional level concentrates on certification programme for continuous re-skilling and up-skilling of workforce mainly for middle management and below.

ELIGIBILITY

Strategic level – CEOs/Business owners/decision makers

Functional level – Middle management and below

DURATION

Vary by programme

MORE INFO



Pembangunan Sumber Manusia Berhad Wisma HRDF Jalan Beringin, Damansara Heights 50490 Kuala Lumpur



PSMB Contact Centre: 1800-88-4800

Fax: 03-2096 4999



www.hrdf.com.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

Trainers Development Programme - Train the Trainer (TTT),
Evaluation of Effectiveness of Training (EET) and Master Trainer .

OBJECTIVE

This programme is designed for managers, executives, trainers, instructors, team leaders or anyone in an organisation to be certified and to provide structured training and conduct relevant and fair assessment in their respective organisations

ELIGIBILITY

Any individuals from private organisation or government agencies

DURATION

5 days (public/in-house)

MORE INFO



Pembangunan Sumber Manusia Berhad Wisma HRDF Jalan Beringin, Damansara Heights 50490 Kuala Lumpur



PSMB Contact Centre: 1800-88-4800
Fax: 03-2096 4999



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

HR Capabilities Building Programme for SMEs

OBJECTIVE

Focus on enhancing companies to develop capability in proper management of HR in the respective organisation.

ELIGIBILITY

Registered and non-registered SMEs

DURATION

Vary by programme.

MORE INFO



Pembangunan Sumber Manusia Berhad Wisma HRDF Jalan Beringin, Damansara Heights 50490 Kuala Lumpur



PSMB Contact Centre: 1800-88-4800
Fax: 03-2096 4999



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Financing

Training

Advisory

Marketing and Promotion

Programme Name

Fully Subsidised SME TNA Consultancy Scheme

OBJECTIVE

Provides assistance for SMEs to undertake Training Need Analysis to further strengthen their human resource that can contribute to growth and productivity

ELIGIBILITY

- HRDF registered SME companies
- Small Medium and Enterprise
 - Manufacturing <= 200 workers
 - Services <= 75 workers
- Minimum levy balance of RM15,000

MORE INFO



Pembangunan Sumber Manusia Berhad Wisma HRDF Jalan Beringin, Damansara Heights 50490 Kuala Lumpur



PSMB Contact Centre: 1800-88-4800
Fax: 03-2096 4999



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

Programme Name

HR Solution Workshop

OBJECTIVE

Support for companies to adapt modern and progressive HR practices amongst the employers.

ELIGIBILITY

HRDF Registered / Non-registered employer

TARGET GROUP

- HR Practitioners
- Head of Departments / Directors
- Business Owners
- HR Manager / Executive

MORE INFO



Pembangunan Sumber Manusia Berhad Wisma HRDF Jalan Beringin, Damansara Heights 50490 Kuala Lumpur



PSMB Contact Centre: 1800-88-4800
Fax: 03-2096 4999



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Financing ✓

Training ✓

Advisory ✓

Marketing and Promotion ✓

Programme Name

Program Siswazah Perantis

OBJECTIVE

Equip young Bumiputera graduates and certificate holders with skills and knowledge to venture in retail and distributive business

DESCRIPTION

Launching Grants Scheme (LGS) is a form of one-off welfare assistance to support individuals from the DSW target groups. It aims to inculcate interest and potential of the Department's target groups in starting businesses. The initiative aims to strengthen and improve the livelihoods of the target group. Grant recipients may receive aid from the launching grants of up to RM2,700.

FINANCING

Up to RM 50,000, plus bonus up to RM 2400

TRAINING DURATION

8 – 12 months

ALLOWANCE

RM900 per month plus additional bonus

ELIGIBILITY

Bumiputera of not more than 30 years in age on the date of application
 Young graduates with Degree, Diploma or Skill Certificate (Level 2) from Higher Learning Institutions recognised by the Government
 Young graduates who have an interest to become an entrepreneur
 Willing to undergo full time training programme

MORE INFO



Perbadanan Usahawan Nasional Berhad (PUNB) 10th Floor, Block 1B, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

Tel : 03-2785 1515

Fax : 03-2780 2100

1-300-13-7862



www.punb.com.my



Programme Name

Kem Transformasi Minda Belia

OBJECTIVE

To provide guidance as well as assistance to youths and jobseekers – either registered or not with Sabah Job Centre – to become an entrepreneur. Participation is free, and food and lodging are provided by the organiser.

ASSISTANCE

Training on how to become entrepreneur. Participation is free, food and lodging is full sponsored by the organiser.

ELIGIBILITY

1. Applicable to school leavers and jobseekers registered at Sabah Job Centre at district level
2. District Office will select the participant to attend the course
3. Open for all type of businesses.
4. Preferably local Bumiputera

DURATION

3 days 2 nights (conducted 12 times annually)

MORE INFO

Sabah Job Centre Wisma Bandaraya Wisma Bandaraya, Jalan Padang Bandaran Berjaya 88000 Kota Kinabalu, Sabah.

Phone : 088-288317
 Toll Free Line 1300-88-2010
 Fax : 088-270459

sic@sabah.gov.my
www.sabah.gov.my





Financing

Training

Advisory

Marketing and Promotion

Programme Name

Training for potential and new entrepreneurs

OBJECTIVE

To instil entrepreneurship and impart technical knowledge / skills businesses

DURATION

3 – 4 days

ELIGIBILITY

1. Potential and new entrepreneurs based in Sabah
2. Open to graduates, potential and existing entrepreneurs, women, public servant and private, pensioner and professionals.

MORE INFO



Sabah Economic Development Corporation (SEDCO) Tingkat 8, 9 & 10, Wisma Sedco Lorong Plaza Wawasan, Off Coastal Highway, Peti Surat 12159 88823 Kota Kinabalu Sabah



Tel: 088-266777

Fax: 088-219179 / 219263 / 249545



www.sedco.com.my

[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Financing

Training

Advisory

Marketing and Promotion

Programme Name

Skim Pembangunan Usahawan Siswazah

OBJECTIVE

Graduates can obtain knowledge and experience in the field of business management and entrepreneurship.

DURATION

3 – 4 days

ELIGIBILITY

1. Graduates with at least a Diploma recognised by JPA, Ministry of Education or equivalent.
2. Below 45 years of age.
3. Passionate about becoming an entrepreneur.
4. Preference is given to applicants capable of producing a convincing Summary of Business Plan taking into consideration the following:
 - Business background
 - Marketing
 - Operations; and
 - Finance

MORE INFO



Sabah Economic Development Corporation (SEDCO) Tingkat 8, 9 & 10, Wisma Sedco Lorong Plaza Wawasan, Off Coastal Highway, Peti Surat 12159 88823 Kota Kinabalu Sabah



Tel: 088-266777

Fax: 088-219179 / 219263 / 249545



www.sedco.com.my



Halal Industry
Development Corporation

Programme Name

Halal Bumiputera Entrepreneurship Development Programme

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

OBJECTIVE

Provide capacity building to increase Bumiputera entrepreneurs their capabilities to compete in Halal Market

