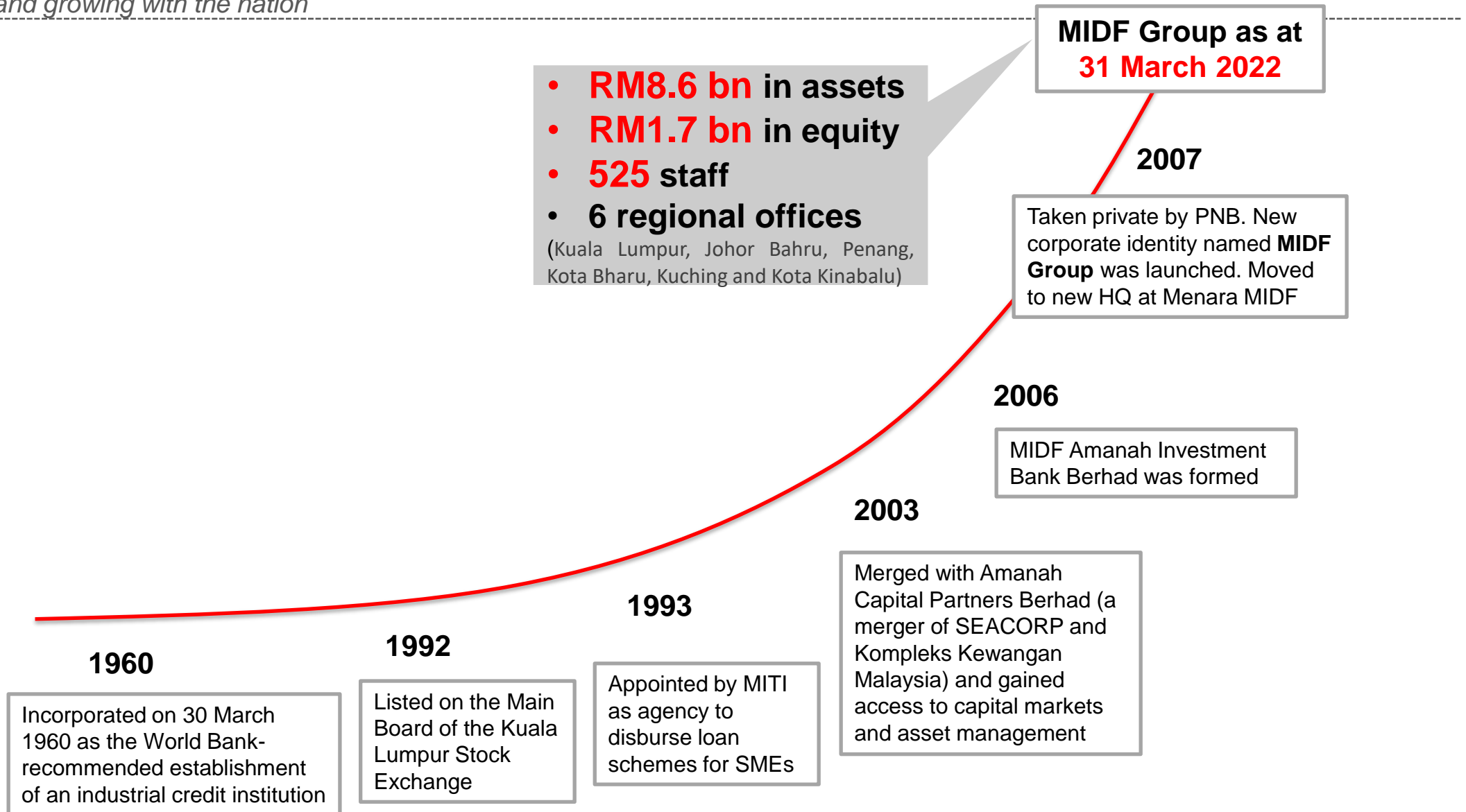


MIDF GOVERNMENT FINANCIAL ASSISTANCE

14 April 2022

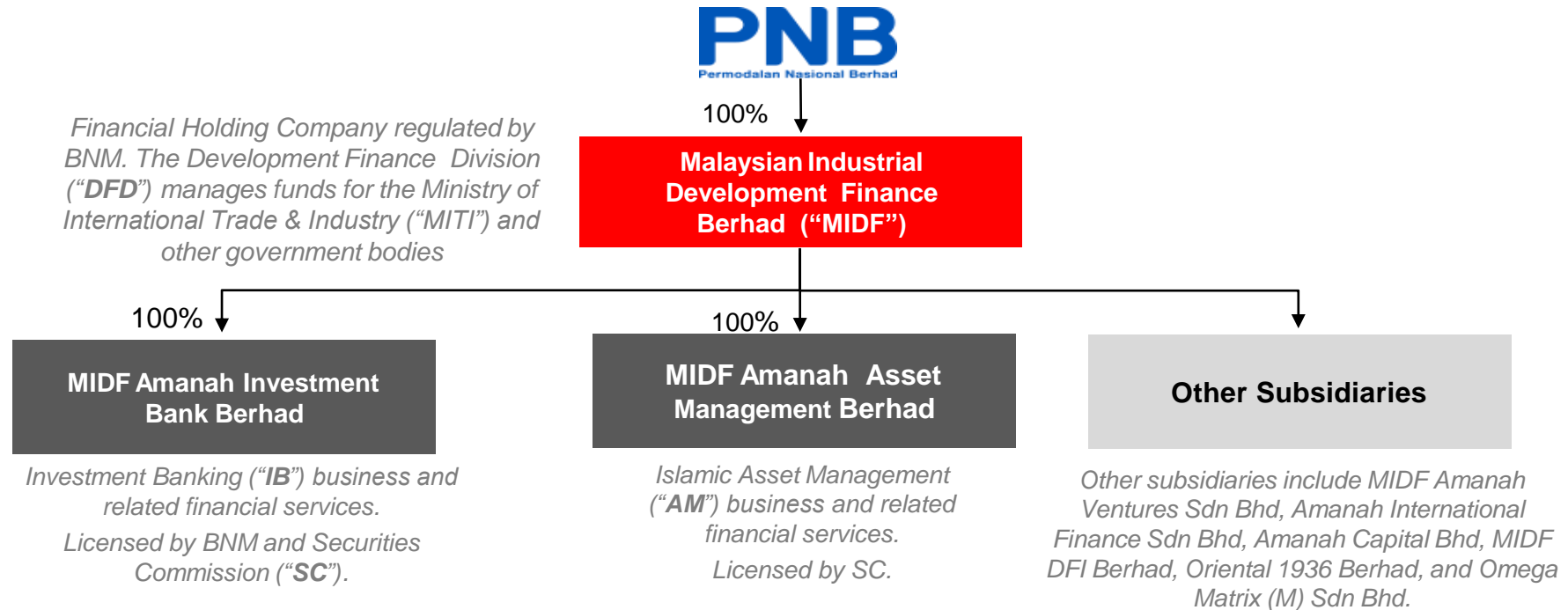
ABOUT MIDF

Powering and growing with the nation



MIDF Group

We operate with 3 verticals, namely Development Finance, Investment Banking, and Asset Management



Business	Activities
Development Finance	<ul style="list-style-type: none"> Provides predominantly Syariah-compliant financing to SMEs, primarily in the industrial sector, through various financing schemes funded by MITI and other Government entities. Manages RM3.12billion in development funds and has disbursed RM16.49billion in financing to over 11,760 companies since inception.
Investment Banking	<ul style="list-style-type: none"> Provides predominantly Syariah-compliant investment banking and related financial services to a substantial and diversified client base that includes corporations, Government-linked entities and individuals, with a focus on entrepreneur-led businesses.
Asset Management	<ul style="list-style-type: none"> Provides Islamic asset management services to statutory bodies, private pension funds, insurance companies, state government-related funds, charities and foundations, and corporations Assets Under Management stood at RM5.2 billion as at 31 August 2021

