

## 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"> <li>• <b>Pre-seed-CIP300 (Cradle Fund Sdn Bhd)</b> For Entrepreneur funding 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.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Inno Fund (MOSTI)</b></li> <li>(a) <b>Enterprise Innovation Fund (EIF)</b> <ol style="list-style-type: none"> <li>i. Individual (max RM50k and 18 months)</li> <li>ii. Sole Proprietor/Partnership (max RM150k and 18 months)</li> <li>iii. Micro/ Small ( max RM500k and 18 months)</li> </ol> </li> </ul> <p>Funding for recombination, fusion or integration of technologies that lead to new products, processes or services or the refinement of existing technologies with improved value enhanced efficiency or cost reduction. The final result of innovation is new products, processes or systems by which value can be created for customers, businesses and society</p> <ul style="list-style-type: none"> <li>(b) <b>Community Innovation Fund (CIF) (MOSTI)</b> (max RM500k and 18months)</li> </ul> <p>Funding for recombination, fusion or integration of technologies that lead to new products, processes or services or the refinement of existing technologies with improved value enhanced efficiency or cost reduction. The final result of innovation is new products, processes or systems by which value can be created for customers, businesses and society</p>	<ul style="list-style-type: none"> <li>• <b>SMART - Fund (MOSTI)</b> Pre-Commercialization Fund (RM 3 million and 24 months) Funding for strategic and prioritized need (new technologies, processes and products) that will solve nation problem and identify long term solution.</li> <li>• <b>Commercialization of R &amp; D Fund (CRDF) (MTDC)</b> <ol style="list-style-type: none"> <li>(a) CRDF 1 _Market Validation and Local Validation partial grant with max of RM 500K or 70% of eligible expenses (whichever lower) Funding for technology, administration &amp; overhead, services, IP and standard compliance, cost of production, advertising, marketing &amp; promotion, value added services and others</li> <li>(b) CRDF 2_Locally Developed Technologies by Local SMEs partial grant with max RM4Mil or 70% of eligible expenses (whichever lower) Funding for equipment, technology, administration &amp; overhead, production, advertising, marketing and promotion, IP and standard compliance and value added services.</li> <li>(c) CRDF 3_Locally Developed Technologies by large corporation - partial grant with max of RM 4 million or 50% of eligible expenses (whichever lower) Funding for equipment, technology, advertisement &amp; promotion, production, IP &amp; Standard Compliance and value added service</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Business Growth Fund (BGF) (MTDC)</b> Hybrid of Grant &amp; RCPS (no dividend) (Maximum of RM10 million) 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</li> <li>• <b>Business Expansion Fund (BEF) (MTDC)</b> <ol style="list-style-type: none"> <li>(a) Local Expansion - up to max RM 10 mil</li> <li>(b) International Expansion - up to max RM 15 mil</li> </ol> </li> </ul> <p>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.</p>	<ul style="list-style-type: none"> <li>• <b>Business Accelerator Programme (BAP) (SME Corp)</b></li> <li>(a) <b>Matching Grant</b> 50% of the total approved cost (with amount of financing to be determined by SME Corp. Malaysia) Financing coverage: advertising &amp; promotion, branding, certification &amp; innovation, product packaging &amp; labeling, online applications.</li> <li>• <b>Facilitation Fund (Bank Pembangunan Malaysia Berhad)</b> up to 10% of total project cost Funding for basic infrastructure (access roads, bridges, etc) and land acquisition for highways. Value of project &gt; 100million</li> </ul>

			<ul style="list-style-type: none"> <li>• <b>Technology Acquisition Fund (TAF) (MTDC)</b> <i>Partial grant with max RM4Mill or 70% eligible expensive.</i> Funding for acquire license of technology, proprietary or directly manufacturing equipment.</li> <li>• <b>Halal Technology Development Fund (HTDF) (MTDC)</b> (a) Halal Fund 1_halal products &amp; services for the local market. <i>Partial grant up to max RM 2 mil</i> (b) Halal Fund 2_Halal products &amp; 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.</li> </ul>		
