

LIST OF GRANTS, LOANS, GUARANTEE SCHEMES AND VENTURE CAPITAL/EQUITY FINANCING

Financing Value	RM20k – RM200k	>RM200k - RM500k	>RM500k - RM 5M	>RM5 Million	Others (Based on Approved Project)
Grants	<p><i>Please note that all grants schemes from SME Corp or a.k.a SMIDEC had been discontinued since 2009</i></p> <ul style="list-style-type: none"> Pre-seed-CIP300 (Cradle Fund Sdn Bhd) <i>For Entrepreneur funding</i> Conditional grants of up to a maximum of RM300K to teams of innovative individuals with innovative, technology-based ideas in the ICT, non ICT and high growth technology industries. 	<ul style="list-style-type: none"> International Collaboration Fund (ICF) (MESTECC) <i>(up to RM 500K and 24 mths)</i> Open to all researchers, scientists and engineers employed under GRIs, STI, and IHL. Aim of the fund is to provide a platform for investment in expanding and enhancing research capacity, and increasing collaborative R&D partnership for competitive R&D projects that are innovative, give high impact and can subsequently contribute to the advancement of knowledge and technology development leading to commercialization. 	<ul style="list-style-type: none"> MESTECC R&D Fund (MESTECC) <i>(up to RM 3.0M and 24 mths)</i> Funding for SMEs that cover three main priority frameworks that align with the objective: (1) Water, Food and Energy Nexus, (2) green growth for sustainable development, (3) medical and healthcare Commercialization of R & D Fund (CRDF) (MTDC) Funding of commercialization activities of locally developed technologies taken by Malaysian-owned companies. <ul style="list-style-type: none"> (a) CRDF 1_Market Validation and Local Validation <i>max of RM 500K or 70% of eligible expenses (whichever lower)</i> Eligible expenses cover technology, administration & overhead, services, IP and standard compliance, cost of production, advertising, marketing & promotion, value added services and others (b) CRDF 2_Locally Developed Technologies by Local SMEs <i>max RM4Mil or 70% of eligible expenses (whichever lower)</i> Eligible expenses cover equipment, technology, administration & overhead, production, advertising, marketing and promotion, IP and standard compliance and value added services. (c) CRDF 3_Locally Developed Technologies by large corporation <i>- max of RM 4 million or 50% of eligible expenses (whichever lower)</i> Eligible expenses cover equipment, technology, advertisement & promotion, production, IP & Standard Compliance and value added service 	<ul style="list-style-type: none"> Business Growth Fund (BGF) (MTDC) Hybrid of Grant & RCPS (no dividend) <i>(Maximum of RM10 million)</i> Funding focuses on growing the company not only on its production output and reach, but also on internal preparedness towards professionalism, corporate governance, and all the necessary tools to escalate the company to the next level Business Expansion Fund (BEF) (MTDC) <ul style="list-style-type: none"> (a) Local Expansion - <i>up to max RM 10 mil</i> (b) International Expansion - <i>up to max RM 15 mil</i> Funding for purchase of equipment, working capital expenses, overhead cost (not more than 30%), technology, IP and standards compliance, marketing and promotion for expansion of Bumiputera technology-based companies, especially developing international markets. 	<ul style="list-style-type: none"> Business Accelerator Programme (BAP) (SME Corp) (a) Matching Grant <i>50% of the total approved cost (with amount of financing to be determined by SME Corp. Malaysia)</i> Financing coverage: advertising & promotion, branding, certification & innovation, product packaging & labeling, online applications. Facilitation Fund (Bank Pembangunan Malaysia Berhad) <i>up to 10% of total project cost</i> Funding for basic infrastructure (access roads, bridges, etc) and land acquisition for highways. Value of project > 100million

			<ul style="list-style-type: none"> • Technology Acquisition Fund (TAF) (MTDC) <i>Partial grant with max RM4Mill or 70% of the eligible expenses.</i> Funding for acquisition and commercialization activities of foreign technology undertaken by Malaysian-owned company. • Halal Technology Development Fund (HTDF) (MTDC) (a) Halal Fund 1_halal products & services for the local market. <i>Partial grant up to max RM 2 mil</i> (b) Halal Fund 2_Halal products & services for the international market. <i>Partial grant up to max RM 4 mil</i> Funding for companies with access to the best advisory services and networks to nurture SMEs for long-term growth and export through halal compliant activities. 		
