



FINANCING SCHEMES FOR OGSE COMPANIES 2016



A COMPILATION OF GRANTS, LOANS AND TAX INCENTIVES
PROVIDED BY THE MALAYSIAN GOVERNMENT
THAT ARE APPLICABLE TO OGSE COMPANIES

PREFACE

The ***Financing Schemes for OGSE Companies*** is a compilation of grants, loans and tax incentives provided by Malaysian government agencies and Development Financial Institutions that are relevant to the Oil & Gas Services and Equipment (OGSE) sector. This publication categorises the financing schemes into 2 broad categories – general financing schemes and SME financing schemes. For ease of reference, each scheme and its financing amount is mapped onto a user-friendly matrix, according to the purpose of financing – working capital, capital expenditure (CAPEX) and technology development. Additionally, users will also find a description of each financing scheme as a guide to find an appropriate funding source. For further information, there is also a QR code for each scheme that directs users to the respective website.

The purpose of this publication is to serve as a point of reference for OGSE companies to identify suitable financing schemes and tax incentives offered by the Malaysian government to grow in the oil & gas industry.

The contents are validated by the respective providers, and are based on information current to 31 July 2016, unless otherwise stated.



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ABOUT MPRC

Malaysia Petroleum Resources Corporation (MPRC), an agency under the Prime Minister's Department was established in 2011. The agency is responsible for growing Malaysian OGSE firms and leveraging on Malaysia's strategic geographical location to enhance its position as the preferred hub for OGSE activities in the region. As the OGSE development agency, MPRC helps to promote, catalyse and globalise the country's OGSE capabilities in the upstream, midstream and downstream segments.

Making Malaysia the number one
Oil & Gas Services and Equipment hub
in the Asia Pacific Region.



Investment & Finance

We assist you in your search for business partners, facilitate and provide practical advice on your investment interests in Malaysia.



Promotion & Business Opportunities

We promote Malaysia's OGSE industry and facilitate your regional expansion into the Asia Pacific region from Malaysia.

**HOW WE
CAN HELP
YOU**



Human Capital & Technology Development

We support the development of quality talents and technology for the Oil & Gas Industry.



Industry & Market Enabler

We support the OGSE industry's growth by providing market intelligence to support a competitive market environment.

Images courtesy of Petroliam Nasional Berhad (PETRONAS). All rights reserved.

MESSAGE FROM MPRC CEO

Confronted with continuing low prices, leaders of oil & gas services and equipment (OGSE) companies are working vigorously to restructure their organisations and implement strategies to better weather this period of prolonged low prices.

Their strategies broadly cover the need to become more resilient, competitive and improve efficiencies in today's tough operating environment. These tie closely to MPRC's continuous efforts to develop the OGSE companies' capabilities in Malaysia to become the focal point for the oil & gas sector in Asia Pacific.

To contribute to the OGSE's strategies, MPRC launched a host of in-house publications to aid OGSE companies in their growth journey: Malaysia Oil and Gas R&D Catalogue for insights on R&D and key partners, MPRC100 and SME GROW for analyses on how other companies performed and the lessons learned. We also initiated a Doing Business in SEA publication, which shed light on the various business opportunities Southeast Asia has to offer.

Whilst we devote our attention to the various initiatives to help grow OGSE companies' capabilities, we are also cognisant of the awareness gap between the various financing assistance provided by the Malaysian government and the OGSE companies. It is important for these companies to be aware of the financing schemes provided by the government, in order to remain viable, competitive and possibly, to position themselves for future growth.



Hence, we hope that this first edition of **Financing Schemes for OGSE Companies** would heighten awareness on the broad spectrum of financing assistance available and acts as a valuable guide for the Malaysian OGSE companies to identify the suitable form of financing assistance, and get in contact with the relevant government agencies or development financial institutions (DFIs) who are responsible for administering these schemes.

On this point, I urge the Malaysian OGSE companies to leverage on available government financing assistance to gain better access to funds. By doing so will help us build a stronger and more resilient domestic OGSE industry, whilst positioning itself to ride on future price upswings. This will support Malaysia's long-term vision of becoming a hub for OGSE activities in Asia Pacific.

