

Grants:

1. MYSTEP 2022

- a. To provide job opportunities in both private sector and in government bodies and agencies, focused in areas of high demand in industry.
- b. Type: Grant
- c. Claimable expenses: 100% salary subsidies for 6 months up to RM 36k
- d. Closing date: 31st December 2022 (Limited to 200 participants only)

2. Business Accelerator Programme (BAP 4.0)

- a. To enhance the capabilities of small and medium enterprises (SMEs) through business advisory services and financial support.
- b. Type: Matching grant
- c. Claimable expenses: Min. RM 50k, Max. RM 400k.
- d. Open date: Q3 2022

3. Digital Content Grant PRISMA (DCG PRISMA)

- a. To support local creative content companies in developing, producing, or co-producing and marketing their digital content in animation, digital games, and interactive media content.
- b. Type: Grant
- c. Claimable expenses: Max. RM50k.
- d. Closing date: 29th July 2022 (6 PM)

4. Digitalisation Grant

- a. To assist SMEs to adopt digitalisation in their business operations.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 5k.
- d. Closing date: 17th February 2025

5. Malaysia Grand Challenge

- a. To invite the community together to try to overcome problems and improve the lives of the community, economic system, and environment.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 15mil
- d. Closing date: N/A

6. Geran Sepadan Sektor Kebudayaan (GSSK)

- a. Invigorate and revitalize the sector culture as a measure of the recovery of this sector which affected of Covid-19 pandemic.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 500k.
- d. Closing date: N/A

7. Geran Sepadan Sektor Pelancongan (GSSP)

- a. Ensure the tourism industry remains competitive by providing support and assistance (incentives) to the private sector, as well as industry players to promote Malaysia as the safest destination to visit.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 500k (Domestic), Max. RM 1mil (International)
- d. Closing date: N/A

8. Industry4ward

- a. Industry4ward is a financial support facility for Malaysian SMEs in the manufacturing and related services sectors to embrace Industry 4.0.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 500k. (70% subsidized by government)
- d. Closing date: N/A

9. Service Export Fund (SEF)

- a. SEF aids Malaysian Service Providers (MSPs) to undertake activities to expand and venture into the international market.
- b. Type: Grant/matching grant
- c. Claimable expenses: Max. RM 4.3 mil.
- d. Closing date: 31st December 2025

10. National Technology & Innovation Sandbox Fund

- a. To drive talent development so the country reaches its potential of becoming a high-tech nation.
- b. Type: Grant/ matching grant
- c. Claimable expenses: Max. RM4 mil. (70% - 100% subsidized by government)
- d. Closing date: N/A

11. Market Development Grant

- a. To support initiative in the form of a reimbursable grant
- b. Type: Grant

- c. Claimable expenses: Max. RM 300k.
- d. Open date: Q1 2022

12. eTrade

- a. To assist Malaysian SMEs to have sustainable and valuable presence on cross-border eCommerce platforms.
- b. Type: Grant
- c. Claimable expenses: Max. RM 25k.
- d. Closing date: N/A

13. High Impact Product (HIP)

- a. To assist SME entrepreneurs through the provision of funds to increase production, marketability, and product sales revenue.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 200k.
- d. Closing date: N/A

14. Change Upgrade Product

- a. To assist entrepreneurs at the micro level through the provision of funds to increase production, marketability, and product sales revenue.
- b. Type: Matching grant
- c. Claimable expenses: Max. RM 60k.
- d. Closing date: N/A

15. Young Agroprenuer Grant (GAM)

- a. An assistance from the government to young agroprenuers to help them minimize the financial cost of doing business.
- b. Type: Grant
- c. Claimable expenses: Max. RM 20k.
- d. Closing date: N/A

16. Galakan Eksport Bumiputera (GEB) Programme

- a. To provide financing facilities to assist potential Bumiputera SME entrepreneurs penetrate international markets.
- b. Type: Grant/ loan
- c. Claimable expenses: Max. RM 2.5mil.
- d. Closing date: N/A

17. Semarak Niaga – Low Carbon Transition Facility

- a. To help MSMEs adopt sustainable and low carbon practices such as by increasing the use of sustainable raw materials and renewable energy.
- b. Type: Matching grant
- c. Claimable expenses: Up to RM 5mil.
- d. Closing date: N/A