Loans	<ul style="list-style-type: none"> • Business Accelerator Programme (BAP) (SME Corp) <i>RM50K to RM 1M</i> Financing coverage for purchase of machineries and equipment, as well as working capital. • Tanaman Semula Kepala Sawit-i (Sawit-i) (AGROBANK) <i>(Max RM50K with up to RM 10K per hectare, 9% p.a. on monthly rest basis)</i> Funding for smallholder who are involved in small-scale oil palm plantation, based on Tawarruq transaction. • Micro Financing-i (MUSK) (BANK RAKYAT) <i>(RM1k to RM50k, 12.56%)</i> Funding for business such as wholesale and retail, manufacturing, service and other sectors that approved by Bank Rakyat. 	<ul style="list-style-type: none"> • Express Contract Financing Scheme (SPiKE) (MARA) <i>(up to RM 1.0M)</i> Funding for construction contract, supplies, services, electrical work for government related departments/agencies and public listed company only. • Skim Pembiayaan Ekonomi Desa (SPED) (SME Bank) (up to 500K) Collaboration financing programme with Ministry of Rural Development aimed to provide Bumiputera SME entrepreneurs in rural areas the opportunity to sustain, expand and develop the business to the next level of success. • SME Scheme (PUNB) <i>(RM 500 K to RM 5 M)</i> For at least 70% Bumiputera-owned business in manufacturing or selected services who is keen to grow their 	<ul style="list-style-type: none"> • Business Accelerator Programme (BAP) (SME Corp) <i>(Collaborator: SME Bank) Soft Loan RM 50k- RM 1 mil.</i> Assist SMEs in strengthening their core business, building capacity and capability, and facilitating access to financing. • Business Start-up Fund (BSF) (MTDC) <i>(Max of 90% of total project cost or RM5.0millio, whichever is lower.)</i> Funding for new start-up technology-based companies. • Biotechnology Commercialisation Fund (BCF 2.0) (Biotechcorp) <i>(Min RM600K to Max RM3M)</i> Funding for working capital or business expansion capital to facilitate ongoing commercialization of bio-based products and services as well as provide assistance in expanding 	<ul style="list-style-type: none"> • Maritime Fund/ Maritime Development Fund (BPMB) <i>(RM 1M to RM 500M)</i> Funding for acquisition of vessels; acquisition of land, construction of lanyard infrastructure and its related machinery and equipment; acquisition of land, construction of building, plant and machinery of port, bonded warehouse, port yard and haulage for maritime activities; oil & gas related activities and services; and/or to part finance working capital requirement • Tourism Infrastructure Fund/ Tourism Infrastructure Development Fund (BPMB) <i>(Min Rm 5 M; Max RM100M or up to 80% of total project cost whichever is lower is allowed)</i> Funding for incremental cost of new and existing project excluding working capital. For acquisition of 	<ul style="list-style-type: none"> • Overseas Project/ Investment Financing-i (EXIM Bank) Financing for Malaysian investors/contractors undertaking project overseas e.g. infrastructure, manufacturing and other development projects. (a) <i>Project financing: max 85% of project cost or contract value</i> (b) <i>Investment: 80% of investment/ asset value</i> • Contract Financing-i (EXIM Bank) max 85% of project cost or contract value) Financing for Malaysian investors/contractors undertaking local and oversea project e.g. infrastructure, manufacturing and other development projects. • Term Financing-i (EXIM Bank) max 100% for a restructuring facility,

	<ul style="list-style-type: none"> • Micro Enterprise Fund-i (MEF) (BANK RAKYAT) (RM1k to RM50k, 8.25% flat rate) Funding for business such as wholesale and retail, manufacturing, service and other sectors that approved by Bank Rakyat. • TEKUN Niaga Financing Scheme (TEKUN Nasional) (RM10k to RM100k) Funding for 100%-owned Bumiputera business • Teman TEKUN Financing Scheme (TEKUN Nasional) (RM 1k to RM50k) Funding for Bumiputera or Indian existing business that possess valid business license and does not exceed RM50K business financing. • TEMANNITA Financing Scheme (TEKUN Nasional) (RM 1k to RM50k) Funding for Bumiputera Female existing business with 5 members possess valid business license and does not exceed RM50K business financing. • PROSPER Retail Scheme (PUNB) (RM100k to RM1 mil) For 100% Bumiputera-owned businesses who are keen to venture or expand their retail business such as Petrol station, F&B, Textile and etc. • PROSPER Teras Scheme (PUNB) (RM100 K to RM 500K) For 100% Bumiputera-owned businesses who are keen to venture or expand their retail business such as automotive, hardware, telecommunication etc. 	<p>viable market-oriented and high potential export business at local and global levels.