SME EMERGENCY FUND 2.0 (SMEEF 2.0)

Financing assistance
for
SMEs

Flood
Storm
Drought
Beach
erosion
or
Landside

RM100k

5 years

100%

0%



FINANCING AMOUNT

RM50k ~ RM100k



FINANCING TENURE

Up to 5 years



MARGIN OF FINANCING

Up to 100%



FINANCING RATE

SMEs: 0%



- Fixed Assets
- Working Capital

Nota: This SMEEF 2.0 is available from
15 February 2022 to 30 June 2022

- ✓ Registered with **SSM** & possess **valid business license**
- ✓ Operate in **designated disaster areas**
- ✓ Provide **proof of the impact of natural disaster**, i.e. a letter from district office or a copy of police report
- ✓ **SMEs** in **all economic sectors**



Note: including moratorium up to 12 months

SME REVITALISATION FUND (SMERF)

Assist
viable SMEs
constrained by
financial difficulties
and
underserved sectors

Ease
cashflow
blockage



RM250k



FINANCING AMOUNT

RM50k ~ RM250k

7 years



FINANCING TENURE

Up to 7 years

90%



MARGIN OF FINANCING

Up to 90%

3%



FINANCING RATE

SMEs: 3%



- Machinery & Equipment
- IT Hardware & Software
- Commercial Vehicles
- Working Capital

Note: The Scheme must not be used for re-financing of existing credit/ financing facilities.