In presenting this publication, I wish to thank the various government agencies and the DFIs for the support they have extended to MPRC during the compilation process of this publication.

A handwritten signature in black ink, appearing to read 'Shahrol'.

Datuk Shahrol Halmi
President / Chief Executive Officer
Malaysia Petroleum Resources Corporation

FINANCING SCHEMES MATRIX

	List of Financial Schemes	Providers
	GENERAL FINANCING SCHEMES	
Grants	Commercialisation of R&D Fund 1 (CRDF 1)	MTDC
	Commercialisation of R&D Fund 3 (CRDF 3)	MTDC
	Cradle Investment Programme Catalyst (CIP Catalyst)	CRADLE
	Cradle Investment Programme 500 (CIP 500)	CRADLE
	Dana Mudahcara	TERAJU
	Services Export Fund (SEF)	MATRADE
	Skim Usahawan Permulaan Bumiputera (SUPERB)	TERAJU
Loans	Bumiputera Technology Fund (BTF)	MDV
	Business Expansion Fund (BEF)	MTDC
	Business Start-Up Fund (BSF)	MTDC
	Commercialisation Financing Programme (CFP)	MDV
	Export of Services Financing	EXIM
	Import Financing	EXIM
	Intellectual Property Financing Scheme (IPFS)	MDV
	Overseas Project / Contract / Investment Financing	EXIM
	Soft Loan Scheme for Automation and Modernisation (SLSAM)	MIDF
	Soft Loan Scheme for Services Capacity Development (SLSCD)	MIDF
	Soft Loan Scheme for Services Export (SLSSE)	MIDF
	Soft Loan Scheme for Services Sector (SLSSS)	MIDF
	Syarikat Bumiputera Berprestasi Tinggi (TERAS)	TERAJU
		SME FINANCING SCHEMES
Grants	Best Exporter Programme (BEP)	TERAJU
	Concept to Commercialisation Gap Fund (CCGF)	PLATCOM
	Commercialisation of R&D Fund 2 (CRDF 2)	MTDC
	Enterprise InnoFund** (EIF)	MOSTI
	Market Development Grant (MDG)	MATRADE
	TechnoFund**	MOSTI
	Technology Acquisition Fund (TAF)	MTDC
Loans	Bumiputera Entrepreneurs Project Fund-I	CGC
	Bumiputera Equity Financing Facility (EquiBumi)	SME Bank
	Bumiputera Financing Fund (BFF)	SME Bank
	Bumiputera SME Equity Financing (BASE)	SME Bank
	Business Accelerator Programme (BAP)	SME Bank
	Business Growth Fund (BGF)	MTDC
	Funds for Small Medium Industry 2 (FSMI 2)	BNM
	i-Enterprise Premise Financing (i-EPF)	SME Bank
	New Entrepreneurs Funds 2 (NEF 2)	BNM
	Rolling Expenditure Advance Cash Scheme (i-REACH)	SME Bank
	SME-Go	SME Bank
	SME Leaders Entrepreneur Acceleration Program (SME-LEAP)	SME Bank
	SME Small Contract Financing	MDV
	SME Technology Transformation Fund (STTF)	SME Bank
	Soft Loan Scheme for Small & Medium Enterprise (SLSME)	MIDF
	Supply Assistance Scheme (i-SPLASH)	SME Bank

SME Definition

For the manufacturing sector, SMEs are defined as firms with sales turnover not exceeding RM50 million OR number of full-time employees not exceeding 200
For the services and other sectors, SMEs are defined as firms with sales turnover not exceeding RM20 million OR number of full-time employees not exceeding 75