</p> <ul style="list-style-type: none"> • PROSPER Wholesale Scheme (PUNB) (RM500K to RM5M) For 100% Bumiputera-owned business who are keen to venture or expand their wholesale distribution or supply business such as consumer goods, commercial industry goods and etc. • Small Business Financing (SBF) (SME Bank) (RM100k to RM750k) For Bumiputera-owned business owner to increase product marketability and transform their business from Micro to Small category. • MySMELady (SME Bank) (RM100k to RM 1M) Financing to women entrepreneurs focusing on migrating micro entrepreneurs for business expansion and growth which includes asset acquisition and working capital with a sub-limit for debit card with partnering bank, Bank Islam Malaysia Berhad • Business In Transformation (BIT) (PNS) Identify, create and develop small enterprises that have products and services using a modern marketing approach, low set up and new technologies. <ul style="list-style-type: none"> (a) Pre-Franchise (up to RM25K) (b) Pre-Franchisor (up to RM500K) • Business Improvement Loan Scheme (SPiM) (MARA) (up to RM 500k) Funding for purchase of fixed assets, renovation of business premises and working capital under Bumiputera-owned business. 	<p>applicant's existing bio-based businesses</p> <ul style="list-style-type: none"> • Franchisor Scheme (PNS) (RM100K to max RM 2M or subject to gearing ratio of not more than 4 times) Funding to facilitate franchisors/master franchisees for business expansion and venture into international expansion • Pre-Franchise and Master Franchise Scheme (PNS) (RM 50 K to RM2M or subject to a gearing ratio of not more than 4 times) Financial assistance for potential franchisors and master franchisee with min 51% Bumiputera equity to expand business in Malaysia. • Franchisee Financing/ Executive Franchise (PNS) (RM50K to max RM 2M or subject to gearing ratio of not more than 4 times) Funding to encourage Bumiputera in public and private sector to venture and/or expand their franchise business in Malaysia, especially who involved in VSS or early retirement. • Soft Loan Scheme for Automation & Modernisation (SLSAM) (MIDF) (Min RM50K; Max RM20M per application) Financing for companies to modernise and automate manufacturing process; upgrade production capability and capacity: minimize dependence on labour: diversify into higher value-added activities: rationalize and streamline operation thru mergers and acquisitions: acquire, develop and produce toolings: embark on productivity improvement and enhancing export performance; utilize ICT as a mean to improve competitiveness, efficiency and productivity as well as to enhance engineering design capacities. 	<p>land, max 40% of the land/project cost, whichever lower</p> <ul style="list-style-type: none"> • Green Technology Financing Scheme (BPMB) <ul style="list-style-type: none"> (a) Producer of Green Technology Max RM 100 million (b) User of Green Technology Max RM 10 million Guarantee by CGC Funding for green technology production, purchase of new and reconditioned equipment (include transportation cost from local or oversea) • Industry Digitalisation Transformation Fund (BPMB) (up to RM 200M) Funding for acquisition and/or development of specific assests, including software, license, patents etc; project/contracts relevant to the digital technologies; working capital. • Sustainable Development Financing Fund (BPMB) (up to RM 100M) Funding for eligible client's whose operations contribute positively to any one of the 17 SDG's. 	<p>and up to 90% of project cost- for other purpose (direct financing) Fund for working capital, overhead, non-asset based transactions in support of exports, projects or contract requirements and activities as well as a refinancing tool.</p> <ul style="list-style-type: none"> • Business Financing-i, applicable for SME (Bank Rakyat) <ul style="list-style-type: none"> (a) Term Financing-i up to 80% of working capital requirement. Fund for working capital for rurabusiness expansion involving companies from various sectors including agriculture, credit consumer, property, manufacturing, infrastructure, retail, communication, oil and gas etc. (b) Bridging-i up to 50% of land purchase price Fund for land purchase for project and to finance development for project. (c) Property-i up to 80% of purchase price or 100% on force sale value, whichever is lower Fund to purchase residential and nonresidential property. (d) Contract-i up to 80% of contract cost Fund to part finance the cost to complete the contract awarded (e) Hire Purchase-i up to 70% of contract cost Fund to purchase commercial and industrial vehicles. (f) Share-i up to 50% of contract cost Fund to purchase of quoted shares listed on Bursa Malaysia (g) Contract Financing-i Tijari up to 80% of contract cost Fund to finance contract awarded by the government, or established public listed companies.