18. CIP SPARK

- a. To assist early-stage entrepreneurs to develop and commercialize their product. Upon receiving the fund, the CIP SPARK recipients are supported with business networking opportunities and other value-add services which will help nurture, develop, and prepare them with business model development, market validation skill and market access.
- b. Type: Conditional grant
- c. Claimable expenses: Up to RM150k.
- d. Closing date: N/A

19. CIP SPRINT

- a. To assist entrepreneurs to fund their technology-based business venture
- b. Type: Conditional grant
- c. Claimable expenses: Up to RM 600k.
- d. Closing date: N/A

Loans:

1. Business Accelerator Program (BAP) Soft Loan

- a. It is to assist SMEs in strengthening their core business, building capacity and capability, and facilitating access to financing.
- b. Type: Loan
- c. Financing limit: Max. RM 1mil.
- d. Closing date: N/A

2. Kampung Baru Cina Financing (PKBC)

- a. Business financing without collateral designed for permanent residents of Perkampungan Baru Cina.
- b. Type: Loan
- c. Financing limit: Max. RM 50k.
- d. Closing date: N/A

3. BSN Micro/I Semarak

- a. BSN Micro Semarak is a micro loan facility under the Semarak Niaga Keluarga Malaysia (SemarakNiaga) Programme which is offered to the micro enterprises aimed to provide assistance and to support the businesses.
- b. Type: Loan
- c. Financing limit: Max. RM 50k.
- d. Closing date: N/A

4. i-Tekad Programme

- a. Social finance initiatives that offer initial capital, microcredit, and structured training to microenterprises
- b. Type: Loan
- c. Financing limit: Max. RM 50k.
- d. Closing date: N/A

5. Small and Medium Enterprise Entrepreneur Financing Scheme for Chinese Entrepreneur

- a. To create opportunities, enhance the nation's Gross Domestic Product and to move the nation towards the vision as a high-income economy in line with the goals of the Economic Transformation Programme
- b. Type: Short-term Loan
- c. Financing limit: Min. RM 50k, Max. RM 500k or not more than 80% of the collateral value, whichever is lower
- d. Closing date: N/A

6. Jumpstart Financing Scheme

- a. To support the continuity of businesses that have just emerged from the COVID crisis, by meeting their financing requirements in conjunction with the reopening of our economy as well as to assist businesses that are affected by the natural disaster such as flood, storm, landslide, drought, beach erosion etc.
- b. Type: Loan
- c. Financing limit: Max. RM 500k.
- d. Closing date: N/A

7. Sports Industry Funding Scheme

- a. Revolving / additional capital injection financing scheme to restore and restart businesses affected by the COVID-19 pandemic to sports facilities operators.
- b. Type: Loan
- c. Financing limit: Max. RM 100k.
- d. Closing date: N/A

8. Indian Community Entrepreneur Development Scheme (SPUMI)

- a. Providing micro financing options for the socio-economic empowerment of the Indian community
- b. Type: Loan
- c. Financing limit: Max. RM 100k
- d. Closing date: N/A

9. Halal Fund

- a. To provide companies with access to the best advisory services and networks.
- b. Type: Loan
- c. Financing limit: Max. RM 4mil.
- d. Closing date: N/A

10. Business Growth Fund

- a. Focuses on growing the company not only on its production output and reach.
- b. Type: Loan
- c. Financing limit: Max. RM 10mil.
- d. Closing date: N/A

11. Business Start-up Fund

- a. To provide funding to scalable and viable technology based early-stage companies with the objective to remove the financial blockages.
- b. Type: Loan
- c. Financing limit: Max. RM 5mil.
- d. Closing date: N/A

12. SME LOAN

- a. Purpose of financing for working capital and capital expenditure.
- b. Type: Soft loan
- c. Financing limit: Max. RM 250k.
- d. Closing date: N/A

13. TEKUN Financing Scheme

- a. A financing facility based on Tawarruq which involves 2 separate sales contracts.
- b. Type: Loan
- c. Financing limit: Max. RM 100k.