- ✓ At least **60%** equity held by Malaysians
- ✓ Registered with **SSM** & possess **valid business license**
However, exclusion can be considered on case-to-case basis, subject to approval
- ✓ Must have **viable proposal**
- ✓ Start-up company must be **in operation** for **more than 6 months**
- ✓ **SMEs** in **all economic sectors**

Note: including maximum moratorium of 6 months and/ or grace period of up to 6 months

SOFT FINANCING SCHEME FOR **AUTOMATION & MODERNISATION** (SFSAM)

Assist manufacturing companies to **automate & modernise** processes

Minimise **labour dependency**

Upgrade **production capability & capacity**



MINISTRY OF INTERNATIONAL TRADE & INDUSTRY

RM20mil

25 years

90%

4%



FINANCING AMOUNT

RM50k ~ RM20mil



FINANCING TENURE

Up to 25 years



MARGIN OF FINANCING

Up to 90%



FINANCING RATE

SMEs: 4%
Non-SME: 5%



- Commercial Property**
- Machinery & Equipment and other eligible expenses***
- Term Financing for Working Capital^
- Revolving Credit (purchase / sales)
- Research and Development (R&D)
- Export Enhancement

- ✓ At least **51%** equity held by Malaysian
- ✓ Registered with **SSM** & possess **valid business license**
- ✓ In operation for at least **2 years**
- ✓ For **start-up companies** in operation for **at least 6 months** with director / shareholder / key management having 5-year experience in similar industry or relevant field.
- ✓ **Manufacturing** and **Manufacturing Related Services (MRS)** sector

Note: including grace period of up to ^6 months | **2 year | ***3 years |

SFSAM – SHORT TERM STIMULUS PACKAGE

Support
SMEs
&
Ease
cashflow

RM2mil

7 years

100%

3%



FINANCING AMOUNT

RM50k ~ RM2mil*



FINANCING TENURE

Up to 7 years



MARGIN OF FINANCING

Up to 100%



FINANCING RATE

SMEs: 3%



- *Standalone* Term Financing for Working Capital^

- ✓ **1 Sept 2021 - 31 Oct 2023**
- ✓ **SMEs** that already have an element of automation or modernisation for existing operations to alleviate the company's financial burden and ensure sustainability & continuity of the business.



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

Note: including grace period of up to ^6 months

SOFT FINANCING SCHEME FOR **SMES** (SFSME)

Promote
SME
development

Assist
New & existing
enterprises

RM5mil

25 years

90%

4%



FINANCING AMOUNT

RM50k ~ RM5mil



FINANCING TENURE

Up to 25 years



MARGIN OF FINANCING

Up to 90%



FINANCING RATE

SMEs: 4%



- Commercial Property**
- Machinery & Equipment*
- IT Hardware & Software*
- Working Capital^

Note: Re-financing of existing credit/ financing facilities is not allowed.

- ✓ At least **60%** equity held by Malaysians
- ✓ Registered with **SSM** & possess **valid business license**
- ✓ **In operation** for **more than 6 months**
- ✓ **SMEs** in **all Manufacturing & Services sectors**
(excluding financial and insurance services)



Note: including grace period of up to ^6 months | *1 year | **2 years |

SOFT FINANCING SCHEME FOR **DIGITAL & TECHNOLOGY** (SFDT)

Accelerate
SMEs
In adoption of
e-commerce
&
digital technologies

Assist
New & existing
enterprises



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

RM1mil



FINANCING AMOUNT

RM30k ~ RM1mil

5 years



FINANCING TENURE

Up to 5 years

90%



MARGIN OF FINANCING

Up to 90%

4%



FINANCING RATE

SMEs: 4%



- Machinery & Equipment*
- IT Hardware & Software*
- Commercial Vehicles*
- Working Capital^

- ✓ At least **60%** equity held by Malaysians
- ✓ Registered with **SSM** & possess **valid business license**
- ✓ In operation for more than **6 months**
- ✓ **All sectors**

Note: including grace period of up to ^6 months | *1 year |

SERVICES BIZ FINANCING (SBF)

