

Grant / Incentives / Fund

马来西亚投资发展局

Malaysian Investment Development Authority (MIDA)

Tel : +603 2267 3633 | Fax : +603 2274 7970 |

Email : investmalaysia@mida.gov.my |

Website : <http://www.mida.gov.my>

No	Grant / Services	Description	Effective Date	Website
1	MIDA e-Incentives 2.0	<ul style="list-style-type: none"> - Application for Incentive For New Manufacturing Project - Application for Incentive For An Expansion and/or Diversification Project by a Licenced Manufacturer or by an Existing Non-Licenced Manufacturer - Application for Incentive For A Small-Scale Manufacturing Company - Application for Incentive For Expansion and/or Diversification of a Small Scale Manufacturing Company - Application for Incentive for High Technology Project - Application for Incentive For An Expansion and/or Diversification of High Technology Project 	-	https://eml.mida.gov.my/incentive/
2	Automation Capital Allowance (Automation CA) Incentive for Services Sector	The Automation Capital Allowance (Automation CA) incentive for services sector was introduced in the National Budget 2020. The existing Automation CA for Category 2 of the manufacturing sector has been expanded to the services sector in order to drive the services sector towards automation. This incentive falls under the First Thrust of the Budget 2020: Driving Economic Growth in the New Economy and Digital Era.	Received by MIDA from 1 January 2020 until 31 December 2023.	https://www.mida.gov.my/forms-and-guidelines/

3	Incentive and/or Expatriate Posts for Green Technology (GT)	In Budget 2020, the Government had announced the extension of Investment Tax Allowance (ITA) for the purchase of green technology assets and Income Tax Exemption (ITE) on the use of green technology services and system. The ITE is also extended for company which undertakes solar leasing activity.	Received by MIDA from 1 January 2020 until 31 December 2023.	https://www.mida.gov.my/forms-and-guidelines/
4	Tax Incentives for Integrated Logistics Services (ILS)	<p>Companies providing integrated logistics services are eligible for Pioneer Status or Investment Tax Allowance as follows:</p> <ul style="list-style-type: none"> • Pioneer Status Pioneer Status with tax exemption of 70% of statutory income for five (5) years. Unabsorbed pioneer losses after the end of pioneer period are allowed to be carried forward for 7 consecutive year of assessment; or • Investment Tax Allowance Investment Tax Allowance of 60% of qualifying capital expenditure incurred within five years. The allowance can be offset against 70% of statutory income for each year of assessment. Unutilised allowances can be carried forward until fully absorbed. 	-	https://www.mida.gov.my/forms-and-guidelines/
5	Industry 4.0 (Industry4WRD) Incentives	The Government introduce two Industry 4.0 (Industry4WRD) incentives under Budget 2019, namely the Industry4WRD Readiness Assessment Intervention Programme or in short known as ' Industry4WRD Intervention Fund ' and the ' Industry4WRD Domestic		https://www.mida.gov.my/forms-and-guidelines/

		Investment Strategic Fund (DISF) .		
5.1	Industry4WRD Intervention Fund	The Industry4WRD Intervention Fund is a financial support facility for Malaysian Small and Medium Enterprises (SMEs) in the manufacturing and related services sectors to embrace Industry 4.0. The Fund will be provided to support companies in implementing intervention projects based on the recommendation of Industry4WRD Readiness Assessment (RA) Report on the shift factors of people, process and technology.	Received by MIDA from the date of approval of Industry4WRD Readiness Assessment Report (refer letter issued by MPC) until 31 December 2021.	https://www.mida.gov.my/forms-and-guidelines/
5.2	Industry4WRD Domestic Investment Strategic Fund (DISF)	The Domestic Investment Strategic Fund (DISF) of RM1 billion was established to accelerate the shift of Malaysian-owned companies in targeted industries to high value-added, high technology, knowledge-intensive and innovation-based industries. This fund was created to achieve the Government' s goals to improve domestic investment to complement foreign direct investment (FDI) in ensuring sustainable economic growth in the future.	Received by MIDA from the date of approval of Industry4WRD Readiness Assessment Report (refer letter issued by MPC) until 31 December 2021.	https://www.mida.gov.my/forms-and-guidelines/
6	Special Tax Incentive under the National Economic Recovery Plan (PENJANA)	The main objective of this incentive is to assist companies intending to relocate their operations to Malaysia following global economic crisis which has led to major disruptions of global supply chains.	Received by MIDA from 1 July 2020 until 31 December 2021.	https://www.mida.gov.my/forms-and-guidelines/
7	Smart Automation	The Smart Automation Grant is offered to Malaysian Small and Medium Enterprises (SMEs) and Mid-Tier Companies	Received by MIDA from 4 December	https://www.mida.gov.my/forms-and-guidelines/