- d. Closing date: N/A

14. KONTRAK-I Financing Scheme

- a. It is for all types of business that is legal and shariah-compliant.
- b. Type: Loan
- c. Financing limit: Max. RM100k.
- d. Closing date: N/A

15. TEMANNITA Financing Scheme

- a. To help women entrepreneurs obtain group financing easily, quickly, and efficiently for business purposes.
- b. Type: Loan
- c. Financing limit: Max. RM 20k
- d. Closing date: N/A

16. Rural Economy Funding Scheme (SPED)

- a. To enhance women's participation in entrepreneurial activities, empower existing women entrepreneurs and increase household income.
- b. Type: Loan
- c. Financing limit: Max. RM 500k
- d. Closing date: N/A

17. Special Business Financing Scheme for Women (DanaNITA)

- a. To enhance women's participation in entrepreneurial activities, empower existing women entrepreneurs and increase household income.
- b. Type: Loan
- c. Financing limit: Max. RM 150k.
- d. Closing date: N/A

18. Business Financing Scheme (SPiM)

- a. To provide business financing facilities to Bumiputera entrepreneurs in major sectors such as Trade, Services and Manufacturing except for Agriculture and Livestock Farming
- b. Type: Loan
- c. Financing limit: Max. RM 500k.
- d. Closing date: N/A

19. Industry Value Chain Development Programme – (PRiN)
- a. To contribute to the growing number of Bumiputera entrepreneurs in middle-class business in preparation for becoming a top entrepreneur and eventually a global player.
 - b. Type: Loan
 - c. Financing limit: Max. RM 1 mil.
 - d. Closing date: N/A
20. Express Contract Financing Scheme (SPiKE)/SPiKE GLC
- a. To provide short-term financing facilities to Bumiputera contractors in construction, supply, service and electricity contracts.
 - b. Type: Loan
 - c. Financing limit: Max. RM 1mil.
 - d. Closing date: N/A
21. Financing Scheme for Persons with Disabilities (OKU)
- a. To provide a special financing facility for Persons with Disabilities (OKU) to help them be independent in managing their own businesses.
 - b. Type: Loan
 - c. Financing limit: Max. RM 50k.
 - d. Closing date: N/A
22. Financing Scheme for IPMA Graduates (SEMAi)
- a. To provide business financing for IPMA graduates to operate a commercial business.
 - b. Type: Loan
 - c. Financing limit: Max. RM 50k.
 - d. Closing date: N/A
23. SME Automation and Digitalisation Facility (ADF)
- a. ADF is a financing facility established by BNM to incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency.
 - b. Type: Loan
 - c. Financing limit: Max. RM 3mil.
 - d. Closing date: N/A
24. Youth / MARA Educational Institution Graduate Entrepreneur Programme (PUTRA)
- a. To provide financing facilities for micro businesses for all sectors such as retail, manufacturing and services except agriculture and livestock farming.

- b. Type: Loan
- c. Financing limit: Max. RM 10k.
- d. Closing date: N/A

25. Maybank Flood Relief Assistance

- a. Aimed at alleviating the financial burden of Maybank customers impacted by the floods, which caused significant property damage and made many roads impassable.
- b. Type: Loan
- c. Financing limit: Less or more than RM 20k.
- d. Closing date: N/A

26. SME Emergency Fund (SMEEF)

- a. To assist small and medium enterprises (SMEs) which had their business adversely affected by natural disasters.
- b. Type: Soft loan
- c. Financing limit: Min. RM 50k, Max. RM 100k.
- d. Closing date: N/A

27. Disaster Relief Facility (DRF) 2022

- a. To alleviate the financial burden of MSMEs affected by floods and enable them to resume their business operations.
- b. Type: Loan
- c. Financing limit: Max. RM 500k
- d. Closing date: N/A

28. Targeted Relief and Recovery Facility (TRRF)

- a. A programme providing relief and support recovery for SMEs in the services and other sectors affected by reintroduction of containment measures, except tourism and tourism-related subsectors.
- b. Type: Loan
- c. Financing limit: Max. RM 500k
- d. Closing date: N/A

29. Professional Financing Scheme (ProSPEC)

- a. To increase the participation of Bumiputera entrepreneurs in the field of professional entrepreneurship
- b. Type: Loan
- c. Financing limit: Max. RM 500k.