<b>Loans</b>	<ul style="list-style-type: none"> <li>• <b>Business Accelerator Programme (BAP) (SME Corp)</b> <i>RM50K to RM 1M</i> Financing coverage for purchase of machineries and equipment, as well as working capital.</li> <li>• <b>Tanaman Semula Kepala Sawit-i (Sawit-i) (AGROBANK)</b> <i>(Up to RM 10K per hectare)</i> Funding for smallholder who are involved in small-scale oil palm plantation, based on Tawarruq transaction.</li> <li>• <b>Micro Financing- i (MUSK) (BANK RAKYAT)</b> <i>(RM1k to RM50k)</i> Funding for business such as wholesale and retail, manufacturing, service and other sectors that approved by Bank Rakyat.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Express Contract Financing Scheme (SPiKE) (MARA)</b> <i>(up to RM 1.0M)</i> Funding for construction contract, supplies, services, electrical work for government related departments and agencies only.</li> <li>• <b>Rural Economic Funding Scheme (SPED) (Ministry of Rural And Regional Development)</b> (a) <i>Entrepreneurs &lt; than 3 years (RM20K to RM250K)</i> (b) <i>Entrepreneurs &gt; than 3 years (RM250K to RM500k)</i></li> <li>• <b>SME Scheme PerbadananUsahawan Nasional Berhad (PUNB)</b> <i>(RM 500 K to RM 5 M)</i> Syariah Based Business Funding for entrepreneurs to set or grow their manufacturing or services business of high growth and export potential.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Business Accelerator Programme (BAP) (SME Corp)</b> <i>(Collaborator: SME Bank) Soft Loan RM 50k- RM 1 mil.</i> Financing coverage: acquisition or purchase of machinery &amp; equipment, mould &amp; die, testing equipment. Working capital: cost of renovation, purchase of raw material and stock of goods.</li> <li>• <b>Business Start-up Fund (BSF) (MTDC)</b> <i>(Max of 90% of total project cost or RM5.0millio, whichever is lower.)</i> Funding for new start-up technology-based companies.</li> <li>• <b>Biotechnology Commercialisation Fund (BCF) (Biotechcorp)</b> <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</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Maritime Fund (Bank Pembangunan Malaysia Berhad)</b> (a) <i>Working Capital: Min RM 1 M</i> (b) <i>Acquisition of fixed assets : RM 5 M</i> (c) <i>Single customer limits: Max RM 500 M</i> <b>Shipping, shipyard and maritime related activities as well as Aerospace sector</b></li> <li>• <b>Tourism Infrastructure Fund (Bank Pembangunan Malaysia Berhad)</b> <i>(Min Rm 5 M; Max RM50M 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 land, max 40% of the land/project cost, whichever lower</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Overseas Project/ Investment Financing-i (EXIM Bank)</b> 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></li> <li>• <b>Contract Financing-i (EXIM Bank) max 85% of project cost or contract value)</b> Financing for Malaysian investors/contractors undertaking local and oversea project e.g. infrastructure, manufacturing and other development projects.</li> <li>• <b>Term Financing-i (EXIM Bank) max 100% for a restructuring facility, and up to 90% of project cost- for other purpose (direct financing)</b></li> </ul>

<ul style="list-style-type: none"> <li>• <b>PROSPER Usahawan Muda Scheme (Perbadanan Usahawan Nasional Berhad) (PUNB)</b> <i>New Individual and Partnership : up to RM50 K</i> <i>Individual and Partnership &gt; 1 year: up to RM 100 K</i> Syariah Based Business Funding</li> <li>• <b>SME Emergency Fund (SMEEF) (MIDF)</b> <i>Min RM 50K ; Max RM 100K</i> For natural disaster: flood, storm, drought, beach erosion or landslide only. Financing for machinery, refurbishment of business premises, working capital e.g. purchase of raw materials and consumables,</li> <li>• <b>TEKUN Nasional Financing Scheme (Yayasan TEKUN Nasional) (RM10k to RM100k)</b></li> <li>• <b>Teman TEKUN Financing Scheme (Yayasan TEKUN Nasional) (RM 1k to RM50k)</b> Funding for Bumiputera or Indian existing business with 5 members possess valid business license and does not exceed RM50K business financing.