	Grant Under PENJANA	(MTCs) in Manufacturing and Services Sector. The grant will be given on a matching basis (1:1) based on eligible expenditures, up to a maximum grant of RM1 million per company.	2020 to 31 December 2021.	
8	Domestic Investment Strategic Fund	The Domestic Investment Strategic Fund (DISF) focuses on accelerating the shift of Malaysian-owned companies in targeted industries into high value-added, high technology, knowledge-intensive and innovation-based industries. The Fund aims to harness and leverage on outsourcing opportunities created by MNCs operating in Malaysia, intensify technology acquisition by domestic companies, and enable them to obtain international standards/certifications in strategic industries.	Received by MIDA from 3 July 2012.	https://www.mida.gov.my/forms-and-guidelines/

马来西亚对外贸易发展局

Malaysia External Trade Development Corporation (MATRADE)

Tel : 603-6207 7077 | Fax : 603-6203 7037 / 7033 |

Email : info@matrade.gov.my |

Website : <https://www.matrade.gov.my/>

No	Grant / Services	Description	Website
1	Market Development Grant (MDG)	The Market Development Grant (MDG) is a support initiative in the form of a reimbursable grant. MDG was introduced in 2002 with the objective of assisting exporters in their efforts to promote Malaysian made products or services globally. The lifetime limit of MDG is RM300,000 and it is specifically formulated for Malaysian SME Companies, Professional Service Providers, Trade and Industry Associations, Chambers of Commerce, Professional Bodies and Co-operatives.	https://www.matrade.gov.my/mdg/
2	eTRADE Programme 2.0	To accelerate exports via sustained participation in cross-border eCommerce platforms. The programme will continue to assist new companies to onboard cross-border eCommerce platform for export with incentive up to RM5,000 for any cross-border eCommerce platform(s), for one year subscription. At the same time, a new incentive with maximum amount up to RM20,000 per company will be provided to companies that are already doing eCommerce to undertake activities that can sustain their participation in the cross border eCommerce platform. The incentive is to be utilized within one (1) year.	https://www.matrade.gov.my/en/etrade
3	Services Export Fund (SEF)	To provide assistance to Malaysian Service Providers (MSPs), Trade & Industry Associations, Chambers of Commerce and Professional Bodies to undertake activities to expand and venture into the international market.	https://www.matrade.gov.my/en/malaysian-exporters/services-for-exporters/exporters-development/services-export-fund-sef

马来西亚中小企业机构

SME Corporation Malaysia (SME Corp)

Info Line: 1300-30-6000

Fax: 603-2775 6001

E-mail: info@smecorp.gov.my

Website : <https://www.smecorp.gov.my/index.php/en/>

No	Grant / Services	Description	Website
1	Business Scale-Up Programme (Biz-Up Programme)	Business Scale-Up Programme (Biz-Up Programme) is an integrated assistance programme aimed to enhance the capabilities of small and medium enterprises (SMEs) through business advisory services and financial support. This programme supports a wide range of capability building initiatives to assist SMEs to grow and expand their businesses locally and globally.	Tel : 603-2775 6247 Ms. Masnani binti Bashirun 603-2775 6351 Ms. Azlina Salleh Email : masnani@smecorp.gov.my azlina@smecorp.gov.my Website: https://www.smecorp.gov.my/index.php/en/programmes1/2015-12-21-09-53-14/business-scale-up-programme-biz-up-programme
2	SME Competitiveness Rating for Enhancement (SCORE)	To provide comprehensive services in assisting the development of SMEs in Malaysia. SCORE is a diagnostic tool which assigns star ratings to indicate the performance level of SMEs based on a seven assessment criteria such as financial strength, business performance, human resource, technology acquisition and adoption, certification and market presence.	Mr. Muhammad Fareeq Kumar Tel : 603-2775 6007 Email : sekretariatscore@smecorp.gov.my Website : http://www.score.gov.my/

