



从何处以及如何获得贷款，资金和财务援助

1. Special Relief Facility (SRF)

The BNM SRF is a working capital term loan/financing with features listed below:

- Maximum financing amount: Up to RM 1million
- Maximum financing tenure: Up to 5.5 years
- Moratorium period of 6 months
- Interest rate: 3.5% (inclusive of guarantee fees)
- Up to 80% coverage by Credit Guarantee Corporation
- Stamp duty of 0.5% of the financing amount.
- Legal service fees will be charged for handling of stamp duty.

3. Automation and Digitalisation Facility (ADF)

- To incentivize entrepreneurs to automate processes and digitalize operations to increase productivity and efficiency.
- Financing amount: Up to RM 250K
- Financing tenure: Up to 7 years
- Interest rate: 4%

Purposes:

- Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets.

Automation and Digitalisation Facility (ADF)

Eligibility:

- All eligible micro enterprises
- Malaysian owned business
- Registered with SSM or LA

*It could be applied with the participating financial institutions such as BSN, AFFINBANK, CIMB.

4. Agrofood Facility (AF)

- To increase food production for domestic consumption and exports.
- Financing amount: Up to RM 250K
- Financing tenure: Up to 7 years
- Interest rate: 3.75%

Purposes: Working capital, capital expenditure, development of agriculture projects

Agrofood Facility (AF)

Eligibility:

- All eligible micro enterprises
- Malaysian owned business
- Registered with SSM or LA

*It could be applied with the participating financial institutions such as BSN, AFFINBANK, CIMB.

5. Soft Loan Scheme for SME (SLSME) - MIDF

- Financing amount: Up to RM 5million
- Financing tenure : Up to 7 years
- Interest rate : 4 %

- Sectors: Manufacturing, Manufacturing-related services and Services (excluding insurance and financial services)

- Purposes Project and fixed asset financing (max RM 5million), Working capital financing (max RM 3million) and IT hardware and software upgrade (max RM 500K)

Soft Loan Scheme for SME (SLSME) - MIDF

Eligibility:

- Minimum 2 years operation
- Malaysian Registered Companies with 60% Malaysian ownership
- Annual Sales Turnover: RM300K up to RM 50million

*Applicants may visit Malaysian Industrial Development Finance Berhad (MIDF) for more information

6. Soft Loan Scheme for Services Sector (SLSSS) - MIDF

- Financing amount: Up to RM 5million
- Financing tenure : Depending on the purpose of financing
- Interest rate : 4 %(SME), 5%(non-SME)
- Services sector (excluding financial, insurance, utilities and construction sectors)

Soft Loan Scheme for Services Sector (SLSSS) - MIDF

Purposes: Fixed assets financing, working capital financing

Eligibility:

- Malaysian Registered Companies with 60% Malaysian ownership
- Annual Sales Turnover not exceeding RM 20million or full-time employees not exceeding 75 workers.

*Applicants may visit Malaysian Industrial Development Finance Berhad (MIDF) for more information

7. Business Accelerator Program (BAP) - SME Bank

- For fixed asset and working capital purposes.
- Financing amount: Up to RM 1million
- Financing tenure: Up to 7 years (WC) or 10 years (FA)
- Interest rate: 4% p.a.

Business Accelerator Program (BAP) - SME Bank

Eligibility:

- SME Corp's SCORE 2 or higher
- The company is at least 60% owned by a Malaysian
- Large enterprise ownership of not more than 20%
- Valid business
- Full time business operator
- The company has been in operations for at least 6 months

*Interested applicants may visit the nearest SME Bank for application

8. MySMEBina- SME Bank

- Working capital or bank guarantee purpose
- Financing amount: Up to RM 1million
- Financing tenure: Up to 18 months
- Interest rate: 1.5% per month

MySMEBina- SME Bank

Eligibility:

- Registered under Companies Commission of Malaysia Act 2001.
- Obtained contract of construction, civil, mechanical, engineering, landscaping and other simple contract.
- Contract awarder must be Federal Government, State Government, Government agencies, GLCs and its subsidiaries.
- Contract tenure not more than 18 months.

*Applicants may visit the nearest SME Bank for more information.

9. BizMula-i - CGC

- Financing for new businesses
- Financing amount: Up to RM 300K
- Financing tenure: Up to 5 years
- Interest rate: 7.0% p.a.
- For working capital or asset acquisition purposes

BizMula-i - CGC

Eligibility:

- Meet National SME Development Council's (NSDC) SME definition
- registered with Companies Commission of Malaysia (SSM)
- Malaysian-owned company(at least 51% shareholding)
- Business has been registered or in operations for less than 4 years.
- Key person must be at least 21 years old up to 65 years old.

*Submit the complete application form together with supporting documents to any CGC branches.