DURATION

3 – 4 days

ELIGIBILITY

1. Registered under the Company Act 1965 and at least six (6) months in business operation
2. Company owns valid business license from Local Authority
3. Company has a product that is ready to be marketed
4. Company operates in the valid premises for a period of 6 (workshop, factory, shop lots and etc) to process and manufacture products
5. Company is eligible to apply for Halal certification is a company engaged in business activity specified in the application Malaysian Halal Certification Scheme
6. Provide at - least one Muslim workers employed permanently (for micro) or 2 employees Muslim permanents and citizen (for medium)

MORE INFO



Halal Industry Development Corporation (HDC) First Avenue, Bandar Utama
5.02 Level 5, KPMG Tower 47800 PETALING JAYA Selangor



Hotline: 1 800 - 880 – 555

Tel: 603-7965 5555

Fax: 603 - 7965 5500



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Halal Industry
Development Corporation

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

Programme Name

Pre Certification Programme

OBJECTIVE

Provide technical advisory to increase readiness of company to qualify for Halal certification

DURATION

3 – 4 days

ELIGIBILITY

1. Registered under the Company Act 1965 and at least six (6) months in business operation
2. Company owns valid business license from Local Authority
3. Company has a product that is ready to be marketed
4. Company operates in the valid premises for a period of 6 (workshop, factory, shop lots and etc) to process and manufacture products
5. Company is eligible to apply for Halal certification is a company engaged in business activity specified in the application Malaysian Halal Certification Scheme
6. Provide at - least one Muslim workers employed permanently (for micro) or 2 employees Muslim permanents and citizen (for medium)

MORE INFO



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion

Programme Name

INSKEN Business Coaching (IBC)

OBJECTIVE

INSKEN Business Coaching (IBC) is a four (4) months coaching program. It is a combination of training and coaching approach for the entrepreneurs to scale-up their business. The coaching session will be delivered by an industry player (Industry Coach) as an experienced person in the same industry. The role of the Industry Coach is not only limited to coaching, it is also extended to monitoring progress, action plan and review of the participants' performance throughout the programme's duration.

ELIGIBILITY

1. Committed and focus along the programs.
2. Coachable.
3. Company registered with the Companies Commission of Malaysia (SSM).
4. Minimum of three (3) years in business.
5. Has a sales' record and business bookkeeping.

DURATION

4 months

MORE INFO



Institut Keusahawanan Negara Berhad (INSKEN) INSKEN Campus CoPlace 1,
2270, Jalan Usahawan 2, Cyber 6, 63000, Cyberjaya Selangor Darul Ehsan



Tel : 03-8314 8800 .
Fax : 03-8314 8900



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Programme Name

INSKEN Business Enhancement Plan (BEP)

OBJECTIVE

Business Enhancement Plan (BEP) is an initiative by INSKEN to identify assistance or interventions needed by selected companies to achieve a minimum of 10% increase in turnover or employment. BisKaunselor will be deployed to these selected companies in order to assist, coach, facilitate the formulation and implementation of specific business action plans and to achieve the target by conducting coaching meetings monthly for each companies.

ELIGIBILITY

1. Company registered with the Companies Commission of Malaysia (SSM).
2. Annual revenue at least RM 150,000.00.
3. Minimum of two (2) years in business.

DURATION

4 months

MORE INFO



Institut Keusahawanan Negara Berhad (INSKEN) INSKEN Campus CoPlace 1, 2270, Jalan Usahawan 2, Cyber 6, 63000, Cyberjaya Selangor Darul Ehsan



Tel : 03-8314 8800
 Fax : 03-8314 8900



www.insken.gov.my



Programme Name

INSKEN Business Training (IBT)

OBJECTIVE

The training is to focus on technical know-how with aims to guide the entrepreneurs establishing and strengthening their day-to-day business operation including business governance, financial management, marketing, operation and technology adoption in order to enable the entrepreneurs to operate efficiently and effectively.

ELIGIBILITY

1. Open to any business industry.
2. Minimum of two (2) years in business.
3. Annual turnover at least RM100,000.00.
4. Business-owner are encouraged to participate.

DURATION

2 days

MORE INFO



Institut Keusahawanan Negara Berhad (INSKEN) INSKEN Campus CoPlace 1, 2270, Jalan Usahawan 2, Cyber 6, 63000, Cyberjaya Selangor Darul Ehsan



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)



Financing

Training

Advisory

Marketing and Promotion

Programme Name

INSKEN Talent Development Programme (TDP)

OBJECTIVE

Talent Development Program is designed to assist participants to identify gaps and enhance capabilities in order to expand leadership capacity. This program consist of:- Module 1: Leading Team, Module 2: Leading Self and Module 3: Leading Enterprise.

ELIGIBILITY

1. C-Suite Leaders- Leaders of High Performing Bumiputera Companies.
2. Emerging Leaders-Those identified as successors to the companies.

DURATION

6 months

MORE INFO



Institut Keusahawanan Negara Berhad (INSKEN) INSKEN Campus CoPlace 1, 2270, Jalan Usahawan 2, Cyber 6, 63000, Cyberjaya Selangor Darul Ehsan



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[Content](#)

[Human Capital Development](#)

[First Page](#)

[Last Page](#)

MARKET ACCESS

92



LIST OF PROGRAMME



KEMENTERIAN PERDAGANGAN ANTARABANGSA &
INDUSTRI

*SME PERFORMANCE AND COMPETITIVENESS ENHANCEMENT PROGRAMME (PKPKS)
Vendor Development Programme MITI*



KEMENTERIAN PEMBANGUNAN USAHAHAWAN
MINISTRY OF ENTREPRENEUR DEVELOPMENT

SDSI Showcase is an exhibition of SDSI products and services.



*Going Export Programme (GOEX)
eTRADE*

*Youth Exporter Development Programme (YEDP)
Bumiputera Exporters Development Programme (BEDP)
Women Exporters Development Programme (WEDP)*



*SME Brand Development Programme
Galakan Eksport Bumiputera (GEB)*



*Penyediaan & Pengukuhan Rangkaian Peruncitan Pasar Tani dan Gerai Buah-buahan Segar
(GBBS)*



KRAFTANGAN
MALAYSIA

Craft Marketing Programme

Content

Market Access

First Page

Last Page



KEMENTERIAN PERDAGANGAN ANTARABANGSA & INDUSTRI

Programme Name

SME PERFORMANCE AND COMPETITIVENESS ENHANCEMENT PROGRAMME (PKPKS)



Under PKPKS, there are two main programmes created to assist Bumiputera entrepreneurs in developing their performance and competitiveness. The two main programmes are Groom Big and Satu Daerah Satu Industri (SDSI).

OBJECTIVE

To nurture, groom and elevate Bumiputera micro and SMEs to a higher level.

ASSISTANCE

Participants are provided with training and guidance needed in various stages of development to enhance their capabilities in the following areas:

- Basic Quality & Production
- Halal and MeSTI Certifications
- Packaging Design and Labelling
- Quality Improvement Practice
- Value Engineering / Product Development
- Process Optimisation
- GMP / HACCP / ISO 9001

ELIGIBILITY

- Open for Bumiputera micro and SMEs.
- Involved in manufacturing or services.
- Registered under the Registration of Businesses (ROB) (Akta Pendaftaran Peniagaan 1956) or incorporated under the Companies (ROC) (Akta Syarikat 2016) for company and registered under Malaysia Cooperative Societies Commission for cooperative.

