

(以下为面对的问题、原因及建议之解决方案样本，请根据这个模式提呈)

BELOW IS A SAMPLE OF ISSUE, RATIONALE AND RECOMMENDATION TO BE INCLUDED IN THE TEMPLATE)

Entrepreneurs

No.	面对的问题 What is the issue	问题的原因或背景资料 The context or background of the issue	建议解决方案 Recommendation
1	Cash flow	<ul style="list-style-type: none"> Sudden demand and supply shocks dampen sales and turnover or even sales have dropped by at least 50%. 	1) Enhance the size of working capital fund (Special Relief Fund) at 2% interest rate with 8 years loan tenure and Syarikat Jaminan Pembiayaan Perniagaan (SJPP) will provide banks 80% guaranteed on loans.
	Employment cost	<ul style="list-style-type: none"> SMEs have to bear high fixed employees' salaries even sales have declined. For the Movement Controlled Order (MCO), employers have to pay salaried workers for non-essential businesses in all sectors. This will add tremendous pressure to cost of employment and worsen their cash flow. The prolonged MCO could have push the companies on the brink of bankruptcy, resulting in more layoff of workers. 	1) Freeze the contribution to the EIS, Sosco and HRDF. 2) Lower the employers' EPF contribution rate by 3-4%. 3) Provide wage credit support to employers such as a fixed amount per employee to help employers to retain employees
	Operating cost	<ul style="list-style-type: none"> Utilities and rental expenses are also one of the main operating expenses along with employee wages and marketing and advertising costs. 	1) Standardise the special discount of 15% on monthly electricity bills for six (6) months from 1 April 2020 to 30 September 2020 for all commercial and industrial users. (Notes: Under

			the ESP on 27 Feb, 15% will be given to six categories of businesses, namely hotel operators, travel agencies, local airlines offices, shopping malls, convention centres and theme parks. On 18 March, commercial, industrial and agricultural consumers other than six (6) of the above selected sectors will enjoy a 2% discount on consumption of electricity usage from April 1 to Sept 30, 2020.

SMEs

No.	面对的问题 What is the issue	问题的原因或背景资料 The context or background of the issue	建议解决方案 Recommendation

Mid-Corp

No.	面对的问题 What is the issue	问题的原因或背景资料 The context or background of the issue	建议解决方案 Recommendation

Large-Corp

No.	What is the issue	The context or background of the issue	Recommendation

Capital market

No.	面对的问题 What is the issue	问题的原因或背景资料 The context or background of the issue	建议解决方案 Recommendation
	Forced selling and share margin financing facilities	<p>The intensity and scalable of the COVID-19 global outbreak have inflicted damaging impact on Malaysian businesses' cash flow. This was further compounded by the persistent selling pressures on domestic equities arising from an unprecedented meltdown in global stock markets, causing most local companies' share prices to plunge in recent weeks.</p> <p>As a consequence, individuals and companies, who have pledged their shares to raise financing from banks and other institutions for genuine business purposes were subjected to massive forced selling.</p> <p>The severe drop in share prices and resultant forced selling by financial institutions has further worsened the financial market, economy and domestic demand via a loss of wealth effect and badly shaken investor's confidence as well as caused financial hardship to many individuals and companies.</p>	<ol style="list-style-type: none"> 1) To freeze the condition to prevent the banks from forced selling the shares. 2) To reduce the threshold of 1.3 times coverage, which the forced selling of shares is triggered. 3) To suspend intraday short selling for all stocks and also adjust the levels for limit down to 10% before the circuit breaker kicks in.

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