No	Grant / Services	Description	Availability	Website
1	<p>针对性援助和复苏基金 Targeted Relief and Recovery Facility (TRRF)</p>	<p>The RM4 billion facility is for affected SMEs in the services sector. Offered at a rate of up to 3.5%, TRRF will be available through participating financial institutions, with guarantee coverage by Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP).</p> <p>SMEs that are recipients of the Special Relief Facility (SRF), PENJANA Tourism Financing (PTF) and PENJANA SME Financing (PSF) are not eligible to apply for TRRF. For SMEs in the tourism and tourism-related services subsectors, assistance remains available under the existing PTF.</p>	<p>Until 31 December 2021 or full utilisation (whichever is earlier)</p>	<p>https://www.bnm.gov.my/o/covid-19/index.html</p>
2	<p>高科技设施基金 High Tech Facility – National Investment Aspirations (HTF-NIA)</p>	<p>The RM1 billion facility is aimed at supporting high-tech and innovation-driven SMEs affected by COVID-19 to recover and revitalise the nation's innovation capacity. Financing rate of up to 3.5% per annum is offered for financing without guarantee or up to 5% per annum inclusive of guarantee fee (with guarantee coverage by Credit Guarantee Corporation Malaysia Berhad (CGC).</p>	<p>Until 31 December 2021 or full utilisation (whichever is earlier)</p>	<p>https://www.bnm.gov.my/o/covid-19/index.html</p>
3	<p>微型企业基金 Micro Enterprises Facility (MEF)</p>	<p>This facility will be increased from RM300 million to RM410 million to support microenterprises including gig workers on digital platforms and the self-</p>	-	<p>https://www.bnm.gov.my/o/covid-19/index.html</p>

		employed. The facility is for working capital and capital expenditure.		
4	全经济领域便利基金 All Economic Sectors (AES) Facility	To enhance access to financing for SMEs and to support growth.	Until 30 June 2021	https://www.bnm.gov.my/o/covid-19/index.html
5	农业发展项目融资 Agrofood Facility (AF)	To increase food production for Malaysia and for export purposes.	-	https://www.bnm.gov.my/o/covid-19/index.html
6	中小企业自动化及电子化基金 SME Automation and Digitalisation Facility (ADF)	To incentivise SMEs to automate processes and digitalise operations to improve productivity and efficiency.	Until 30 June 2021	https://www.bnm.gov.my/o/covid-19/index.html
7	Disaster Relief Facility 2021	To alleviate the financial burden and assist in the resumption of business operations of SMEs affected by the recent floods in districts identified by Agensi Pengurusan Bencana Negara as flood disaster areas.	Until 31 July 2021 or full utilisation (whichever is earlier)	https://www.bnm.gov.my/o/covid-19/index.html
8	Special Relief Facility (SRF)	For SMEs to meet cash flow needs.	-	https://www.bnm.gov.my/o/covid-19/index.html
9	Penjana Tourism Facility (PTF)	To support viable micro entrepreneurs and SMEs in the tourism sector by preserving their capacity and assisting them to adjust and remain viable post COVID-19.		https://www.bsn.com.my/BusinessBanking/Products/penjana-tourism-facility?lang=en

马来西亚数字经济公司

Malaysia Digital Economy Corporation (MDeC)

Tel : 1-800-88-8338 (within Malaysia) |

603 8315 3000 (International)