**** Application for Enterprise InnoFund and TechnoFund from MOSTI has been closed for the year 2016**

Page No.	Maximum Financing Amount (RM)	Purpose of Financing		Applicable to Technology Development
		Working Capital	CAPEX	
8	0.5 mil	✓	✓	✓
8	4 mil	✓	✓	✓
9	0.15 mil	✓	✓	✓
10	0.5 mil	✓	✓	✓
11	30 mil		✓	
12	5 mil	✓	✓	
13	0.5 mil	✓	✓	✓
14	5 mil	✓	✓	✓
15	15 mil	✓	✓	
16	5 mil	✓	✓	✓
17	5 mil	✓	✓	✓
18		✓	✓	
19			✓	
20	10 mil	✓	✓	✓
21		✓	✓	
22	10 mil	✓	✓	
23	5 mil		✓	
24	5 mil	✓		
25	5 mil	✓	✓	
26		✓	✓	
27	0.2 mil	✓		
28	1.2 mil	✓		✓
8	4 mil	✓	✓	✓
29	0.5 mil	✓	✓	✓
30	0.2 mil	✓		
31	3 mil	✓	✓	✓
32	4 mil		✓	✓
33	5 mil	✓	✓	
34				
35				
36	10 mil		✓	
37	1 mil	✓	✓	
38	10 mil	✓	✓	✓
39	5 mil	✓	✓	
40		✓	✓	
41	5 mil	✓	✓	
42	1 mil	✓		
43		✓	✓	
44	2.5 mil	✓	✓	
45	2 mil	✓	✓	✓
46	5 mil	✓	✓	
47	5 mil	✓	✓	
48	1 mil	✓		



For start up companies only



For purchase of shares / equity only



For export purposes only



Refer to scheme details for more information

Introduction:

- The CRDF provides added stimuli for the right innovation among Malaysian-owned companies, by providing partial grants to qualified R&D projects. These grants will enable full commercialization of home-grown R&D, developed by local universities / research institutions or the private sector

Objective(s):

- CRDF provides partial funding for commercialisation activities of locally developed technologies by eligible Malaysian-owned companies. There are three types of CRDF tailored for specific commercialisation projects:
- **CRDF 1:** Partial grant for the commercialisation of R&D outputs from public universities / public research institutions, to be undertaken by spin-off or start-up companies
- **CRDF 2:** Partial grant for the commercialisation of any local R&D outputs by small and medium-sized companies (SMEs)
- **CRDF 3:** Partial grant for the commercialisation of any local R&D outputs from public universities / research institutions by non-SME / subsidiary of large corporation and public-listed companies

Financing type: Partial Grant

Financing rate:

0% payment to start from the third year on instalment basis for a period of not more than 24 months

Financing tenure:

4 years (2 years Implementation and 2 years payback period)

Financing amount (max):**CRDF 1**

Partial grants with a maximum of RM500,000 or 70% of the eligible expenses (whichever is lower)

Payback Rate: 0% of funding amount

CRDF 2

Partial grants with a maximum of RM4,000,000 or 70% of the eligible expenses (whichever is lower)

Payback Rate: 12.5% of funding amount

CRDF 3

Partial grants with a maximum of RM4,000,000 or 50% of the eligible expenses (whichever is lower)

Payback Rate: 50% of funding amount

Purpose of financing:

- Working capital (limited amount)
- Expansion in productive capacity

Eligibility criteria:

- The company is incorporated under the Companies Act 1965
- The company must be at least 51% Malaysian-owned
- The company qualifies as an SME according to the guidelines as issued by Bank Negara Malaysia
- The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MOSTI
- The R&D must have been completed successfully and a commercial-ready prototype is available

Application procedure:

Applicants can submit their application during office hours to MTDC. Applicants are advised to ensure that the submission has all the required supporting documents

- Application Form;
- CRDF Commercialisation Plan or TAF Business Plan;
- Soft copy (CD) of the CRDF Commercialisation Plan or TAF Business Plan; and
- Application Checklist with relevant documents in order

For further information:

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Malaysian Technology Development Corporation (MTDC)
Level 8 & 9, Menara Yayasan Tun Razak,
Jalan Bukit Bintang,
55100 Kuala Lumpur
(Attn: Grant Evaluation Department)

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Cradle Investment Programme Catalyst (CIP Catalyst)

Introduction:

- CIP Catalyst is a pre-seed conditional grant meant for technology-entrepreneurs to turn their ideas into life-changing products

Objective(s):

- To provide early stage funding that will help the company to develop a prototype that will proof the validity and viability of the companies' idea so that it will be able to commercialise the product or service