MORE INFO



Ministry of International Trade and Industry (MITI) Bumiputera Entrepreneurship and SME Division (BKB) No. 7, Menara MITI, Jalan Sultan Haji Ahmad Shah
50480 KUALA LUMPUR Wilayah Persekutuan



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Fax: 03-6202 3446



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



KEMENTERIAN PEMBANGUNAN USAHAHAWAN
MINISTRY OF ENTREPRENEURSHIP DEVELOPMENT

Programme Name

SHOWCASE SATU DAERAH SATU INDUSTRI (SDSI)

SDSI Showcase is an exhibition of SDSI products and services.

OBJECTIVE

- To facilitate the sourcing and marketing of high-quality SDSI products/services.
- To enhance the image of SDSI products / services
- To create public awareness on the high potential and quality of SDSI products / services.
- To enhance networking among SDSI entrepreneurs as well as to establish new business alliances and joint ventures between SDSI entrepreneurs and local / international buyers, distributors, marketing agents, importers and hypermarkets.

ELIGIBILITY

1. Participation is limited to SDSI entrepreneurs only.
2. Participation of other entrepreneurs (especially support services e.g. financial, design and printing, logistics) is by invitation. To join, please contact MITI.
3. To register as SDSI entrepreneurs, please contact SDSI and Project Development Section, Implementation Coordination Unit (ICU), Prime Minister's Department (Tel : 03-8872 3806 or E-mail : urussetia.sdsi@icu.gov.my).

BENEFITS

- Assistance from the Government to promote products and accessing new market through international and domestic exhibition and showcase.
- Enhance entrepreneurs capabilities through various capacity building programmes.
- Expanding business networks (networking) and opportunity to explore a wider market through participation in business matching sessions.

COMPONENTS

1. Exhibition and Trade
2. Entrepreneurship Seminars
3. Business Matching
4. International Sourcing Programme (ISP)
5. Business Advisory and Support/ Pocket Talks
6. International Participation
7. Menu Malaysia
8. Performance and Games
9. SDSI Award

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

ELIGIBILITY

1. Participation is limited to SDSI entrepreneurs only.
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COMPONENTS

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2. Entrepreneurship Seminars
3. Business Matching
4. International Sourcing Programme (ISP)
5. Business Advisory and Support/ Pocket Talks
6. International Participation
7. Menu Malaysia
8. Performance and Games
9. SDSI Award

MORE INFO



Kementerian Pembangunan Usahawan, Blok E4/5, Kompleks Kerajaan Parcel E, Pusat Pentadbiran Kerajaan Persekutuan, 62668 Putrajaya Malaysia



Tel: 03-8000 8000



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



KEMENTERIAN PERDAGANGAN ANTARABANGSA & INDUSTRI

Programme Name

Vendor Development Programme (VDP)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and
Promotion

OBJECTIVE

VDP aims to grow Malaysian small and medium enterprises (SMEs) as manufacturers and suppliers of products and services required by anchor companies. Anchor companies are Government Linked Companies (GLC), Government Linked Investment Companies (GLICs), Multi-National companies (MNC) and or local companies who are appointed and have signed a Memorandum of Understanding (MoU) with MITI under VDP.

ELIGIBILITY

1. Companies Incorporated (ROC) under the Company Act 1965 (revised 2016)
2. Fulfill SME Definition
3. A minimum of 51% equity of the company is owned by Bumiputera. General legal ownership by one person / company that Bumiputera must exceed the equity of the individual / non-Bumiputera companies
4. The key positions of the company:
 - i. Chairman, including at least 51% of the Board of Directors are Bumiputera
 - ii. Chief Executive, Managing Director, General Manager or equivalent as well as key positions (key posts) to be filled by a majority Bumiputera
 - iii. The company's management and financial management of the company including signing company's cheques must be controlled by Bumiputera
 - iv. Majority of workers are Bumiputera
5. Company must be registered under VDP, MITI
6. The owner of the company must be owner who administers/operates and oversees the company's operations. (as stated in the National VDP Guideline)

MORE INFO



Ministry of International Trade and Industry (MITI) Bumiputera Entrepreneurship and SME Division (BKB) No. 7, Menara MITI, Jalan Sultan Haji Ahmad Shah 50480 KUALA LUMPUR Wilayah Persekutuan



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

Going Export Programme (GOEX)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Develop SMEs to be more competitive in the international arena, providing access to international networks and increase exports as well as expand New business opportunities with existing and New markets

BENEFIT

Go-Ex programme offers a 15 month specialised export support programme aims to create a competitive and sustainable SMEs exporters. The programme will provide customized advisory and marketing assistance by appointed Practitioner Expert and Market Linkers to SMEs to significantly improve their export performance:

- Learn about positioning their products in the export market
- Understanding of the permits, standards and certifications required for them to export to the market
- Understanding the suitability of their own products and branding in the market; and
- Links to buyers

ELIGIBILITY

1. All sectors are eligible to apply for the programme except for finance
2. Fulfill as SMEs based on SME Definition
3. Locally incorporated under the Companies Act 1965 or Registered under the Registration of Business Act (1956) or Limited Liability Partnership (LLP) Act 2012 or Registered under the respective authorities or district offices in Sabah and Sarawak or Registered under the respective statutory bodies for professional service providers
4. Not a public-listed company in the main board in Malaysia or other countries
5. Not a subsidiary of large firms, MNCs, GLCs, Syarikat Menteri Kewangan DiPerbadankan (MKDs) or state-owned enterprises
6. Not a subsidiary of public listed companies in the main board in Malaysia or other countries
7. Not a trading company
8. Registered with MATRADE
9. At least 60% equity owned by Malaysians
10. New exporters that are export ready or existing exporters venturing to new markets or existing exporters with new products / services
11. Products suitable for export
12. Good financial standing

FORM OF ASISTANCE

A 50% reimbursable matching grant on eligible activities and expenses

ELIGIBLE ACTIVITIES

- Cost related to market immersion (in arranging Business Meetings) including interpreter / translator, ground transportation (public transport) branding (advertising & promotion) and sending of samples
- Appointment of Practitioner Expert
- Rental assistance for setting up a sales promotion office overseas for 12 months
- Manufacturing of product prototype for international buyers/markets
- Supplier Chain Management Programme (cost includes printed materials, purchase cost of tender document and export market research overseas)
- International buyer's audit visits to Malaysia
- Market Immersion Activities overseas

GRANT CEILING

The maximum grant for any eligible company under the Go-Ex programme is RM200,000.00 and given only once per company

MORE INFO



Secretariat for The Going Export Programme (Go-Ex) Unit Malaysia External Trade Development Corporation (MATRADE) 15th Floor (East Wing) Menara MATRADE Jalan Sultan Haji Ahmad Shah 50480 KUALA LUMPUR



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)

Financing Training Advisory Marketing and Promotion 

Programme Name

eTRADE

OBJECTIVE

Promote the adoption of e-commerce among Malaysian SMEs to accelerate exports through participation in leading international e-Markeplaces

ASSISTANCE

The successful applicants will receive:

- Financial assistance to the qualified SMEs in e-voucher or reimbursement
- Advisory services on e-Marketplaces under the eTRADE Programme
- Training / online assistance to participating SMEs for on-boarding

A qualified applicant may receive one (1) of the following type of financial assistance which is standard incentive for approved Companies amounted RM2,500.00 for B2B / B2C e-Marketplaces

ELIGIBILITY

1. Malaysian owned company (at least 60% Malaysian equity)
2. Incorporated under the Companies Act 1965 / Companies Act 2016 / Registration of Business 1956 / Limited Liability Partnership Act 2012 / Co-operative Act 1993
3. Exporting Made in Malaysian Products or Services or Malaysian Brands

MORE INFO

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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

Youth Exporter Development Programme (YEDP)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Three-year programme formulated for youths, between the ages of 20 to 40 years, who are interested or already involved in exporting.