</li> <li>• <b>TEMANNITA Financing Scheme (Yayasan TEKUN Nasional) (RM 1k to RM50k)</b> Funding for Bumiputera Female existing business with 5 members possess valid business license and does not exceed RM50K business financing.</li> <li>• <b>PROSPER Retail Scheme Perbadanan Usahawan Nasional Berhad (PUNB)</b> <i>(RM50k to RM1 mil)</i> Syariah Based Business Funding for startup/business expansion</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PROSPER Wholesale Scheme Perbadanan Usahawan Nasional Berhad (PUNB) (RM500K to RM5M)</b> Syariah Based Business Funding for entrepreneurs to venture /expand their wholesale distribution businesses</li> <li>• <b>Small Business Financing (SBF) (SME Bank) (RM100k to RM750k)</b> For business owner and business min turnover if RM250,000 (annual sales)</li> <li>• <b>SME-Go (SME Bank) (Max RM 250k)</b> Funding for fixed assets and working capital to support SMEs Going-Export (Go-Ex) programme under MATRADE.</li> <li>• <b>Easy Financing Scheme (SPiM) (MARA) min RM 50K, max RM 500k</b> Designed for MARA Sole Proprietorship/ Partnership/ Sdn Bhd/ OKU and Graduate</li> </ul>	<p>applicant's existing bio-based businesses</p> <ul style="list-style-type: none"> <li>• <b>Franchisor Scheme (Perbadanan Nasional Bhd) (PNS) (RM100K to max RM 2million or subject to gearing ratio of not more than 4 times)</b> Funding to facilitate franchisors for business expansion and venture into international expansion</li> <li>• <b>Pre-Franchise and Master Franchise Scheme (Perbadanan Nasional Bhd) (PNS) RM 50 K to RM2M or subject to a gearing ratio of not more than 4 times</b> Financial assistance for potential franchisors and master franchisee expand business in Malaysia.</li> <li>• <b>Soft Loan Scheme for SMEs (SLSME) (MIDF) (Min RM 50K; Project Financing : Max RM 5M; Fixed Assets Financing: Max RM 5M; Working Capital Financing: Max RM 3M, IT Hardware/Software: Max RM 500K)</b> Funding for industrial/commercial land and factory/business premises construction, ready-built factories/ business premises, plant and machinery/ equipment, and IT hardware/software, cost incurred for initial store renovation and upgrade of store display for retail trade and working capital</li> <li>• <b>Soft Loan Scheme for Automation &amp; Modernisation (SLSAM) (MIDF) (Min RM50K; Max RM20M per application)</b> Financing for 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, toolings acquisition,</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Green Technology Financing Scheme (Bank Pembangunan Malaysia Berhad)</b> (a) Producer of Green Technology <i>Max RM 100 million</i> (b) User of Green Technology <i>Max RM 10 million Guarantee by CGC</i> Funding for green technology production, purchase of new and reconditioned equipment (include transportation cost from local or oversea)</li> <li>• <b>Maritime Development Fund (Bank Pembangunan Malaysia Berhad)</b> (a) <i>Working Capital: Min RM 1 M</i> (b) <i>Acquisition of fixed assets : RM 2 M</i> (c) <i>Single customer limits: Max RM 500 M</i> <b>Shipping, shipyard and maritime related activities as well as Aerospace sector</b></li> <li>• <b>Tourism Infrastructure Development Fund (Bank Pembangunan Malaysia Berhad)</b> <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 land, max 40% of the land/project cost, whichever lower</li> </ul>	<p>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"> <li>• <b>Export Credit Refinancing-i (EXIM Bank)</b> (a) Pre-shipment (Direct exporter - max of 95% of value of export order Indirect export – max 90% of or ECR-i Domestic of Credit or ECR Domestic Purchase Order or Local Purchase Order)</li> <li>(b) Post-shipment (Direct exporter - max of 100% of export value of preceding 12 months. Indirect exporter - max of 80% of export value of preceding 12 months)</li> <li>• <b>Export of Services- i (EXIM Bank)</b> <i>(Up to max of 80% of the contract value/purchase price or the requirement value for the contract/services)</i> For Malaysian owned &amp; controlled companies, engaged in the provision of services for the global market, such as information Technology Services, Engineering Architecture and other professional services.</li> <li>• <b>Import Financing – I (EXIM Bank)</b> <i>(Up to max of 90% of import order value)</i> 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.</li> </ul>