Financing type: Grant

Financing amount (max): RM150,000

Eligibility criteria:

- Main applicant is Malaysian, aged 18 and above and permanently residing in Malaysia
- Each team should have at least two (2) to a maximum of five (5) members

Purpose of financing:

- Cost of developing prototype and proof-of-concepts
- Business plan
- Pre-Commercialization activities
- Intellectual property (IP), legal and compliance
- Survey to obtain concrete statistical data

Target group: SMEs and non-SMEs

Application procedure:

- Download pitch form from www.cradle.com.my. Complete the form and e-mail it to analyst@cradle.com.my
- Eligible entrepreneurs will be called to pitch their ideas to Cradle. The pitch is to shortlist innovative ideas that have commercial potential for further evaluation
- Shortlisted entrepreneurs will be required to register at our website to access Cradle's Grant Management System

For further information:

Cradle Fund Sdn Bhd
Suite 4.8.1, Level 4
PNB Darby Park
10 Jalan Binjai
50450 Kuala Lumpur

Tel: 03-2166 4730

Email: enquiries@cradle.com.my

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Introduction:

- CIP 500 is Malaysia's first technology commercialisation fund that provides entrepreneurs with funding up to RM500,000 to help commercialise their products

Objective(s):

- To bridge the existing seed/commercialisation funding gap (i.e. the lack of seed stage grant, equity and debt funding) in the Malaysian technology funding ecosystem

Financing type: Conditional Grant

- CIP 500 is a conditional grant, the company will be required to pay back the amount disbursed in the event there is a breach of the CIP 500 Advancement Agreement or it achieves success

Financing amount (max): RM500,000

Purpose of financing:

- Working capital
- Capital expenditure
- Training
- Technology licensing and acquisition

Eligibility criteria:

- Company must be incorporated in Malaysia and at least 51% of the equity is held by Malaysians
- The company must be in operation for less than three (3) years
- The company's accumulated revenue from the first day of operation must not be more than RM5mil
- The company must hold the IP rights of the product or service they are marketing
- The company must have a prototype which is about 90% ready for the market and only needs to be refined to meet market and industry demands or expectations

Target group: SMEs and non-SMEs

Application procedure:

- Access the application form at www.cradle.com.my
- Eligible entrepreneurs will be called in to pitch their ideas to Cradle. The pitch is to shortlist innovative ideas that have commercial potential for further evaluation
- Selected entrepreneurs will be required to complete and submit the main application form online
- Cradle will meet with shortlisted companies to discuss their application
- Cradle investment managers will table the application to an internal recommendation committee
- Recommended applicants will pitch to the approval committee
- Selected companies are granted the CIP500 fund

For further information:

Cradle Fund Sdn Bhd
Suite 4.8.1, Level 4
PNB Darby Park
10 Jalan Binjai
50450 Kuala Lumpur

Tel: 03-2166 4730

Email: enquiries@cradle.com.my

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Introduction:

- Dana Mudahcara (Facilitation Fund) was established as a tipping point for private investment initiatives. A grant of 15% of the total eligible costs for infrastructure and equipment component acts as a catalyst for investment by Bumiputera companies, especially in high-impact NKEA sectors

Objective(s):

- Providing support for Bumiputera companies in the form of grant which serves as a tipping point for efficacious execution of qualified projects
- Bridging the viability gap in private sector investment in the implementation of projects by Bumiputera that have significant impact to the economic development and community

Financing type: Grant

Financing amount (max):

Up to 15% of the project cost or a maximum of RM30 million

Purpose of financing:

- Basic infrastructure as well as machinery and equipment

Eligibility criteria:

- The effective Bumiputera shareholding in the company is at least 51%
- Public Listed Company (PLC), at least 35% effective Bumiputera shareholding and the CEO / MD or highest management position must be a Bumiputera
- Company's investment value in project should be at par or more than 50% of total fund applied
- Has the required capacity, ability, skills and experience required for project execution
- Has strong financial position and able to secure commercial financing for the project

Eligible activities:

- Investment that has high impact to the economic growth and has added value and high multiplier effects
- Projects which have potential to create sustainable employment opportunities to Malaysian citizens particularly Bumiputera, at the management and professional levels
- Projects which have potential to contribute towards enhancing the country's economic competitiveness
- Projects which are technically feasible and commercially viable on a standalone basis
- Projects with strategic value in line with the strategic thrusts outlined under the National Key Economic Area (NKEA) sectors and any viable Bumiputera projects of non-NKEA sectors

Target group: Bumiputera owned, SMEs & non-SMEs

Application procedure:

- Applications can be made directly to TERAJU HQ or the relevant TERAJU@Corridor satellite offices based on the project location proposed by the applicant
- Preliminary assessment would be conducted by the Facilitation Fund Committee Secretariat ("Secretariat") situated at TERAJU HQ or at each Corridor economic region
- Evaluation and recommendation will be done by the Secretariat
- Endorsed projects by TERAJU HQ and Corridors will be tabled at the TERAJU Executive Committee (TERAJU EXCO) for final approval
- TERAJU HQ or respective Corridors to issue Facilitation Fund Letter of Approval to successful applicant companies together with a copy of the Facilitation Grant Agreement to be signed
- The Agreement will only be effective when the company has completed the conditions precedent i.e. the requirements imposed for the company to comply within six (6) months from the date of the Agreement
- Fund disbursement either on progressive reimbursable basis or upon completion (subject to deliberation by the Committee) by TERAJU HQ or the Corridor authority upon fulfilment of the conditions precedent and all necessary supporting documents are provided within the stipulated timeframe given

For further information:

Nuruljannah Zahari

Executive

Business Development

Tel: 03-7839 8100

Email: nuruljannah@teraju.gov.my

Unit Peneraju Agenda Bumiputera (TERAJU)

Tingkat 5, Menara Surian

No. 1, Jalan PJU 7/3

Mutiara Damansara

47810 Petaling Jaya

Selangor Darul Ehsan

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Introduction:

- The Services Export Fund (SEF) is a scheme to provide assistance to Malaysian Service Providers (MSPs) to undertake activities to expand and venture into the international market

Objective(s):

- To increase the competitiveness of Malaysian Services providers (MSPs) overseas
- To increase accessibility and expand export of MSPs in the global market
- To expand the scope for export promotion to gain market access and export opportunities for services

Financing type: Grant

Financing amount (max):

- The maximum amount of grant for each activity is according to eligibility, subject to a maximum amount of RM5 million per company for the duration of the period 2015 – 2020

Purpose of financing:

• Activity 1

100% reimbursable grant for eligible expenses incurred up to a maximum of RM 50,000 per company for the following activities:

- Promoting Malaysian expertise in services at international events overseas as speaker in conferences, forums and participating in services industry related competitions.
- Travelling expenses for tender bidding
- Procuring commercial intelligence / market report for assessing business opportunity or projects overseas

• Activity 2

50% reimbursable grant for eligible expenses incurred up to a maximum of RM 50,000 per company for:

- Rendering services for projects undertaken overseas
- Presentation to potential clients for assessing business and projects overseas
- Preparation of prototype, system customisation / localization to present to potential clients overseas

• Activity 3

50% reimbursable grant for eligible expenses incurred in the initial twelve (12) months for the setting up of offices overseas, up to a maximum of RM 150,000 per company (whichever is earlier)

• Activity 4

50% reimbursable grant for eligible expenses incurred up to a maximum of RM1 million per company for logistic cost for sending Malaysian products / equipment for project abroad implemented by Malaysian services companies (port to port)

• Activity 5

50% reimbursable grant for eligible expenses incurred up to a maximum of RM3 million per company to conduct feasibility studies for specific international project overseas

Target group: SMEs and non-SMEs

Eligibility criteria

i. Incorporated under the Companies Act 1965, Malaysia (Sdn Bhd)

OR

Malaysian professionals either sole proprietors or partnership, registered with respective professional authorities in Malaysia

ii. Having at least 60% equity owned by a Malaysian

iii. Company must be in operation for at least one (1) year and not a dormant company

iv. Not a Government Linked Majority Owned Company

v. Registered with MATRADE under the Malaysia Exporters Registry (MER) at www.matrade.gov.my/ms/online-applications/register-as-matrade-member

vi. Exporting Malaysian Services

Application procedure:

- Application for SEF must be submitted to MATRADE through online
- Application for approval in principle can be submitted if applicant would like to seek confirmation in advance on eligibility to claim under SEF before undertaking the activity
- Applicant is advised to submit at least thirty (30) days before the event
- The hardcopy documents must be received by SEF Secretariat within seven (7) working days from the online submission date. The required documents are:
 - One (1) set of SEF Online Application Form A and Form B and
 - One (1) set of Standard Supporting Documents and Additional Documents

For further information:

MATRADE

Services Export Unit

8th Floor, Menara MATRADE

Jalan Sultan Haji Ahmad Shah

50480 Kuala Lumpur

Tel: 03-6207 7077/ 7593

Email: sef@matrade.gov.my

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Skim Usahawan Permulaan Bumiputera (SUPERB)

Introduction:

- Skim Usahawan Permulaan Bumiputera or SUPERB is a grant to finance Bumiputera start-ups. Each team of entrepreneurs has to go through a business challenge by pitching their ideas for funding approval. There are 4 application windows throughout the year

Objective(s):

- SUPERB is a grant that aims to assist Bumiputera start-ups
- SUPERB provides grants to support innovative and creative business ideas

Financing type: Grant

Financing amount (max): RM500,000

Eligibility criteria:

- Applicant is a Malaysian Bumiputera aged 18 to 40 years old
- Applicant is a new entrepreneur or an entrepreneur seeking a second chance
- Company of applicant is at least 60% owned by Malaysian Bumiputera
- Majority of company directors and management are Malaysian Bumiputera
- Individual applicants, or companies operating less than 3 years, can apply

Purpose of financing:

- Working capital
- Capital expenditure
- Project financing
- Operating expenditure

Target group: Start-up company

Application procedure:

- Visit www.teraju.gov.my
- Click on the "SUPERB" tab
- Register and fill up the application form
- Click submit once you have completed the process

For further information:

Nuruljannah Zahari
Executive
Business Development
Tel: 03-7839 8100
Email: nuruljannah@teraju.gov.my

Unit Peneraju Agenda Bumiputera (TERAJU)
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Mutiara Damansara
47810 Petaling Jaya
Selangor Darul Ehsan
Tel: 03-7839 8000
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Bumiputera Technology Fund (BTF)

Introduction:

- BTF is to ensure a more comprehensive financing ecosystem for Bumiputera companies, in particular, technology-based companies. The fund also targets to fill in the funding gap that exists for start-ups under SUPERB, as a follow-on funding programme to the grants received from TERAJU

Objective(s):

- To assist and support the development of technology-based SMEs
- To provide funding for activities and technology based Teras and SUPERB companies

Financing type: Loan

Financing rate: Determined by MDV

Financing tenure: Case to case basis

Financing amount (max): RM 5 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- The company must be incorporated in Malaysia with a minimum paid-up capital of RM100,000
- The company must possess viable projects that are within the technology space
- 5 or more employees with exception to Superb companies which will be evaluated accordingly

Target group: TERAS companies and Winners of Skim Usahawan Permulaan Bumiputera (SUPERB)

Application procedure:

Applicants can submit their application during office hours to MDV. Applicants are advised to ensure that the submission has all the required supporting documents else it will be rejected and returned by the Evaluation Officer

For further information:

Azlina Othman
Business Building Manager, Business Division
Tel: 03-2617 2888
Email: azlina@mdv.com.my

Malaysia Debt Ventures Berhad
Level 5, Menara Bank Pembangunan,
1016, Jalan Sultan Ismail,
50250 Kuala Lumpur

Business Expansion Fund (BEF)



Objective(s):

- To assist Bumiputera technology based business entities to expand their local and international expansion through equity-based financing

Financing type: Equity investment

Investment return:

- The applicant will be required to redeem the investment amount together with IRR of 10% at the end of fifth year or at a time the applicant decided to redeem the Redeemable Cumulative Preference Shares (RCPS)
- Or convert the RCPS fully / partially to ordinary shares