ASSISTANCE

- Customised business coaching and intensive hand-holding support. Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
- Skills enhancement training will be conducted on a quarterly basis in the form of seminars, workshops and symposiums. Attendance and participation in these events organised by MATRADE are free. These skills enhancement training address critical topics such as:
 - i. Cross Cultural Understanding In International Business
 - ii. Steps to Successful Exporting
 - iii. International Business Communications
 - iv. Effective Negotiation Skills
 - v. Formulating Export Plan & Market Entry Strategies
 - vi. Effective Bookkeeping for Exporters
 - vii. Branding for Global Market
- Exposure to global markets through active participation in international trade promotion activities held abroad. Selected SMEs will be given opportunities to promote their products and services at international trade fairs, customised selling missions and specialised marketing missions
- Free exhibition space allocation for market exposure, publicity and opportunity to showcase their product or service offering for a period of 12 months at Malaysia Export Exhibition Centre (MEEC). MEEC is a permanent display centre for export-oriented Malaysian-made goods and services located at Menara MATRADE, Kuala Lumpur
- Networking and mentoring sessions amongst SMEs and larger companies help broaden business outreach through the sharing of knowledge. Companies learn through sharing and are inspired by role-models and the achievements of others
- Development of leadership and entrepreneurial qualities. These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation

ELIGIBILITY

- Majority of the equity or at least 51% of equity of the company must be in the hands of youth(s) between the ages of 20-40 years. The majority shareholding can be held by a single youth individual or a group of youths as majority shareholders
- Chief Executive Officer and / or Managing Director must be a youth. This set requirement for the leadership position to be held by youths is considered pertinent, as the programme emphasises on the leadership development of the individual placed in a position of power
- Fulfill as SMEs based on SME Definition
- The company must be in operation for a minimum of three years and attained an acceptable level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address.
- SMEs which are involved in technology-driven, high value-added and knowledge-based industries will be given special focus. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc
- Gives special consideration to 'soft exports' from the creative industry such as the arts, music, fashion, lifestyle, crafts, design etc

MORE INFO



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

Bumiputera Exporters Development Programme (BEDP)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

A specialised export support programme targeted specifically for Bumiputera companies. The three-year program is designed to develop the necessary skills and knowledge to penetrate and further expand their export markets, growing competitive and sustainable Bumiputera exporters

ASSISTANCE

- Customised business coaching and intensive hand-holding support. Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
- Skills enhancement training will be conducted on a quarterly basis in the form of seminars, workshops and symposiums. Attendance and participation in these events organised by MATRADE are free. These skills enhancement training address critical topics such as:
 - i. Cross Cultural Understanding In International Business
 - ii. Steps to Successful Exporting
 - iii. International Business Communications
 - iv. Effective Negotiation Skills
 - v. Formulating Export Plan & Market Entry Strategies
 - vi. Effective Bookkeeping for Exporters
 - vii. Branding for Global Market
- Exposure to global markets through active participation in international trade promotion activities held abroad. Selected SMEs will be given opportunities to promote their products and services at international trade fairs, customised selling missions and specialised marketing missions
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- Networking and mentoring sessions amongst SMEs and larger companies help broaden business outreach through the sharing of knowledge. Companies learn through sharing and are inspired by role-models and the achievements of others
- Development of leadership and entrepreneurial qualities. These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation

ELIGIBILITY

- Majority of the equity or at least 51% of equity of the company must be in the hands of youth(s) between the ages of 20-40 years. The majority shareholding can be held by a single youth individual or a group of youths as majority shareholders
- Chief Executive Officer and / or Managing Director must be a youth. This set requirement for the leadership position to be held by youths is considered pertinent, as the programme emphasises on the leadership development of the individual placed in a position of power
- Fulfill as SMEs based on SME Definition
- The company must be in operation for a minimum of three years and attained an acceptable level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address.
- SMEs which are involved in technology-driven, high value-added and knowledge-based industries will be given special focus. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc
- Gives special consideration to 'soft exports' from the creative industry such as the arts, music, fashion, lifestyle, crafts, design etc

MORE INFO



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

Women Exporters Development Programme (WEDP)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

An export assistance programmes designed for women owned companies. The programme helps SMEs to develop the necessary skills and knowledge to penetrate and further expand their export market

ASSISTANCE

- Customised business coaching and intensive hand-holding support. Export support will be provided by experienced and trained officers who have extensive knowledge in export promotion through years of exposure in export trade. Coaches are supported by officers from the Women, Youth and Bumiputera Exporters Development Unit who will serve as liaison project officers responsible for the companies' performance and records
- Skills enhancement training will be conducted on a quarterly basis in the form of seminars, workshops and symposiums. Attendance and participation in these events organised by MATRADE are free. These skills enhancement training address critical topics such as:
 - i. Cross Cultural Understanding In International Business
 - ii. Steps to Successful Exporting
 - iii. International Business Communications
 - iv. Effective Negotiation Skills
 - v. Formulating Export Plan & Market Entry Strategies
 - vi. Effective Bookkeeping for Exporters
 - vii. Branding for Global Market
- Exposure to global markets through active participation in international trade promotion activities held abroad. Selected SMEs will be given opportunities to promote their products and services at international trade fairs, customised selling missions and specialised marketing missions
- Free exhibition space allocation for market exposure, publicity and opportunity to showcase their product or service offering for a period of 12 months at Malaysia Export Exhibition Centre (MEEC). MEEC is a permanent display centre for export-oriented Malaysian-made goods and services located at Menara MATRADE, Kuala Lumpur
- Networking and mentoring sessions amongst SMEs and larger companies help broaden business outreach through the sharing of knowledge. Companies learn through sharing and are inspired by role-models and the achievements of others
- Development of leadership and entrepreneurial qualities. These sessions nurture and develop behavioural traits that help build binding interpersonal relationships which in turn are vital for business cooperation

ELIGIBILITY

- The company must be owned by women with a majority, or at least 51% of equity held by women. The majority shareholding can be through a single female individual or a group of women shareholders
- The Chief Executive Officer and / or Managing Director must be women. This set requirement for the leadership position to be held by a woman is considered important, as the programme emphasises on the leadership development of the individual placed in a position of power
- Fulfill as SMEs based on SME Definition
- The company must be in operation for a minimum of three years and attained an acceptable level of market footprint / presence / share / dominance locally
- Companies dealing with merchandise goods or services must have a designated business premise or manufacturing facility with a dedicated address and not a PO Box. Women-owned companies based in Sabah and Sarawak can be given priority for WEDP, on the basis of diversifying the spread of regional socio-economic growth
- Special preference will be accorded to companies that are involved in technology-driven, high value-added and knowledge-based industries. These types of industries include high-precision parts manufacturing, biotechnology, biomedical engineering, animation and advance surveillance systems etc., and are generally non-traditional to women entrepreneurs

MORE INFO



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[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