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<ul style="list-style-type: none"> <li>• <b>PROSPER Teras Scheme PerbadananUsahawanNasionalBerhad (PUNB)</b> (RM100 K to RM 500K) Syariah Based Business Funding for premises renovation, working capital, purchase of fixed asset, stock and other related assets for existing business operate &gt; 1 year in Private, Partnership or private limited business</li> <li>• <b>Soft Loan Scheme for Bumiputera Automotive Entrepreneurs (SLBAE) (MIDF)</b> (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.</li> <li>• <b>Soft Loan scheme for services capacity development (SLSCD) (MIDF)</b> (RM50K to RM5M) Funding for upgrading and modernization for diversifying into higher value-added activities, and improving the productivity and efficiency of service delivery such as purchase of equipment hardware and software</li> <li>• <b>Paddy-i (Tawarruq) (Agrobank)</b> (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.</li> <li>• <b>Kemudahan Pembiayaan Modal Kerja-i (Tawarruq) (Agrobank)</b> (max RM200k) Funding for working capital as a short term credit facility, based on</li> </ul>		<p>development and production, productivity improvement and enhancing export performance.</p> <ul style="list-style-type: none"> <li>• <b>Soft Loan Scheme for Services Sector(SLSSS) (MIDF)</b> (Min RM100K; Max RM5M) Funding for fixed assets &amp; working capital <ul style="list-style-type: none"> <li>(a) to provide financing assistance to new start-up companies and/or enterprises for the creation of new services entrepreneurs; and</li> <li>(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</li> </ul> </li> <li>• <b>Fund For Small And Medium Industries 2 (FSMI2) (All Commercial Banks &amp; Islamic Banks)</b> (Min RM50K; Max RM5M)</li> <li>• <b>New Entrepreneur Fund 2 (All Commercial Banks &amp; Islamic Bank)</b> (max RM5M)</li> <li>• <b>Fund For Food (3F) (Agrobank)</b> 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.</li> <li>• <b>Technology Acceleration and Commercialization Scheme (MDV)</b> (max RM5m) Funding for development and adoption of new technologies and increase the success rate of commercializing new technologies</li> <li>• <b>Supplementary Renewed Facility (i-SURF) (SME Bank)</b> max RM3 million</li> </ul>		<ul style="list-style-type: none"> <li>• <b>Supplier Financing – i (EXIM Bank)</b> 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"> <li>(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</li> <li>(b) Post-shipment (max 100% of export bill) Post-shipment finances the working capital after shipment</li> </ul> </li> <li>• <b>Malaysia Kitchen Financing Facility (EXIM Bank)</b> ( 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</li> <li>• <b>Buyer Financing – i (EXIM Bank)</b> (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.</li> <li>• <b>IDB CO – i (EXIM Bank)</b> (min 100k, max 200k) 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.</li> </ul>
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	<p>Tawarruq transaction. There are 3 types of financing: Purchase financing, Sale Financing, and Cash Financing.</p> <ul style="list-style-type: none"> <li>• <b>Government Schemes (Bank Rakyat)</b> <ul style="list-style-type: none"> <li>(a) <b>Rural Development Financing-i Scheme</b> (RM20k to RM500k)</li> <li>(b) <b>Micro Financing – i MPPK</b> (max RM3,000)</li> <li>(c) <b>Micro Financing – i ME2</b> (max RM50,000)</li> </ul> </li> <li>• <b>Budding PUMA (PUNB)</b> (RM1k to 10k) Funding for high education student to start own business</li> <li>• <b>PROSPER Runcit (Mobile Truck Financing) (PUNB) max RM150K</b> Funding for purchase of truck and working capital to run the truck business.