- d. Closing date: N/A

30. Semarak Niaga – BSN Microcredit

- a. Priority given to micro sectors.
- b. Type: Loan
- c. Financing limit: Max. RM 75k.
- d. Closing date: N/A

31. BSN PEMERKASA

- a. Offered a micro loan facility aimed at providing support for recovery of micro businesses
- b. Type: Loan
- c. Financing limit: Max. RM 50k.
- d. Closing date: N/A

32. Soft Financing Scheme for Services Sector (SFSSS)

- a. To provide financing assistance to new start-up companies and/or enterprises for the creation of new services entrepreneurs and to provide financing assistance to the services sector to expand/upgrade/modernise/diversify their services into higher value-added activities and improve productivity and efficiency in service delivery.
- b. Type: Loan
- c. Financing limit: Max. RM 5mil.
- d. Closing date: N/A

33. Soft Financing Scheme for Automation & Modernisation (SFSAM)

- a. To encourage manufacturing companies to modernise and automate manufacturing processes, upgrade production capability and capacity, minimise dependence on labour intensive activities and foreign labour etc.
- b. Type: Loan
- c. Financing limit: Max. RM 20mil.
- d. Closing date: N/A

34. Business Recapitalisation Facility (BRF)

- a. BRF is a financing facility established by Bank Negara Malaysia (BNM) to support SMEs to recover and grow, while managing their level of their indebtedness through innovative financing solutions.
- b. Type: Loan
- c. Financing limit: Max. RM 5mil.

- d. Closing date: Until full utilization

35. Micro Enterprises Facility (MEF)

- a. To enhance access to collateral-free financing for micro enterprises/entrepreneurs, including the self-employed and gig workers on digital platforms
- b. Type: Loan
- c. Financing limit: Max. RM 50k.
- d. Closing date: N/A

36. SME Revitalisation Financing (SMERF)

- a. A financial assistance scheme introduced to facilitate viable small and medium enterprise (SMEs), including microenterprises that are adversely affected by the COVID-19 pandemic to have access to financing to start, restart and continue their business
- b. Type: Loan
- c. Financing limit: Max. RM250k.
- d. Closing date: N/A

37. Soft Financing Scheme for SMEs (SFSME)

- a. A soft financing scheme for small & medium enterprises.
- b. Type: Loan
- c. Financing Limit: Max. RM 5 million.
- d. Closing date: N/A

38. Soft Financing Scheme for Digital & Technology (SFDT)

- a. To encourage and increase utilisation of digital technologies among local SMEs as means to escalate competitiveness and efficiency and marketability.
- b. Type: Loan
- c. Financing limit: Max. RM 1mil.
- d. Closing date: N/A

39. Services Biz Financing (SBF)

- a. A financing to assist entrepreneurs under this segment on their working capital needs to enhance their products marketability
- b. Type: Loan
- c. Financing limit: Max. RM 5mil.
- d. Closing date: N/A

40. Sustainable & Green Biz Financing (SGBF)

- a. A financial assistance scheme to encourage and increase utilisation of green technology and energy efficiency among local industry players, focusing on energy conservation, power generation and distribution, renewal energy technologies and reduction of carbon emission.
- b. Type: Loan
- c. Financing limit: Max. RM 5mil.
- d. Closing date: N/A

41. PEMULIH Government Guarantee Scheme (PGGS) - SJPP

- a. To provide financing assistance to Malaysian Small and Medium Enterprises ("SME") and Mid Sized Companies ("MSC") via:
 - a) New Financing (especially to large SMEs and MSC)
 - b) Restructuring of current financing facilities with moratorium and extension of tenure, as well as further funding of working capital to revitalize their business, if necessary
- b. Type: Loan
- c. Financing limit:
 - a) Working Capital/CAPEX facilities for New Financing: Up to RM20 million per company Restructuring of existing financing facilities
 - b) Additional Working Capital: Group Exposure financing limit of up to RM50 million
- d. Closing date: Until full utilization of the scheme limit, except the Guarantee for restructuring and/or rescheduling which is only available until 31 December 2023

42. Business in Transformation (PERNAS)

- a. To identify and assist potential small scale and micro entrepreneurs in modernizing their existing business operations to remain competitive within the industry
- b. Type: Loan
- c. Financing limit:
 - a) Pre-Franchisor – Max. RM 500k
 - b) Pre- Franchisee – Max. RM 25k
- d. Closing date: N/A