Fax : 603 8315 3115 | Email : clic@mdec.com.my |

Website : <https://mdec.my/>

No	Grant / Services	Description	Website
1	Digital Content Grant (DCG)	Develop and enhance local creative, technical and human capital competencies by leveraging on international partners.	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-creative-content/digital-content-grant/
a	Development Grant	Focuses on the development stage of the Project, the stage where it involves idea generation, production design, market research and marketing analysis.	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-creative-content/development-fund/
b	Production Grant	Production Grant focuses on the production stage of the project which involves the activity of creating, assembling, aggregating and generally producing or generating content	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-creative-content/production-fund/
c	Co-Production Grant	To provide financial assistance to a project within the eligible project.	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-creative-content/co-production-fund/
d	Creative Industry Export Acceleration And Enterprise	To support established creative content companies with a history of successful IP developed and commercialized	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-

	Development (CREED Grant)		creative-content/creed-creative-industry-export-acceleration-enterprise-development/
e	IP Marketing & Licensing Grant	Financial assistance provided to IP creators with market ready product.	https://mdec.my/digital-economy-initiatives/for-the-industry/entrepreneurs/digital-creative-content/digital-content-grant/
2	Global Tech Fund (GTF)	<p>The Global Tech Fund (GTF) aim is to support the following three focus pillars:</p> <ul style="list-style-type: none"> a. Nurturing Global Champions b. Driving Investments c. Catalysing Digital Innovation Ecosystem 	https://mdec.my/digital-economy-initiatives/global-tech-fund-gtf/

No	Grant / Services	Description	Website
1.	eDANA		Phone: 03 - 8885 8298/8314 (General) Email: helpdesk-edanamosti.gov.my https://edana.mosti.gov.my/
	• MOSTI Combating Covid-19	The Ministry of Science, Technology and Innovation (MOSTI) welcomes all Malaysians to submit innovative proposals to combat the spread of the COVID-19 pandemic.	Tel: 603 – 8885 8393/8324/8367/8704/8322 Fax: 603 – 8888 7710 https://edana.mosti.gov.my/
	• Strategic Research Fund	The Strategic Research Fund (SRF) is a special financing scheme program provided by the Ministry of Science, Technology and Innovation (MOSTI) to fund research in areas identified to have a high impact on the country and in line with the National Science, Technology and Innovation Policy (DSTIN).	Tel: 603 – 8885 8544 / 8704 / 8258 / 8327 Email: urusetia.srf@mosti.gov.my https://edana.mosti.gov.my/
	• Bridging Fund	Research and Development (R&D) and innovation play an important role in advancing Science & Technology in a knowledge-based and innovation economy. Technology development, creation of new products and services are important to generate wealth and well-being of the community as well as enhance the competitive advantage of the country's R&D	Tel: 603 – 8885 8315 / 8324 / 8618 / 8556 Email : urusetia.bgf@mosti.gov.my https://edana.mosti.gov.my/
	• Technology Development Fund 2	Technology Development Fund 2(TeD 2) is open to researchers and companies interested in implementing research and development projects (R&D) to produce new processes and products in the field have been identified by the Government.	Tel: 603 – 8885 8315 / 8324 / 8618 / 8556 Email : urusetia.ted2@mosti.gov.my https://edana.mosti.gov.my/

<ul style="list-style-type: none"> • Technology Development Fund 1 	<p>Technology Development Fund 1(TeD 1) is open to researchers and companies interested in implementing research and development projects (R&D) to produce new processes and products in the field have been identified by the Government.</p>	<p>Tel: 603 – 8885 8316 / 8322 / 8703 / 8318 / 8320 Email : urusetia.ted1@mosti.gov.my https://edana.mosti.gov.my/</p>
<ul style="list-style-type: none"> • Applied Innovation Fund 	<p>Innovation contributes to the increased productivity and economic growth and well-being of society. It can consist of combination, combination or integration of technologies that lead to new products, processes, systems or services or improvements of existing technologies with improved value or better cost reduction.</p>	<p>Tel: 603 – 8885 8309 / 8367 / 8077 / 8552 Email : urusetia.aif@mosti.gov.my https://edana.mosti.gov.my/</p>