</li> <li>• <b>Kontrak-i Financing Scheme (Yayasan TEKUN Nasional)</b> (RM 1k to RM100k) Funding for Bumiputera with valid business license and does not exceed RM100K business financing.</li> <li>• <b>Indian Entrepreneur Development Scheme (SPUMI) (Yayasan TEKUN Nasional)</b> (RM 10k to RM100k) Funding for Bumiputera with valid business license and does not exceed RM100K business financing.</li> </ul>		<p>Funding for working capital (inclusive legal fees, stamping fees and document registration cost)</p> <ul style="list-style-type: none"> <li>• <b>My Seed SME Scheme (MYS3) (SME Bank) RM1 mil to RM 5mil</b> Especially for Indian Entrepreneur to expand their business. Funding for machinery, equipment and for working capital.</li> <li>• <b>MySMEExport (SME Bank) max RM5 mil</b> Funding for new fixed assets, working capital or access to trade facilities with commercial banks</li> <li>• <b>Soft Loan Scheme for Service Export (SLSSE) (MIDF) (Min RM50K; Max RM5M)</b> 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</li> <li>• <b>Biotechnology Commercialization Fund Programme 2.0 (MIDF) (Min RM100K; Max RM2.7M)</b> Funding gaps for both private and public sectors to enable bio-based companies to progress and develop further.</li> </ul>		<ul style="list-style-type: none"> <li>• <b>Vendor Financing Scheme –i (EXIM Bank)</b> (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</li> <li>• <b>Commercialisation Financing Programme (MDV)</b> Funding for purpose of early and growth stage (pre-commercialization), initial funding for corporate infrastructure, pre-production costs and expenses such as equipment &amp; facilities, complimentary technology acquisition, working capital and other relevant costs &amp; expenses</li> <li>• <b>Term Financing – i (Agrobank) up to 100% of total cost project.</b> Funding for purchase assets, goods, or services, to redeem the assets, to obtain the working capital, for refinancing and for restructuring.</li> <li>• <b>Machinery and Equipment Financing – i (Agrobank)</b> 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.</li> <li>• <b>Strategic Alliance Financing – i (SALF-i) (Agrobank)</b> 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.</li> </ul>
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					<p>Up to 60% of total development cost</p> <p>(c) <b>Property – i</b> Up to 80% of purchase price or 100% of force sale value</p> <p>(d) <b>Contract – i</b> Up to 80% of contract cost</p> <p>(e) <b>Hire Purchase – i</b> Up to 70% of vehicle purchase price</p> <p>(f) <b>Share – i</b> Up to 50% from the purchase price</p> <p>(g) <b>Contract Financing – i Tijari</b> Up to 80% of total contract cost</p> <p>(h) <b>Working capital for Ar-Rahnu X'Change</b> Up to 80% of the working capital requirement</p> <p>• <b>SME PUNB Property Financing-i (SPPF-i) (PUNB)</b> Up to 95% of finance margin Funding for purchase of shop houses, shop-offices, and shop lots between RM 500k to RM2.5 million.</p>
<p><b>Guarantee Schemes</b></p>	<ul style="list-style-type: none"> <li>• <b>BizBina-i (CGC)</b> (Min RM20K, Max RM200K) Funding for businesses that are affected by natural disaster.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>BizMaju Scheme (CGC)</b> Min RM50K, Max RM500K The guarantee fee is Min 0.5%, Max 5.75%</li> <li>• <b>BizMula-I (CGC)</b> (Min loan RM30k, Max loan RM300k) Financing for business less than 4 years with the purpose of working capital and/or asset acquisition.</li> <li>• <b>BizWanita – i (CGC)</b> (min RM30k to max RM300k) Funding for women manage business &lt; 4 years with locally owned &gt;51% with the purposes of working capital and/or asset acquisition.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Direct Access Guarantee Scheme Start-Up(DAGS Start-Up) (CGC, AmBank, CIMB Bank)</b> (Guarantee cover is up to 100% and shall be valid up to the maturity date of the loan with a maximum tenure of 5 years; loan range btw RM50k to RM10M)</li> <li>• <b>Flexi Guarantee Scheme (FGS) (CGC, all PFIs eligible for CGC Guarantee) (max RM5m)</b> Provides guarantee for loans granted under the BNM's funding to support SMEs in terms of capital expenditure and working capital.