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<ul style="list-style-type: none"> • Soft Loan Scheme for Bumiputera Automotive Entrepreneurs (SLBAE) (MIDF) (RM 100K to RM 5mil) Funding for manufacturing and services sector (excluding financial and insurance services) to facilitate and assist Open Approved Permit (AP) holders to expand and diversify into other automotive-related business and to sustain and enhance Bumiputera participation in the automobile industry. • Paddy-i (Tawarruq) (Agrobank) (min RM1K, max RM 50k) Funding for working capital for rice planting activities in paddy field which is certified by related government agencies, based on Tawarruq transaction. • Kemudahan Pembiayaan Modal Kerja-i (Tawarruq) (Agrobank) (max RM200k) Funding for working capital as a short term credit facility, based on Tawarruq transaction. There are 3 types of financing: Purchase financing, Sale Financing, and Cash Financing. • Government Schemes (Bank Rakyat) <ul style="list-style-type: none"> (a) Rural Development Financing-i Scheme (RM20k to RM500k) (b) Micro Financing – i ME2 (max RM50,000) • Kontrak-i (TEKUN Nasional) (RM 1k to RM100k) Funding for Bumiputera existing business with valid business license and does not exceed RM100K business financing. • Ar-Rahnu Tekun (TEKUN Nasional) (RM 100 to RM100k) 	<ul style="list-style-type: none"> • Fixed and flexible term facilities (Knight Capital) Funding options of fixed or flexible loan rates based on customers' business cash flow. (Loan amount up to RM500k) 	<ul style="list-style-type: none"> • Soft Loan Scheme for Services Sector(SLSSS) (MIDF) (Min RM100K; Max RM5M) Funding for fixed assets & working capital <ul style="list-style-type: none"> (a) to provide financing assistance to new start-up companies and/or enterprises for the creation of new services entrepreneurs; and (b) to provide financing assistance to the services sector to expand/upgrade/modernize/diversify their services into higher value-added activities and improve productivity and efficiency in service delivery • Fund For Small And Medium Industries 2 (FSMI2) (All Commercial Banks & Islamic Banks) (Min RM 50K; Max RM 5M) • New Entrepreneur Fund 2 (All Commercial Banks & Islamic Bank) (max RM5M) Funding for wholly owned Bumiputera company to expand production activity and/or working capital. • Fund For Food (3F) (Agrobank) Objective of funding is to increase the production of food in the country and reduce food imports and to provide funding for projects in foods sector at a reasonable cost. Offered at term financing and revolving financing with profit rate at 3.75% per year. • Technology Acceleration and Commercialization Scheme (MDV) (max RM5m) Funding for development and adoption of new technologies and increase the success rate of commercializing new technologies • Supplementary Renewed Facility (i-SURF) (SME Bank) max RM3 million 		<ul style="list-style-type: none"> (h) Working Capital for Ar-Rahnu X'change up to 80% of working capital Fund to finance working capital requirement for Ar-Rahnu X'Change franchise business. • Term Financing-i (Agrobank) Fund for activities or project that have relevance to the agricultural sector which include to purchase assets, goods or services, to redeem assets, to obtain working capital, for refinancing, restructuring, for the purposes of Shariah compliance financing • Agro Cash Line-i (Agrobank) min 6 mths, max 10 mths Overdraft facility to finance agriculture based business with Tawarruq transaction compliance. • Export Credit Refinancing-i (EXIM Bank) <ul style="list-style-type: none"> (a) Pre-shipment (Direct exporter - max 95% of value of export order Indirect export – max 95% of or ECR-i Domestic of Credit or ECR Domestic Purchase Order or Local Purchase Order) (b) Post-shipment max of 100% of export bill value • Export of Services- i (EXIM Bank) (Up to max of 80% of the contract value/purchase price or the requirement value for the contract/services) For Malaysian owned & controlled companies, engaged in the provision of services for the global market, such as information Technology Services, Engineering Architecture and other professional services.