马来西亚旅游与文化部

Ministry of Tourism, Arts and Culture (MOTAC)

Tel : 603 8000 8000 | Fax: 603 8891 7100

Email: info@motac.gov.my

Website: <http://www.motac.gov.my/en/>

No	Grant / Services	Description	Website
1.	Tourism Infrastructure Fund	To provide financial assistance to existing and new companies dealing with or involved in tourism related activities and services.	Tel: 603 8891 7480 / 7492 / 7469 Email: danapelancongan@motac.gov.my . Website: http://www.motac.gov.my/en/programme/funds-incentives/tabung-infrastruktur-pelancongan
2.	Special Tourism Fund	To help entrepreneurs to expand tourism products/services; and Acquisition of tourism business/assets, which include redemption.	Tel: 603 8891 7480 / 7492 / 7469 Email: danapelancongan@motac.gov.my . Website: http://www.motac.gov.my/en/programme/funds-incentives/special-tourism-fund
3.	Galakan Cukai	Syarikat-syarikat pengusahaan pelancongan yang mengendalikan pakej pelancongan domestik dalam Malaysia dengan bilangan yang ditetapkan dalam suatu tempoh asas bagi suatu tahun taksiran boleh membuat permohonan kepada Kementerian Pelancongan, Seni dan Budaya Malaysia untuk sokongan bagi pengecualian cukai di bawah P.U. (A) 346 Perintah Cukai Pendapatan (Pengecualian) (No. 12) 2016 Akta Cukai Pendapatan 1967.	http://www.motac.gov.my/en/programme/funds-incentives/tax-incentives
4.	Insentif Potongan Cukai Penajaan	Potongan Cukai Penajaan Aktiviti Kesenian, Kebudayaan dan Warisan Di Bawah Subseksyen 34(6)(k) Akta Cukai Pendapatan 1967	http://www.motac.gov.my/en/programme/funds-incentives/sponsorship-tax-deduction-incentives

人力资源发展基金

Human Resources Development Fund (HRDF)

Tel : 1800-88-4800 | Fax: 603 2096 4999

Email: support@hrdf.com.my

Website: <https://www.hrdf.com.my/>

No	Grant / Services	Description	Website
1.	Employer Grant Schemes		http://www.hrdf.com.my/employer/hrdf-schemes/
a.	Skim Bantuan Latihan (SBL)	To assist employer to retrain and upgrade their employees in line with their operational and business requirements.	https://www.hrdf.com.my/employer/hrdf-schemes/skim-bantuan-latihan-sbl/
b.	Skim Bantuan Latihan Khas (SBL-Khas)	To assist employer to retrain and upgrade their employees in line with their operational and business requirements.	https://www.hrdf.com.my/employer/hrdf-schemes/skim-bantuan-latihan-khas-sbl-khas/
c.	Skim Latihan Bersama (SLB)	To assist employer to organise joint trainings with other registered employers and facilitated by either an in-house trainer or external trainer.	https://www.hrdf.com.my/employer/hrdf-schemes/skim-latihan-bersama-slb/
d.	Industrial Training Scheme (ITS)	Targeted at trainees undergoing practical training at the premises of an employer premise before graduating.	https://www.hrdf.com.my/employer/hrdf-schemes/industrial-training-scheme/
e.	Future Workers Training (FWT)	To assist employer to employ talent who will be able to perform with minimum supervision. To train future workers with the required skills and competencies before entering employment.	https://www.hrdf.com.my/employer/hrdf-schemes/future-workers-training/
f.	On Job Training (OJT)	To encourage a skilled worker/supervisor to train and equip a new employee with relevant skills. Transfer of skills, knowledge, and competencies that are needed for employees to perform a specific job within the workplace and work environment.	https://www.hrdf.com.my/employer/hrdf-schemes/on-job-training/