</li> <li>• <b>Bumiputera Entrepreneur Project Fund-i (TPUB-i) (CGC)</b> ( RM3M for first time application and up to RM5M for subsequent applications)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Credit Enhancer- i Scheme (CGC, participating development financial institutions (DFI), commercial banks and Islamic banks)</b> (loan up to RM 10 M, CGC guarantee coverage range from 30% to 90% of the following: (a) Unsecured portion- Up to 80% ( a Max cover of RM3 M) (b) Secured portion – Up to 90% (no capping imposed on the secured portion) For business involve in halal activities</li> <li>• <b>Franchise Financing Scheme (CGC, MayBank, CIMB Bank)</b> (Unsecured portion will be covered 80% and 90% on the secured portion, max RM7.5M loan limit)</li> </ul>	

		<ul style="list-style-type: none"> <li>• <b>BizSME (CGC)</b> (min RM50k to RM500k) Funding for working capital only to company &gt;1 year operation where the key person must &gt; 25 year.</li> </ul>	<p>Funding for Bumiputera 100% owned enterprise that obtained government or related party project and contract and have been operating &gt; 3 years.</p> <ul style="list-style-type: none"> <li>• <b>MARA Entrepreneur Guarantee Scheme (SJUM) (MARA)</b> Guarantee starts from RM 500K up to RM 2 M Funding for Bumiputera SMEs who has viable business but lack of collateral to obtain financing</li> </ul>	<p>Existing total credit facilities of borrower should not exceed RM7.5mil</p> <ul style="list-style-type: none"> <li>• <b>Green Technology Financing Scheme &amp; Green Technology Financing Scheme Islamic for Producer</b> (CGC, all commercial and Islamic banks, all development financial institutions, Malaysia Debt Venture Berhad) Max loan up to RM100M, 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</li> <li>• <b>Green Technology Financing Scheme &amp; Green Technology Financing Scheme Islamic for User</b> (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: (a) 2% profit subsidy on green component financing amount (b) 60% guarantee cover on total financing amount of green component</li> <li>• <b>BizJamin Scheme (CGC)</b> (max RM10m) Available for Malaysian-owned companies with min 51% of shareholding and have a good credit record</li> <li>• <b>BizJamin – i (CGC)</b> (max RM10m)</li> </ul>	
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				<p>Available for Malaysian-owned companies with min 51% of shareholding involved in “halal” activities</p> <p>• <b>BizJamin Bumi/ Bumi-i Scheme (CGC)</b> (max RM10m) For both new and existing borrower with &gt;51% owned by bumiputera with SME Definition.</p>	
Venture Capital/ Equity Financing			<p>• <b>Direct Equity 800 (DEQ800) (Cradle Fund Sdn Bhd)</b> (max RM800K) Funding for local high potential technology startups in area such as Financial services, tourism, business service, E&amp;E, wholesale and retail, education, healthcare, communications content and infrastructure, oil, gas and energy, and agriculture.</p>	<p>• <b>PNS Equity Investment Scheme (Perbadanan Nasional Berhad)</b></p> <p>(a) <b>Pre-Initial Public Offering (IPO) Scheme</b> (Max investment RM 10 M) For companies with listing potential and /or capital raising initiatives to support their business expansion</p> <p>(b) <b>Investment in Mezzanine Companies</b> For companies with proven business model with growth potential to support their business expansion purposes</p> <p>i) <i>Ordinary Shares (Max investment RM 10 M)</i></p> <p>ii) <i>Preference Shares (Max investment RM 5 M)</i></p> <p>(c) <b>Investment in Franchise Scheme</b> (Max investment RM 5 million) For franchise based businesses (both local &amp; foreign based) with proven franchise model (either local or overseas) to support their growth and expansion</p> <p>• <b>Venture Capital Financing Malaysian Venture Capital Management Berhad (MAVCAP)</b> To nurture &amp; develop the technology sector and venture capital market in Malaysia.</p>	

*(Last updated on July/2018)*

*Reserved by S.M.A.R.T. Centre, Penang*

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