SME Brand Development Programme

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Enhance the visibility of Malaysian products and services in both local and international markets. The programme are consist of Branding and Packaging Mobile Gallery and National Mark of Malaysian Brand


ASSISTANCE

- Green Lane for Business Accelerator Programme (BAP) incentive under SME Corp. Malaysia for eligible SMEs
- Privileged Media Coverage
- Facilitate companies' access to on-going local and international trade promotion and A&P activities by Ministries & Agencies


ELIGIBILITY

- Business incorporated / registered under Companies Act 1965(Act 125), registration of Business Act 1965(Act 197) or Certificate(s) of Practice from Professional Bodies
- Operating from legal premises
- A minimum 3-STAR rating under SME Corp. Malaysia's SCORE assessment
- For companies in any sector with Certified ISO 9001 or equivalent, for companies in the Food Sector with HACCP or ISO 22000, for companies in the Automotive Supply Chain with ISO/TS16949 or for companies in the Medical Device Sector with ISO 13485
- Own a Registered Brand


MORE INFO



SME Corporation Malaysia (SME Corp. Malaysia) Business Development and Entrepreneurship Division (BDE) Level 6, SME 1, Block B, Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 KUALA LUMPUR Wilayah Persekutuan



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[Content](#)

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[First Page](#)

[Last Page](#)



Programme Name

Galakan Eksport Bumiputera (GEB)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

The objectives of this Programme are to increase number of qualified & high performing Bumiputera SMEs with export market potential and to create network & supply chain among Bumiputera SMEs. GEB is implemented by SME Corp. Malaysia in collaboration with Majlis Amanah Rakyat (MARA), MATRADE and Exim Bank

ASSISTANCE

MATCHING GRANT - (SME Corp. Malaysia)

- Maximum of RM500,000 or 50% from total project cost of RM1 million
- Financing Facilities:
- Physical Office / Business Operation Oversea
- Marketing & Promotional Activities Oversea
- Branding Development
- Market Study, Feasibility Study / Market Intelligence & Industry Expert / Market Agent
- E Commerce Market Entry
- Training / Course / Seminar / Conference Related to Export
- Enhancing Packaging

SOFT LOANS - (Majlis Amanah Rakyat (MARA))

- Maximum RM5 million
- 2% financing charge
- Financing period: 1 to 10 years
- Grace period up to 24 months

Financing Facilities:

- Machinery & Equipment
- Working Capital
- Installation & ICT Adoption
- Factory Renovation
- Big Promotional Items (eg: Billboard Oversea)

Financing Facilities:

- Machinery & Equipment
- Working Capital
- Installation & ICT Adoption
- Factory Renovation
- Big Promotional Items (eg: Billboard Oversea)

ELIGIBILITY

- Registered under the Company Act 1965
- Fulfill as SMEs based on SME Definition July 2013
- At least two (2) years business operation
- Obtain business license from the Local Authority
- SCORE rating of 3-star and above
- Product / service made in Malaysia (at least 40% local content)
- Certification & International Standard Requirement
- Product Improvement for Export

MORE INFO

For Matching Grant:

Urusetia GEB (SME Corporation Malaysia) Bumiputera Business Development Division (BBD) Level 6, SME 1, Block B, Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 KUALA LUMPUR Wilayah Persekutuan

Hotline: 1 300 30 6000
Tel: 03-2775 6000
Fax: 03-2775 6001

For Soft Loans:

Urusetia GEB (MARA) Cawangan Pengurusan Kemudahan Ibu Pejabat MARA 21 Jalan Raja Laut 50609 KUALA LUMPUR Wilayah Persekutuan

Tel: 03-2613 2000

www.mara.gov.my
www.smecorp.gov.my



Programme Name

Penyediaan & Pengukuhan Rangkaian Peruncitan Pasar Tani dan Gerai Bua Segar (GBBS)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Establish a network of local fruit stalls as an alternative channel for consumers to obtain quality local fruits with customer-friendly service

ASSISTANCE

FAMA provides assistance for operators in the form of equipment, promotional items and expert advisory.

ELIGIBILITY

- The entrepreneur must be a MALAYSIAN CITIZEN and has operated fruit related business for at least 1 year and holds a legal business licence
- The entrepreneur must register with FAMA by filling in the GBBS application form
- Only fruits and products based on local fruits can be sold at the stall
- The main fruit commodity sold must comprise local fruits. However, imported fruits are permitted provided it does not exceed 30% of the total sales value at each time
- Products marketed must always be fresh and in good quality
- The business day and time must be set according to the appropriateness of the site and consumer demands
- The selected entrepreneur is not permitted to change ownership, lease, re-rent or any form of transfer of ownership for the stall

MORE INFO



Lembaga Pemasaran Pertanian Persekutuan (FAMA) Retailing Division – Entrepreneur Development Bangunan FAMA Point Lot 17304 Jalan Persiaran 1 Bandar Baru Selayang 68100 BATU CAVES Selangor



Tel: 03-6126 2020
Fax: 03-6138 3650



www.fama.gov.my

[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



Programme Name

Craft Marketing Programme

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

To increase the value and sale of local crafts through promotional and marketing activities in both local and global markets

EVENT

Promotional activities at the local level, which include:

- Themed promotions such as National Craft Day;
- Craft promotions throughout the country via state craft festivals;
- Promotion in shopping complexes; and
- Promotion at the State departments of *Kraftangan* Malaysia

Promotions at the international level, which cover:

- Promotion at trade fairs overseas; and
- Promotions at domestic trade exhibitions including Kuala Lumpur International Craft Festival (KLICF) and International Trade Malaysia (INTRADE)

ELIGIBILITY

- open to entrepreneurs that market all forms of crafts including textile, metal, wood-based, and various other crafts throughout the country
- Registered with Malaysian Handicraft

MORE INFO



Malaysia Handicraft Development Corporation (MHDC) Kompleks Kraf Kuala Lumpur Seksyen 63, Jalan Conlay 50450 KUALA LUMPUR Wilayah Persekutuan



Tel : 03-2162 7459
Fax: 03-2161 2622



www.kraftangan.gov.my

[Content](#)

[Market Access](#)

[First Page](#)

[Last Page](#)



114

INNOVATION AND TECHNOLOGY ADOPTION

LIST OF PROGRAMME



MyHIJAU Industry & SME



*SME Expert Advisory Panel Programme (SEAP)
Business Accelerator Programme (BAP)
Bumiputera Enterprise Enhancement Programme (BEEP)*



*Automotive Supplier Excellence Program (ASEP)
MARII Intelligent Technology System (MITS)*



Perkhidmatan Teknikal MARDI



KEMENTERIAN PERTANIAN & INDUSTRI ASAS TANI

Change Upgrade Product (CUP)



*Cradle Investment Programme 300 (CIP 300)
Equity Cradle Programme*



KEMENTERIAN PENDIDIKAN TINGGI

Public-Private Research Network (PPRN)

LIST OF PROGRAMME



KEMENTERIAN TENAGA, SAINS, TEKNOLOGI, ALAM
SEKITAR & PERUBAHAN IKLIM (MESTEC)

Pre Commercialisation Fund



*Commercialisation of R&D Fund (CRDF)
Technology Acquisition Fund (TAF)*



Biotechnology Commercialisation Funding (BCF)



*Implementation of Core Activities Targeted at Enhancing Productivity and
Market Expansion of SME in Collaboration with SIRIM–Fraunhofer*