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<p>Open to all Malaysian as a short term financing where the client/entrepreneur will pledge gold products or jewelry based on the type of gold accepted as a collateral for the financing granted.</p> <ul style="list-style-type: none"> • Indian Community Entrepreneur Development Scheme (SPUMI) (TEKUN Nasional) (RM 10k to RM100k) Funding for 100% Indian and Malaysian-owned business with valid license/permit and does not exceed RM100K business financing. • Green Lane Policy (Agrobank) (max RM200k/yr or RM1m for 5yrs) Funding to enhance the competency of local SME ventures into biotechnology sector. With 2% profit rate rebate. • Special Programme (TEKUN Nasional) (RM50k to RM100K) <ul style="list-style-type: none"> (a) Young Agropreneur Programme 2017 (max RM50k) Funding to assist youths involved in Farming and Agro-Based Industries, for project expansion only. (b) Graduate Entrepreneur Development Programme (PPUS) (max RM50k) Funding to help graduates (diploma/degree/adv degree) who have completed studies/have worked and are interested in starting in a business but lack of capital (c) Fisherman/ Marketer Financing Programme (max RM50k) Funding to assist fisherman in need of capital to carry out planned fisheries activities and help to reduce and combat middlemen through acquisition of fishing debts. 		<p>Additional working capital financing for SME Bank's existing customer that pledged or charged their property and / or Sijil Pelaburan Am Mudharabah / Fixed Deposit as collateral.</p> <ul style="list-style-type: none"> • My Seed SME Scheme (MYS3) (SME Bank) RM1 mil to RM 5mil Especially for Indian Entrepreneur to expand their business. Funding for machinery, equipment and for working capital. • MySMEBina (SME Bank) up to RM1 mil Financing programme for construction and infrastructure projects awarded by Federal Government, State Government, Government Link Companies (GLCs) and its subsidiaries. • MySMEBekal (SME Bank) up to RM1 mil Short term financing programme to supply or maintain the contract awarded by Federal Government, State Government, Government Agencies, Government Link Companies (GLC) and its subsidiaries. • Subordinated Financing Programme (SFP) (SME Bank) max RM3 mil Collaboration financing programme with TERAJU to provide financing to Bumiputera companies in the shortfall of project or plant/machinery cost. • Soft Loan Scheme for Service Export (SLSSE) (MIDF) (Min RM50K; Max RM5M) Financing to increase competitiveness of Malaysian Service Providers (MSPs) overseas, increase accessibility and expand export, expand the scope of export promotion and increase profile of Malaysia at international level • Biotechnology Commercialization Fund Programme 2.0 (MIDF) (Min RM100K; Max RM2.7M) 		<ul style="list-style-type: none"> • Import Financing – i (EXIM Bank) (Up to max of 90% of import order value) Financing for imports of “strategic goods” consisting of Halal capital goods, raw materials and related goods for the development, upgrading expansion of infrastructure facilities or other expenses related to client’s business activities which will ultimately reduce dependency on imports and also for government initiative projects. • Supplier Financing – i (EXIM Bank) Funding to promote export of Malaysian goods through financial assistance for production of goods and discounting for export bill. <ul style="list-style-type: none"> (a) Pre-shipment (max 100% of invoice value or 90% of export order value) Pre-shipment finances working capital for purchase of domestic/foreign inputs prior to shipment (b) Post-shipment (max 100% of export bill) Post-shipment finances the working capital after shipment • Malaysia Kitchen Financing Facility (EXIM Bank) (Up to max of 90% of the project cost, inclusive 3 months working capital) Financing for opening of new restaurant overseas serving Malaysian food or expansion of existing restaurant, opening of new branches, Malaysian food franchises internationally • Buyer Financing – i (EXIM Bank) (max 85% of project cost or contract value) Funding for foreign government/ buyers/ importer to buy Malaysian goods and services inclusive of construction and contracts.