g.	Computer Based Training (CBT)	<p>To enable employers to purchase / develop training software to retrain and upgrade the knowledge and skills of their workforce, especially for employers who are unable to release their employees to attend training outside company premises.</p> <p>To assists employees in self-pace learning as well as flexible learning hours, training location and environment through the use of training software packages.</p>	https://www.hrdf.com.my/employer/hrdf-schemes/computer-based-training/
h.	Information Technology (IT)	<p>To encourage employers to further retrain their employees in the field of Information technology whereby financial assistance will be provided to them to purchase desktop or laptop, webcam and internet connection (for the first year only).</p>	https://www.hrdf.com.my/employer/hrdf-schemes/information-technology/
i.	Recognition of Prior Learning (RPL)	<p>To enable workers to get recognition on their skills, knowledge and experience gained through working and learning according to the level determined by the Department of Skills Development (DSD).</p> <p>To certify workers who do not have any formal certification but have obtained the relevant knowledge, experience and skills in the workplace based on their competency levels.</p>	https://www.hrdf.com.my/employer/hrdf-schemes/recognition-of-prior-learning-rpl/
j.	Training Facilities and Renovation (ALAT)	<p>To encourage more in-house retraining and skills upgrading of their employees by purchasing of training aids for the purpose of setting up, renovating or enhancing training rooms.</p> <p>Setting up of a training room does not include the construction of a building, training centre or the rental of training rooms.</p>	https://www.hrdf.com.my/employer/hrdf-schemes/training-facilities-and-renovation/
k.	RiSE4WRD for Industry4WRD	<p>Designed to support the national agenda in accelerating technology by providing a platform for SME (Small & Medium Enterprises) manufacturing companies and the related services that have participated in the Readiness Assessment (RA), a programme under the</p>	<p>Email: rise4 wrd@hrdf.com.my</p> <p>https://www.hrdf.com.my/rise4 wrd/</p>

		Industry4WRD initiative by Ministry of International Trade & Industry (MITI).	
2.	PENJANA HRDF	The HRDF new economic recovery initiative, PENJANA HRDF – Training Incentive Programme highlights how generating job opportunities and training play a critical part in Malaysia’ s fight to get back on its feet in the wake of the COVID-19 peak on unemployment and employability issues.	Email: strategicinitiatives@hrdf.com.my https://penjanahrdf.com.my/

大马社会保险机构

Pertubuhan Keselamatan Sosial (PERKESO)

Tel : 1-300-22-8000 | Fax: 603 4256 7798

Email: perkeso@perkeso.gov.my

Website: <https://www.perkeso.gov.my/en/>

No	Grant / Services	Description	Website
1.	Program Insentif Pengambilan Pekerja / Penjana Kerjaya 2.0	PenjanaKerjaya 2.0 is an enhanced version of the previously implemented Hiring Incentive Programme. Applications for PenjanaKerjaya can be made from 1 January 2021	https://penjanakerjaya.perkeso.gov.my/index.php https://www.perkeso.gov.my/images/belanjawan2021/sip/penjanakerjaya/270121%20-%20FAQ%20Hiring%20Incentives_EN.pdf
2.	Portal Program Saringan Prihatin / Prihatin Screening Program (PSP)	Is offered to all local employees as well as foreign workers for companies that are operating during the Conditional MCO subject to the regulations set by Socso.	Tel : 1-300-22-8000 603 4264 5089 Email: hsp@perkeso.gov.my Website: https://psp.perkeso.gov.my .
3.	MYFutureJobs	To supporting employers in filling in their vacancies with the best-matched jobseekers.	https://www.perkeso.gov.my/en/149-sip/854-myfuturejobs-recommendation-for-foreign-workers-and-expatriate-application.html
4.	Employment Insurance System (EIS) / Sistem Insurans Pekerjaan (SIP)	To provide temporary financial assistance for up to six months to workers who are retrenched or have had some form of loss of income.	https://www.perkeso.gov.my/images/belanjawan2021/sip/sip_prihatin/040121_FAQ_SIP_PRIHATIN_DI_BAWAH_BELANJAWAN_2021_v4.pdf
5.	Program Subsidi	The PSU is a wage subsidy program whereby employers will receive a	- https://psu.perkeso.gov.my/