Programme Name

MyHIJAU Industry & SME

PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

OBJECTIVE

Support participation of the local SMEs in adopting green practices as well as produce and provide local green products and services. This initiative equips participants with entrepreneurship and strategic management skills to enhance management in line with the upcoming green ventures. Participation company will go through a capacity-building, training and coaching programme which will support to obtaining green label verification for their products and services as well as successfully incorporate best green practices and applications in their operations

ELIGIBILITY

- To register for the MyHIJAU Mark Product, products must:
 - Minimise the degradation of the environment, or reduce greenhouse emissions;
 - Promote health and improve the environment; and
 - Conserve the use of energy, water and/or other forms of natural resources, or promote the use of renewable energy or recyclable materials.
- Green Product Manufacturers/Suppliers;
- Malaysian Registered Business or Malaysian Registered Company.
- Green Service Providers; Malaysian Incorporated Company.
- Products must have been awarded green labels or compliance standards certification that is recognised by GreenTech Malaysia. Acceptable certification includes:
 - a. Any type of Green Label that meets ISO 14024, such as SIRIM ECO Label, ECO Mark Japan or other label registered with the Global Ecolabelling Network (GEN);
 - b. Malaysian Green Certification such as Energy Efficiency Labelling issued by Energy Commission (EC), Water Efficient Product Labelling Scheme issued by National Water Services Commission (SPAN), PEFC – Chain of Custody Certification issued by Malaysian Timber Certification Council (MTCC) and Global GreenTAG Certification Scheme issued by Global GreenTag Sdn. Bhd;
 - c. Compliance Performance Certification, where applicable.

MORE INFO

Malaysian Green Technology Corporation No.2, Jalan 9/10, Persiaran Usahawan, Seksyen 9, 43650 Bandar Baru Bangi Selangor

Tel: 03-8921 0800
 Fax: 03-8921 0801 / 0802

info@greentechmalaysia.my
www.greentechmalaysia.my





Programme Name

SME Expert Advisory Panel Programme (SEAP)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Provide technical advisory services to SMEs through on-site assistance by industry experts.
Encourage transfer of technology know-how and industry experience from industry experts to SMEs.

ASSISTANCE

Company can engage an expert (SEAP Pool) to look into their current operations for improvement.
Part fee is supported by SME Corp Malaysia

Areas of Improvement:

- Technology;
- Production capacity;
- Engineering;
- Automation;
- Machinery & Equipment;
- Materials technology;
- Financial management;
- Process;
- Design;
- International standards (Eg. ISO, HACCP, GMP);
- Productivity;
- Maintenance;
- Packaging & Labeling;
- Quality assurance;
- ICT and computerisation; Business system (Eg. logistic, inventory),
- Lean Production System Management

ELIGIBILITY

- Companies incorporated under the Companies Act 1965 OR Registration of Business Act 1956 OR Certificate of Practice by Professional Body
- Fulfil definition of SMEs
- At least 60% equity held by Malaysians
- Possess valid premises license

Sector Coverage:

- Manufacturing
- Manufacturing Related Services
- Services (Except Insurance and Financial Services)

Areas of Improvement:

- Technology;
- Production capacity;
- Engineering;
- Automation;
- Machinery & Equipment;
- Materials technology;
- Financial management;
- Process;
- Design;
- International standards (Eg. ISO, HACCP, GMP);
- Productivity;
- Maintenance;
- Packaging & Labeling;
- Quality assurance;
- ICT and computerisation; Business system (Eg. logistic, inventory),
- Lean Production System Management

ELIGIBILITY

- Companies incorporated under the Companies Act 1965 OR Registration of Business Act 1956 OR Certificate of Practice by Professional Body
- Fulfil definition of SMEs
- At least 60% equity held by Malaysians
- Possess valid premises license

Sector Coverage:

- Manufacturing
- Manufacturing Related Services
- Services (Except Insurance and Financial Services)

MORE INFO

Business Development Division SME Corporation Malaysia Level 6, Block B, Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral, 50470 Kuala Lumpur.

General Line: 03-2775 6000

Fax Line: 03-2775 6001

Info Line: 1-300-30-6000

info@smecorp.gov.my

www.smecorp.gov.my

Content

Innovation and Technology Adoption

First Page

Last Page



Programme Name

Business Accelerator Programme (BAP)

PROGRAMME TYPE

Financing	<input checked="" type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input checked="" type="checkbox"/>

OBJECTIVE

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.

ASSISTANCE

Matching Grant

- 50% of total approved cost
- Single business entity
- Tenure max 12 months
- Scope
 - Certification & Quality Management System
 - Branding Development & Promotion
 - Packaging & Product Packaging
 - Productivity & Automation
 - Innovation & Product Development
 - Purchase of Machinery & Equipment (max RM50k/company)

Soft Loan

- Financing Limit : RM50k – RM1m
- Up to 90% margin financing
- 4% interest
- Tenure max 10 years (include grace period)
- Scope
 - Purchase of machineries & equipment (including software & commercial vehicles)
 - working capital (raw material, stock purchase, purchase of package, packaging material, renovation)

ELIGIBILITY

- Companies Commission of Malaysia either under the Registration of Business Act (1965) or Registration of Company Act (1965) or Limited Liability Partnerships (LLP) Act 2012;
- Respective authorities or district offices in Sabah and Sarawak; or
- Respective statutory bodies for professional service providers
- At least 60% Malaysian equity
- Business license from the Local Authority
- At least 6 months in operation and full time business operator
- Committed to undergo SCORE within 3 months from the date of approval

NOT ELIGIBLE for Public Listed Companies in the Main Board / Secondary Markets / Large Firms, MNCs, GLCs, MoF Inc. & State Owned Enterprises Companies AND their subsidiaries.

Soft Loan


- Financing Limit : RM50k – RM1m
- Up to 90% margin financing
- 4% interest
- Tenure max 10 years (include grace period)
- Scope
 - Purchase of machineries & equipment (including software & commercial vehicles)
 - working capital (raw material, stock purchase, purchase of package, packaging material, renovation)


ELIGIBILITY


- Companies Commission of Malaysia either under the Registration of Business Act (1965) or Registration of Company Act (1965) or Limited Liability Partnerships (LLP) Act 2012;
- Respective authorities or district offices in Sabah and Sarawak; or
- Respective statutory bodies for professional service providers
- At least 60% Malaysian equity
- Business license from the Local Authority
- At least 6 months in operation and full time business operator
- Committed to undergo SCORE within 3 months from the date of approval

NOT ELIGIBLE for Public Listed Companies in the Main Board / Secondary Markets / Large Firms, MNCs, GLCs, MoF Inc. & State Owned Enterprises Companies AND their subsidiaries.

MORE INFO

 Business Development Division SME Corporation Malaysia Level 6, Block B, Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 General Line: 03-2775 6000

 Fax Line: 03-2775 6001

Info Line: 1-300-30-6000

 info@smecorp.gov.my

www.smecorp.gov.my

Content

Innovation and Technology Adoption

First Page

Last Page



Programme Name

Bumiputera Enterprise Enhancement Programme (BEEP)

PROGRAMME TYPE

- Financing
- Training
- Advisory
- Marketing and Promotion

OBJECTIVE

Develop potential Bumiputera SMEs in all states. The programme provides selected Bumiputera SMEs with comprehensive assistance package, comprising of financial assistance and advisory services.