Enhance
capacity building

Venture into
higher value-added activities

and

Improve
service delivery



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

RM5mil

20 years

100%

4%



FINANCING AMOUNT

RM50k ~ RM5mil



FINANCING TENURE

Up to 20 years



MARGIN OF FINANCING

Up to 100%



FINANCING RATE

SMEs: 4%
Non-SMEs: 5%



- Commercial Property**
- Machinery & Equipment*
- IT Hardware & Software*
- Term Financing for Working Capital^
- Revolving Credit (purchase / sales)

- ✓ At least **51%** equity held by Malaysians
- ✓ Registered with **SSM** & possess **valid business license**
- ✓ In operation for more than **6 months**
- ✓ For **new start-up**, a shareholder, director or member of senior management must possess at least **3 years' experience in the related fields**
- ✓ **Services sectors**

Note: including grace period of up to ^6 months | *1 year | **2 years |

SUSTAINABLE & GREEN BIZ FINANCING (SGBF)

Utilisation of
green & energy efficient technology

Encourage
'greener' manufacturing processes



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

RM5mil



FINANCING AMOUNT

RM50k ~ RM5mil

25 years



FINANCING TENURE

Up to 25 years

100%



MARGIN OF FINANCING

Up to 100%

2%



FINANCING RATE

SMEs: 2%
Non-SMEs: 5%



- Commercial Property***
- Machinery & Equipment*
- IT Hardware & Software*
- Term Financing for Working Capital^
- Revolving Credit (purchase / sales)

- ✓ At least **51%** equity held by Malaysians
- ✓ Registered with **SSM** & possess **valid business license**
- ✓ In operation for more than **6 months**
- ✓ **All sectors**

Note: including grace period of up to ^6 months | *1 year | ***3 years |

SOFT FINANCING SCHEME FOR BUMIPUTERA AUTOMOTIVE ENTREPRENEURS (SFBAE)

Facilitate and assist

**Open
Approved
Permit (AP)
Holders**

to

expand and diversify
into other businesses

Sustain & enhance
Bumiputera
participation in the
automotive industry.



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

RM1.0 mil
Working Capital to finance
OPEX

RM5mil

25 years

100%

3.5%



FINANCING AMOUNT

RM100k ~ RM5mil



FINANCING TENURE

Up to 25 years



**MARGIN OF
FINANCING**

Up to 100%



FINANCING RATE

All: 3.5%



- Purchase of Land, Plant and machinery/ equipment, Fixed assets related to automotive industry; Renovation/upgrade of service centres
- Term Financing for Working Capital
- Revolving Credit (sales and purchase)
- Factoring

- ✓ **Open Approved Permit (AP) holders**
- ✓ **Bumiputera**
- ✓ Manufacturing and Services sectors *(excluding financial and insurance services; and Non-automotive related business activities)*

SFBAE SHORT TERM SITMULUS PACKAGE

Facilitate and assist

**Open
Approved
Permit (AP)
Holders**

to

expand and diversify
into other businesses

Sustain & enhance
Bumiputera
participation in the
automotive industry.



MINISTRY OF INTERNATIONAL
TRADE & INDUSTRY

RM5mil

25 years

100%

2.5%



FINANCING AMOUNT

RM100k ~ RM5mil



FINANCING TENURE

Up to 25 years



**MARGIN OF
FINANCING**

Up to 100%



FINANCING RATE

All: 2.5%



- ✓ Applicable for all type of **New Financing application**
- ✓ Throughout financing tenure EXCEPT Revolving Credit & Factoring Facility
- ✓ **Up to 6 months moratorium period** without any payment charges
- ✓ Applicable to financing approved during the 12 months effective from **1 October 2021 until 30 September 2022**

Note: Approval after Campaign Period is subjected to the existing SLBAE profit rate of 3.5% per annum on the reducing balance

OUR PRODUCTS – QUICK GLANCE



provides Shariah-based
financing

- ✓ Project
- ✓ Fixed Assets
- ✓ Working Capital



to **Malaysian companies**

- ✓ Start-up enterprises
- ✓ SMEs
- ✓ Corporations



in **all economic sectors**

- ✓ Manufacturing
- ✓ Manufacturing Related Services (MRS)
- ✓ Services



for business development

- ✓ **Automation & Modernisation**
- ✓ **Digital & Technology adoption**
- ✓ **Sustainable & Green technology utilisation**
- ✓ Market expansion
- ✓ **Business diversification**
- ✓ High value-added activities upgrading
- ✓ Productivity & efficiency improvement