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<p>(d) Ex-Army Personnel Entrepreneur Financing Scheme (max RM100k) Funding to assist former military personnel as well as their wives or children who venture into business and entrepreneurship.</p> <p>(e) Bumiputera Young Professional Entrepreneur Development Programme (max RM100k) Funding to encourage professionals to venture into business that practice or conduct businesses different from their field of skills to start a business or as additional capital to enhance existing business.</p> <ul style="list-style-type: none"> • Business Financing facility for persons with Disabilities (PWD) (MARA) (up to RM 50K) Designed for OKU aka Persons With Disabilities (PWD) • Business Financing Scheme Post IPMa (SEMAi) (MARA) (up to RM 50K) Offered to all MARA Educational Institutions (IPMa) former students. • i-Pembiayaan Premis Perniagaan (i-3P) (SME Bank) min RM 100K Funding for purchase or refinance business premises and at the same time secure working capital for business growth. • Small business loans for Women Entrepreneurs (Knight Capital) Fund is designed to encourage women to explore businesses for start-up and SMEs. (Loan amounts of up to RM100k) • Start-up loans (Knight Capital) (Loan amount up to RM100k) 		<p>Bridging the funding gaps for both private and public sectors to enable bio-based companies to progress and develop further.</p> <ul style="list-style-type: none"> • Working Capital Financing (Knight Capital) Funding for working capital solutions to complement customers' existing lines of credit. (Loan amount up to RM3.0 M) • Bridging Finance (Knight Capital) Cash requirements to purchase of a new asset while waiting to dispose of another and to finance ongoing projects cash requirement to refurbish a property prior to selling it. (Loan amount up to RM5 M) • Profit Sharing Financing (Knight Capital) Financing facility which offer 100% financing margin for projects undertaken by customers. (For projects valued higher than RM500k) • Business purchase loan (Knight Capital) For business looking to own or lease equipment, purchases of raw materials, semi-finished products and components, finished products, commodities and capital equipment. (Loan amount up to RM1 M) 		<ul style="list-style-type: none"> • IDB CO – i (EXIM Bank) (min USD100k, max USD200k) Funding for Malaysian exporters who exports goods to members' countries of the Islamic Development Bank (IDB) or Importers of Malaysian goods who exports to IDB members countries. • Vendor Financing Scheme –i (EXIM Bank) (max 100% of invoice value discounted at prevailing profit rate) Funding for Malaysian owned or controlled companies under a selected Vendor scheme which require financing of their invoice or bill to the Anchor Company. • Commercialisation Financing Programme (MDV) Government -funded programme to enable early stage startup companies to raise funds to match funding requirements for sustainable businesses in the technology sector at early and commercialisation stages. This funding is aimed for companies with good, viable technologies to achieve their maximum potential. • Machinery and Equipment Financing – (Agrobank) New – max 90% from the cost Used – max 80% from the cost Funding for purchase of agricultural and manufacturing machineries, equipment or utility vehicles that used directly or indirectly for the production, processing, and marketing of agriculture or agro-based product. • Strategic Alliance Financing – i (SALF-i) (Agrobank) max 100% from total project cost Funding for development project for economy activity (plantation and agro-based) that is launched by State or Federal Government.
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Guarantee Schemes	<ul style="list-style-type: none"> • BizBina-i (CGC) (Min RM20K, Max RM200K) Funding for businesses that are affected by natural disaster. 	<ul style="list-style-type: none"> • BizMaju Scheme (CGC) Min RM50K, Max RM500K The guarantee fee is Min 0.5%, Max 5.75%. Funding for working capital 	<ul style="list-style-type: none"> • Direct Access Guarantee Scheme (DAGS) (CGC, AmBank) (Guarantee cover is up to 100% and shall be valid up to the maturity date of the loan with a maximum tenure of 5 	<ul style="list-style-type: none"> • Credit Enhancer- i Scheme (CGC, participating development financial institutions (DFI), commercial banks and Islamic banks) 	