SME Corp.'s State Offices in collaboration with 11 State Governments : Johor, Kedah, Kelantan, Melaka, N. Sembilan, Pahang, P. Pinang, Perak, Sabah, Sarawak and Terengganu.

ASSISTANCE

Assistance including strengthening core business, building capacity & capability, increase productivity and facilitating access to financing (matching grant):

- Training
- Packaging and labelling
- Certification and Quality Management System
- Innovation
- Advertising, Promotion and Branding

ELIGIBILITY

- Registered under the Companies Act 1965/Business Registration 1956
- Fulfilled the definition of SME
- 100% owned by Bumiputera
- Obtained valid business premise license
- SCORE (minimum 1 star) or MSCORE (minimum Level 2)

Financing Limit : RM500,000 per company.

Project implementation period : 24 months

MORE INFO



SME Corporation Malaysia (All states offices) Level 6, Block B, Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral, 50470 Kuala Lumpur.

General Line: 03-2775 6000

Fax Line: 03-2775 6001

Info Line: 1-300-30-6000

info@smecorp.gov.my

www.smecorp.gov.my



PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

Programme Name

Automotive Supplier Excellence Program (ASEP)

OBJECTIVE

ASEP will assist Malaysian manufacturer of part and components to achieve competitiveness and sustainability.

ASSISTANCE

Participating company will go through a structured programme which include development of efficient management skills and knowledge, improvement for operating process including procurement, improving skills of its people as well as monitoring & evaluation

ELIGIBILITY

- Automotive Part Manufacturers (Manufacturing)
- •Modernized auto-component industry technology •Improved quality •Imbibed good manufacturing and shop-floor practices •Transformed auto-component industry into a highly capable sector of the industry •Contributed to localizing the component base •Vehicle manufacturer started outsourcing more and more component •Developed component and setup facilities •Capability to manufacture the new breed of auto-components required for new generation vehicles

MORE INFO



Supply Chain Development Division Malaysia Automotive Robotics and IoT Institute Block 2280, Jalan Usahawan 2, Cyber 6 63000 Cyberjaya, Selangor



Tel : 03-83187742
Fax : 03-83187743



www.marii.my



Programme Name

MARII Intelligent Technology System (MITS)

PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

OBJECTIVE

Provide a one-stop facility that integrates advance software, hardware as well as technical consulting support for automotive design, development and system engineering works

ASSISTANCE

SMEs can use this facility to work on new design without having to heavily invest in technology. The centre is fully equipped with Altair’s hyperworks unlimited which runs simulation tests, including crash, electromagnetic and manufacturing simulation. Users can also work with Altair’s expert in lightweight engineering and composite.

ELIGIBILITY

Product designers and innovators in the automotive industry

MORE INFO



Supply Chain Development Division Malaysia Automotive Robotics and IoT Institute Block 2280, Jalan Usahawan 2, Cyber 6 63000 Cyberjaya, Selangor



Tel : 03-83187742
Fax : 03-83187743



www.marii.my



Programme Name

Perkhidmatan Teknikal

PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

OBJECTIVE

Provide technical assistance to producers of agro-based products.

ASSISTANCE

Participants of program will be provided with advisory and consultancy related to agro based projects undertaken.

ELIGIBILITY

All SMEs involve in agro-based products.

MORE INFO



Ibu Pejabat MARDI Persiaran MARDI-UPM 43400 Serdang Selangor



Telefon : 03-8953 6000
Faks : 03-8953 6011



enquiry@mardi.gov.my
www.mardi.gov.my



**KEMENTERIAN PERTANIAN &
INDUSTRI ASAS TANI**

Programme Name

Change Upgrade Product (CUP)

OBJECTIVE

Trend: Increased Quality Product and Product Development & Expansion

Beyond: Product Capability

ASSISTANCE

Assistance provided is in the form of matching grant where 70% of the approved project cost is financed by Government and the remainder by the applicant. The maximum matching grant allocated for each application is RM 60,000.

ELIGIBILITY

- Agriculture based Industries Entrepreneurs Level 1, 2 and 3
- Incorporated under the Companies Act 1965 or enterprise incorporated under Business Registration Act 1956
- Own a valid business license /premise license
- Priority are given to agriculture based industries entrepreneurs as follows:
 - Manage a selected product that has potential in the market.
 - Has demonstrated good business performance for at least a year and has never declared bankrupt.
 - Potential to be further developed if productivity capacity and processing areas are improved.
 - Has a secure market share
 - Had or currently receiving assistance/guidance from departments/agencies of Ministry of Agriculture and Agriculture Based Industries.

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

MORE INFO



Agro-based Industry Division (IAT) Blok 4G1 Wisma Tani, No.28 Persiaran Perdana Presint 4, Pusat Pentadbiran Kerajaan Persekutuan 62624 Putrajaya



Tel: 03-8870 1200/1400
Fax: 03-88886906



www.moa.gov.my

Content

Innovation and Technology Adoption

First Page

Last Page

Financing Training Advisory Marketing and Promotion

Programme Name

Cradle Investment Programme 300 (CIP 300)

OBJECTIVE

The CIP 300 assist to accelerate the establishment of Malaysian start-up companies with technology-based products or services attain.

ASSISTANCE

It offers conditional grant of up to a RM300,000 (maximum of two consecutive approvals per company) to local start-up companies with innovative, technology-based products or services to attain commercialisation

ELIGIBILITY

- For development of Minimum Viable Product
- Min 2 max 5 in a team
- Main applicant is a Malaysia, 18 years and above and permanently residing in Malaysia
- A Sdn Bhd with at least 51% Malaysian shareholding
- In operation less than 3 years
- Accumulated revenue of not more than RM5 million
- Holds the IP rights of the products and services being commercialised
- Prototype or MVP is ready

MORE INFO



Cradle Fund Sdn Bhd (CRADLE) Level 20, Sunway Putra Tower 100 Jalan Putra 50350, Kuala Lumpur



Tel: 03-4045 8600
Fax: 03-4045 8611



enquiries@cradle.com.my
www.cradle.com.my

Financing

Training

Advisory

Marketing and Promotion



Programme Name

Equity

OBJECTIVE

Co investment funds and direct investments fund in early stage companies to help "start-up companies" to the next level.

Financing available / equity investment : RM300,000 to max RM800,000

ELIGIBILITY

- Company incorporated in Malaysia (Sdn Bhd)
- At least 51% of Malaysian shareholders;
- In operation for less than five (5) years;
- Total accumulated revenue is not more than RM5 million.
- Technology-based products and/or services; and
- Company owns all the rights, titles and interest in the IP relating to the Prototype, products and/or services.