10. BizWanita-i - CGC

- Direct financing specifically for women entrepreneurs that business is less than 4 years in operations.
- Financing amount: Up to RM 300K
- Financing tenure: Up to 5 years
- Interest rate: 6.80% p.a.
- Purposes: Working capital or asset acquisition

BizWanita-i - CGC

Eligibility:

- Meet National SME Development Council's (NSDC) SME definition
- Malaysian-owned company
- At least 51% shareholding owned by a woman/women
- Business has been registered or in operations for less than 4 years
- Key person must be at least 21 years old up to 65 years old.

*Submit the complete application form together with supporting documents to any CGC branches.

11. BizBina-i - CGC

- Direct financing for **CGC's existing financing customers** that are affected by COVID-19 pandemic.
- Financing amount: Up to RM 200K
- Financing tenure: Up to 5 years and 6 months (including a moratorium period of 6 months on both principal and profit)
- Interest rate: 3.50%
- Purpose: Working capital

BizBina-i - CGC

Eligibility:

- Meet National SME Development Council's (NSDC) definition of a SME
- Malaysian-owned company (at least 51% shareholding)
- Exclusively for CGC's existing financing customers

- *Submit the complete application form together with supporting documents to any CGC branches.

12. Business Clean Loan

- Financing amount: Up to RM 1.5million
- Financing tenure: Up to 60 months
- Interest rate: 5% to 12%
- Collateral free

Business Clean Loan

Eligibility:

- Sole proprietors, partnerships or private limited companies
- Minimum 3 years in business
- Company must be registered in Malaysia and controlled by Malaysian residents / PR, with exception for Singaporeans.

*Applicants may leave your contact details on their website or contact Business Banking Service Centre.

13. Micro Financing - Funding Societies

- To provide a bridging finance to the Issuer for settlement of Petroleum and Diesel purchase from oil company
- Financing amount: Up to RM 100K
- Financing tenure: Up to 18months
- Interest rate: 1.5% per month

Micro Financing - Funding Societies

Eligibility:

- Sole proprietorship, partnership or private limited company
- Minimum 30% local shareholding
- At least 6months operation with minimum RM 5,000 sales per month
- No collateral required

*Apply on Funding Societies official website

<https://fundingsocieties.com.my/>

14. Business Term Financing - Funding Societies

- Funds for working capital
- Financing amount: Up to RM 1million
- Financing tenure: Up to 24 months
- No collateral required

**Applicants have to check eligibility with Funding Societies before application.

15. Invoice Financing - Funding Societies

- Convert your invoices into cash
- Financing amount: Up to 80% of invoice value or RM 2m
- Financing tenure: 30, 60, 90 or 120 days
- Receive cash upfront for your invoices
- No collateral required

**Applicants have to check eligibility with Funding Societies before application.

16. Business Financing - QuickKash

- Financing amount: RM 100K up to RM 200K
- Financing tenure: Up to 2 years
- Interest rate: Up to 18% (depending risk scoring)

Criteria:

- At least 1 year operation
- Registered business with SSM (Sole proprietor, private limited company & unlisted public company)

Business Financing - QuickKash

Purposes:

- Working capital
- Supply Chain
- Collateralized Financing

*Email the complete form and documents to enquiry@quickkash.com for application.

17. Covid-19 Relief Financing - Finpal

- Working capital financing
- Financing amount: Up to RM 150K
- Financing tenure: 1 year
- Interest rate: Up to 18%
- No repayment for the first 6 months

Covid-19 Relief Financing - Finpal

Criteria:

- Sole proprietors, partnerships and private limited company
- At least 1 year operation

*Fill in the application form on <https://www.b2bfinpal.com/> and their team will assist you in application.

18. Clean Loan - Save Solution

1.5% per month & 6% consultant fees

Legal fees (estimate 1% to 2%) will be borne by borrower

Loan Tenure

- Minimum 3 months
- Maximum 18 months

2 - 3 weeks approval and release fund

Clean Loan - Save Solution

No collateral needed

Maximum loan is RM500k

Insurance is needed to protect the lender

All directors and shareholders must be guarantor

Additional 3rd party Guarantor **MUST** needed for Sole Proprietor

19. Property Pledge Loan - Save Solution

1% per month & 6% consultant fees

Legal fees (estimate 1% to 2%) will be borne by borrower

Loan Tenure

- Minimum 3 months
- Maximum 60 months (5 Years)

4 - 6 weeks approval and release fund (NO NEED WAIT)

Property Pledge Loan - Save Solution

Property / Loan as collateral needed

Maximum loan is RM1m

Insurance is needed to protect the lender

All directors and shareholders must be guarantor

50% to 60% margin finance of the Market Value

20. Supply Chain Financing - Nufin Data

i. Accounts Receivable

- Improved working capital
- Offer better terms to win customers
- Better cash flow planning

ii. Account Payable

- Extended payment terms
- Improved working capital
- Free up cash for other opportunities

Beside Business Loan, what is the options?

- Refinance House Loan
- Restructure Business Loan
- Equity Cloud Funding
- Angel Investor
- Venture Capital
- Private Equity
- IPO

5 Tips that prevent bank reject your apppication

- Character
- Capacity
- Condition
- Capital
- Colleteral

The END