General Features



Financing Amount

RM30k ~ RM20mil



Financing Tenure

Up to **25 years**



Margin of Financing

85% ~ 100%



Financing Rate

2% ~ 6.5% p.a. on monthly rest

Grants



- Grant for **Aerospace & Medical Devices**
- Geran **Inovasi dan Pengkomersialan Vendor**
- **High Value-Added Product Development Program**

Scheme Funds

Soft Financing Scheme



- **Automation & Modernisation**
- **Services Sector**
- **Small & Medium Enterprises**
- **Digital & Technology**
- **Bumiputera Automotive Entrepreneurs**

- **Sustainable & Green**
- **Services**

Biz Financing



- **SME Emergency 2.0**
- **SME Revitalisation**
- **JBIC Fund for SMI**

Fund



Applying for a SME financing just got easier and faster

Getting a SME Business financing
is just a click away.

Easy!

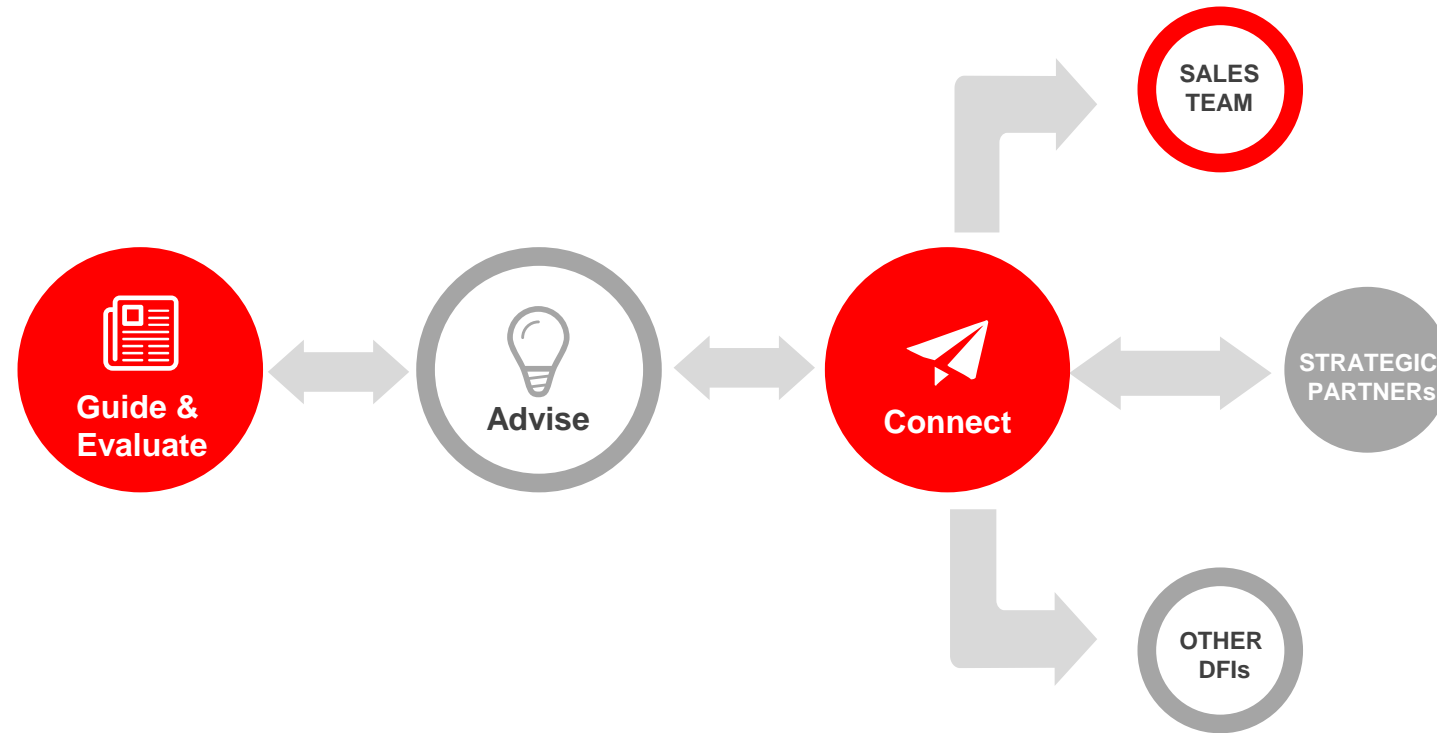


APPLY NOW

Please visit www.growyourbusiness.com.my for more information

midf 

ONE-STOP ADVISORY CENTER



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THANK YOU

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