Upah / Wage Subsidy Programme (WSP) 3.0	cash subsidy for each applicable employee. The PSU 3.0 was initially only extended under the Budget 2021 for a further 3 months to certain targeted sectors hard-hit by the effects of the Covid-19 pandemic (such as, the tourism and retail sectors)	- https://www.perkeso.gov.my/images/belanjawan2021/sip/psu3_0/301220_-_Soalan_Lazim_PSU_3.0_-_Program_Subside_Upah_Bersasar.pdf
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环境及水务部

Ministry of Environment & Water

Tel : 603 8921 0800

Email: feedback@greentechmalaysia.my

Website: www.gtfs.my

No	Grant / Services	Description	Website
1.	Green Technology Financing Scheme (GTFS) 3.0	The GTFS is a special financing scheme introduced by the government to support the development of Green Technology (GT) in Malaysia. Extension of Green Technology Financing Scheme or GTFS 3.0 which would further encourage industries to practice green project procurement such as energy efficiency, renewable energy and environmental conservation.	https://www.gtfs.my/

国家储蓄银行

Bank Simpanan Nasional

Tel : 1300-88-1900 | 1300-88-5855

Email: customercare@bsn.com.my

Website:

<https://www.bsn.com.my/PersonalBanking/Index/personal-banking-index>

No	Grant / Services	Description	Website
1.	Penjana Tourism Facility (PTF)	Is a financing scheme which is offered to support viable micro entrepreneurs and SMEs in the tourism sector by preserving their capacity and assisting them to adjust and remain viable post COVID-19.	https://www.bsn.com.my/page/penjana-tourism-facility

自立合作社

Koperasi Jayadiri Malaysia Bhd (KOJADI)

Tel : 603 2161 6499 | Fax : 603 2162 1413

Email: sme@kojadi.com.my | loan@kojadi.com.my

Website: [https:// https://kojadi.my/v2/index.php?lang=zh](https://kojadi.my/v2/index.php?lang=zh)

No	Grant / Services	Description	Website
1.	KOJADI SME Loan	KOJADI SME Loan Scheme offers term loan to Malaysian citizens who are operating SME businesses.	https://kojadi.my/v2/index.php?option=com_content&view=article&id=160&Itemid=1043&lang=zh

马来西亚信贷担保机构

Credit Guarantee Corporation Malaysia Berhad (CGC)

Tel : 603 7806 2300 | Fax : 603 7806 3308

Email: csc@cgc.com.my

Website: <https://www.cgc.com.my/>

No	Grant / Services	Description	Website
1.	Flexi Guarantee Scheme (FGS)	Flexi Guarantee Scheme (FGS) provides guarantee for financing granted under BNM' s Funds for SME-All Economic Sectors Facility. The funds are designed to facilitate greater access to financing for viable Malaysian Small and Medium Enterprises (SMEs).	https://www.cgc.com.my/flexi-guarantee-scheme-fgs
2.	Franchise Financing Scheme (FFS)	All Malaysian owned and controlled companies with net assets or shareholders' funds not exceeding RM1.5 million; All Malaysian owned and controlled companies with net assets or shareholders' funds not exceeding RM1.5 million	https://www.cgc.com.my/franchise-financing-scheme-ffs
3.	Green Technology Financing Scheme (GTFS) & Green Technology Financing Scheme Islamic (GTFS – i) 2.0	Producer of Green Technology – to finance investment for the production of green technology products User of Green Technology – to finance investment for the utilisation of green technology Energy Services Company (ESCO) – to finance investment or assets related to energy efficient projects and/ or energy performance contracting	https://www.cgc.com.my/gtfs-2
4.	BizMula-i	BizMula-i is a direct financing scheme to cater specifically for businesses less than 4 years in operations utilising the the BNM' s Fund for SMEs – All Economic Sectors (AES) Facility.	https://www.cgc.com.my/bizmula-i/
5.	BizWanita-i	BizWanita-i is a direct financing scheme to cater specifically for women entrepreneurs that business is less than 4 years in operations utilising the BNM' s Fund for SMEs – All Economic Sectors (AES) Facility.	https://www.cgc.com.my/bizwanita-i/