		<p>and/or asset acquisition. Collaboration partner – RHB Bank Bhd.</p> <ul style="list-style-type: none"> • BizMula-i (CGC) (Min loan RM30k, Max loan RM300k) Financing for business less than 4 years with the purpose of working capital and/or asset acquisition. • BizWanita – i (CGC) (min RM30k to max RM300k) Funding for women manage business < 4 years with locally owned >51%with the purposes of working capital and/or asset acquisition. • BizSME (CGC) (min RM50k to RM500k) Funding for working capital only to company >1 year operation where the key person must > 25 year. 	<p>years; loan range btw RM50k to RM10M)</p> <ul style="list-style-type: none"> • Flexi Guarantee Scheme (FGS) (CGC, all PFIs eligible for CGC Guarantee) (max RM5m) Provides guarantee for loans granted under the BNM’s funding to support SMEs in terms of capital expenditure and working capital. • Bumiputera Entrepreneur Project Fund-i (TPUB-i) (CGC) (RM3M for first time application and up to RM5M for subsequent applications) Funding for Bumiputera 100% owned enterprise that obtained government or related party project and contract and have been operating > 3 years. • MARA Entrepreneur Guarantee Scheme (SJUM) (MARA) Guarantee starts from RM 200K up to RM 2 M Funding for Bumiputera SMEs who has viable business but lack of collateral to obtain financing • MARA Entrepreneur Guarantee Scheme (MEGS) (MARA) From RM 200K up to RM 2 M Collaboration with Bank Rakyat to provide funding for Bumiputera SMEs where MARA acts as guarantor. • Global Entrepreneurs Financing Scheme MARA (GEMS) (MARA) From RM 300K up to RM 2 M Collaboration with EXIM Bank to provide financial assistance to Malaysian Entrepreneurs operation business abroad. 	<p>(loan up to RM 10 M, CGC guarantee coverage range from 30% to 90% of the following: (a) Unsecured portion- Max cover of RM3 M (b) Secured portion – no capping imposed on the secured portion Financing for SMEs that have no track record or collateral.</p> <ul style="list-style-type: none"> • Franchise Financing Scheme (FFS) (CGC, MayBank, CIMB Bank) (Unsecured portion will be covered 80% and 90% on the secured portion, max RM7.5M loan limit) Existing total credit facilities of borrower should not exceed RM7.5mil • Green Technology Financing Scheme & Green Technology Financing Scheme Islamic for Producer (CGC, all commercial and Islamic banks, all development financial institutions, Malaysia Debt Venture Berhad) Max loan up to RM 50M, guarantee coverage is 60% of approved financing amount. Government incentives as follow: i. 2% profit subsidy on green component financing amount ii. 60% guarantee cover on total financing amount of green component • Green Technology Financing Scheme & Green Technology Financing Scheme Islamic for User (CGC, all commercial and Islamic banks, all development financial institutions, Malaysia Debt Venture Berhad) Max loan up to RM10M, guarantee coverage is 60% of approved financing amount. Government incentives as follow: 	
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			<p>(a) 2% profit subsidy on green component financing amount</p> <p>(b) 60% guarantee cover on total financing amount of green component</p> <ul style="list-style-type: none"> • BizJamin Scheme (CGC) (max RM10m) Available for Malaysian-owned companies with min 51% of shareholding and have a good credit record • BizJamin – i (CGC) (max RM10m) Available for Malaysian-owned companies with min 51% of shareholding, involved in ‘halal’ activities. • BizJamin Bumi-i Scheme (CGC) (max RM15m) For both new and existing borrower with >51% owned by bumiputera with SME Definition. 	
Venture Capital/ Equity Financing			<ul style="list-style-type: none"> • Direct Equity 800 (DEQ800) (Cradle Fund Sdn Bhd) (max RM800K) Funding for local high potential technology startups in area such as Financial services, tourism, business service, E&E, wholesale and retail, education, healthcare, communications content and infrastructure, oil, gas and energy, and agriculture. 	<ul style="list-style-type: none"> • PNS Equity Investment Scheme (PNS) (a) Pre-Initial Public Offering (IPO) Scheme (Max RM 10M) For companies with listing potential and /or capital raising initiatives to support their business expansion (b) Investment in Mezzanine Companies (Max RM 10M) For companies with proven business model with growth potential to support their business expansion purposes <ul style="list-style-type: none"> i) Ordinary Shares (Max investment RM 10 M) ii) Preference Shares (Max investment RM 5 M) (c) Investment in Franchise Scheme

				<p>(Max RM 5 million) For franchise based businesses (both local & foreign based) with proven franchise model (either local or overseas) to support their growth and expansion</p> <p>• Venture Capital Financing Malaysian Venture Capital Management Berhad (MAVCAP) To nurture & develop the technology sector and venture capital market in Malaysia.</p>	
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For alternative list, please refer to <https://incentives.mida.gov.my/UserLogin.aspx>

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