MORE INFO



Cradle Fund Sdn Bhd (CRADLE) Level 20, Sunway Putra Tower 100 Jalan Putra 50350, Kuala Lumpur



Tel: 03-4045 8600
Fax: 03-4045 8611



enquiries@cradle.com.my
www.cradle.com.my

Content

Innovation and Technology Adoption

First Page

Last Page



KEMENTERIAN PENDIDIKAN TINGGI

Programme Name

Public-Private Research Network (PPRN)

OBJECTIVE

Create knowledge friendly ecosystem through :

- Strengthening Public-Private collaboration through research and innovation;
- Increasing productivity of industries through the adoption of state-of-the-art of appropriate technologies and
- Encouraging academia to conduct demand-driven research

ASSISTANCE

- Offers matching grant for demand-driven innovation project within the scope of product and process development and innovation and value enhancement in supply chain.
- Both MOHE and companies will co-finance the project

ELIGIBILITY

1. Application is open for all companies registered in Malaysia with annual sales turnover of more than RM50,000.
2. For multinational companies, the majority shares must be held by Malaysians (>51%).
3. Problems need to be technical in nature involving issues in the existing products and processes.
4. Problems related to management, marketing and off-the-shelf solutions will not be considered
5. Product is already in the market
6. Priority given to projects that can be completed within 6 months but may consider project duration up to 12 month if it has significant social and business value

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

MORE INFO



HIGHER LEARNING INSTITUTIONS (HLIs) Division/Department: Entrepreneurship & Public Private Research Network Unit



Tel: 03-88706875/6984/4330
Fax: 03-88706900



www.pprn.mohe.gov.my
pprn@mohe.gov.my

Content

Innovation and Technology Adoption

First Page

Last Page



KEMENTERIAN TENAGA, SAINS, TEKNOLOGI, ALAM SEKITAR & PERUBAHAN IKLIM (MESTECC)

Programme Name

Pre Commercialisation Fund

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

- Assist in developing processes, technology or New products or improvements to existing processes and technology to be commercialised;
- Create environment to encourage technopreneurs; and
- Increase application of innovative technologies in communities as social responsibility.

ELIGIBILITY

1. All categories of companies must have a minimum of 51% equity held by Malaysians;
2. Applicant or collaborator under the small and medium company category must have minimum paid up capital in cash of RM10,000.00. However, start-up companies are exempted from this stipulation but must provide justification and supporting documents on the ability to sustain itself;
3. The proposed project must contain elements of technological innovation leading to commercialisation of innovative products, processes and services up till Proof of Concept (POC);
4. The following are not eligible for funding under the Pre Commercialisation Fund (TechnoFund): projects under the scope, responsibility or portfolio of certain Ministry, Department or Agency other than MASTECC; and ❏ applications from Research Institutes with internal research funding such as CESS Fund.

MORE INFO



Pre Commercialisation Fund (TechnoFund) Secretariat, Fund Division, Kementerian Tenaga, Sains, Teknologi, Alam Sekitar & Perubahan Iklim (MESTECC) Bahagian Industri Aras 7, Blok C5, Pusat Pentadbiran Kerajaan Persekutuan, 62662 PUTRAJAYA



Tel: 03 – 8885 8820/ 8753 / 8896 / 8754

Fax: 03 – 8889 2994



www.mestecc.gov.my

Content

Innovation and Technology Adoption

First Page

Last Page



Financing	<input checked="" type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

Programme Name

Commercialisation of R&D Fund (CRDF)

OBJECTIVE

Leverage on Science, Technology & Innovation (STI) for national development and wealth creation via commercialisation of products and process.

ELIGIBILITY

1. The company is incorporated under the Companies Act 1965;
2. The company must be at least 51% Malaysian-owned;
3. The company qualifies as an SME according to the guidelines on new SME definition 2013 by SME Corp. Malaysia;
4. The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MASTECC;
5. The technology to be acquired must be a registered Intellectual Property (Patent/Copyright/Industrial Design) with proven and significant sales volume in the country of origin;
6. The technology provider must not hold any equity in the applicant’s company.

MORE INFO



Malaysian Technology Development Corporation (MTDC) Ground Floor, Menara Yayasan Tun Razak Jalan Bukit Bintang 55100 Kuala Lumpur,



Tel : 03-2172 6000
Fax : 03-2163 7541



comms@mtdc.com.my
www.mtdc.com.my



Programme Name

Technology Acquisition Fund (TAF)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

Promote utilisation of foreign technology for the manufacturing and physical development of existing and new products and processes to increase wealth creation and technology content of Malaysian companies whilst enhancing their global competitiveness.

ELIGIBILITY

1. Small & Medium Enterprise (SME) only
2. The company is incorporated under the Companies Act 1965;
3. The company must be at least 51% Malaysian-owned;
4. The company qualifies as an SME according to the guidelines on new SME definition 2013 by SME Corp. Malaysia;
5. The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MASTECC;
6. The technology to be acquired must be a registered Intellectual Property (Patent/Copyright/Industrial Design) with proven and significant sales volume in the country of origin;
7. The technology provider must not hold any equity in the applicant's company.

MORE INFO



Malaysian Technology Development Corporation (MTDC) Ground Floor, Menara Yayasan Tun Razak Jalan Bukit Bintang 55100 Kuala Lumpur,



Tel : 03-2172 6000
Fax : 03-2163 7541



comms@mtdc.com.my
www.mtdc.com.my

Content

Innovation and Technology Adoption

First Page

Last Page



Programme Name

Biotechnology Commercialisation Funding (BCF)

PROGRAMME TYPE

Financing

Training

Advisory

Marketing and Promotion

OBJECTIVE

- Provide funding for Biotechnology focus areas; and
- Complement the existing public and private sector fund by providing easy access to financing facilities.

ASSISTANCE

Capital Expenditure

- Facilities related to the expansion of production, research and services rendered e.g. machineries, laboratory, lab equipment
- Complement the existing public and private sector fund by providing easy access to financing facilities.

Working Capital

- Raw materials, consumables or livestock
- Expenses directly related to R&D activities towards improving existing products/services with the exception of payroll/human capital emolument expenses
- Expenses directly related to business expansion activities to introduce products/services into the global market with exception of payroll/human capital emolument expenses
- Intellectual property filing and registration
- Clinical or field trial costs
- Compliance and regulatory costs

Up to 90% of the total project cost with interest rate of 5.0% per annum on monthly rest

ELIGIBILITY

1. BioNexus Status company;
2. Majority Malaysian owned i.e. at least 51% of the equity is owned by Malaysians; and
3. minimum paid-up capital of RM250,000.

MORE INFO



Bioeconomy Corporation Malaysia Corporate Office Level 16, Menara Atlan 161B Jalan Ampang 50450 Kuala Lumpur



Tel: 03 – 2116 5588
Fax: 03 – 2116 5411



www.bioeconomycorporation.my



Programme Name

Implementation of Core Activities Targeted at Enhancing Productivity and SME in Collaboration with SIRIM–Fraunhofer

PROGRAMME TYPE

Financing	<input type="checkbox"/>
Training	<input checked="" type="checkbox"/>
Advisory	<input checked="" type="checkbox"/>
Marketing and Promotion	<input type="checkbox"/>

OBJECTIVE

Support technology adoption / applications by SMEs.

The scope of the Programme will cover activities:

- i. Implementation of core activities targeted at enhancing productivity and market expansion of SMEs i.e.
 - o Innovation management through technology audit (value chain analysis)
 - o Increase technology uptake of SMEs
 - o Nurture growth of small and micro SMEs
 - o Cross-cutting programme

ELIGIBILITY

Qualified Malaysian SMEs

MORE INFO



Sirim Berhad1, Persiaran Dato' Menteri, P.O. Box 7035, Section 2, 40700 Shah Alam, Selangor



Toll Free: 1-300-88-7035
Tel: 03-5544 6000
Fax: 03-5544 6694



web@sirim.my
www.sirim.my



BUSINESS ADVISORY





Ministry of International Trade and Industry (MITI)

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