Investment tenure: Up to 5 years

Investment amount (max):

- Local expansion: RM 10 million
- International expansion: RM 15 million

Purpose of financing:

- Working capital
- Capital expenditure except land and buildings

Eligibility criteria:

- The company is incorporated under the Companies Act 1965
- The company must be at least 51% Malaysian-owned
- Must generate revenue of RM5million within 1 of the last 3 years and be profitable in the recent financial year end

Target group: TERAJU's TERAS technology-based companies, SMEs & non-SMEs

Application procedure:

Applicants can submit their application during office hours to MTDC. Applicants are advised to ensure that the submission has all the required supporting documents

For further information:

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Bumiputera Expansion Fund Department
Tel: +603 2172 6000
Email: syarir@mtdc.com.my

Malaysian Technology Development Corporation (MTDC)
Level 8 & 9, Menara Yayasan Tun Razak,
Jalan Bukit Bintang,
55100 Kuala Lumpur
(Attn: Bumiputera Fund Department)

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Objective(s):

- To fund new start-up technology-based companies to commercialise their products and / or services
- To support and encourage entrepreneurship
- To create new technology-based businesses, particularly in the growth sectors of the economy

Financing type: Loan

Financing rate: 3.5%

Financing tenure:

Up to 8 years inclusive of 3 years grace period

Financing amount (max):

RM5 million or 90% of the total project cost

Purpose of financing:

- Working capital
- Capital expenditure except land and buildings

Eligibility criteria:

- The company is incorporated under the Companies Act 1965
- The company must be at least 70% owned by a Malaysian entrepreneur or group of entrepreneurs
- The product must be significant in novelty / innovation

Target group:

- SMEs & non-SMEs
- Entrepreneur with feasible tech-based businesses
- Business that can be up-scaled, with high growth potential and sustainable

Application procedure:

Applicants can submit their application during office hours to MTDC. Applicants are advised to ensure that the submission has all the required supporting documents

For further information:

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Malaysian Technology Development Corporation (MTDC)
Level 8 & 9, Menara Yayasan Tun Razak,
Jalan Bukit Bintang,
55100 Kuala Lumpur

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Commercialisation Financing Programme (CFP)



Objective(s):

- To match company's funding requirements that have good and viable businesses in the technology sectors especially for whom at the early and pre-commercialisation stages

Financing type: Loan

Financing rate:

Fixed throughout tenure of loan or financing and subject to risk scoring criteria and effective cost of funds

Financing tenure: Up to 5 years

Financing amount (max):

RM5 million or 70% of the project cost

Purpose of financing:

- For early and growth stage (pre-commercialization)
- Initial funding for corporate infrastructure
- Pre-production costs and expenses such as equipment & facilities
- Complimentary technology acquisition
- Working capital and other relevant costs & expenses

Eligibility criteria:

- Applicant must be a Malaysia incorporated company with at least 51% Malaysian shareholding and must have a minimum paid-up share capital of RM100,000
- Applicants who received seed and R&D grants from the relevant Malaysian government ministries and / or agencies are given priority
- Applicant must be involved within MDV Programme's Focus Areas
- Applicant from the Emerging Technology sectors can also apply subject to the ability to demonstrate the overall economic benefit of the project
- Applicant must have sufficient capable as well as experienced technical and management personnel as well as must exhibit commercial potential

Target group: SMEs and non-SMEs

Application procedure:

Applicants can submit their application during office hours to MDV. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer.

For further information:

Azlina Othman

Business Building Manager, Business Division

Tel: 03-2617 2888

Email: azlina@mdv.com.my

Malaysia Debt Ventures Berhad
Level 5, Menara Bank Pembangunan,
1016, Jalan Sultan Ismail,
50250 Kuala Lumpur

Or please scan here



Export of Services Financing

Objective(s):

- Provision of working capital / guarantee / asset financing of foreign services contracts
- Acquisition of technology for services for the global market

Financing rate: Cost of fund plus spread

Financing tenure: Up to 5 years

Financing amount (max): 70% of the contract value

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Malaysian suppliers / contractors / investors
- Malaysian companies who have the related business experience and must at least be registered as a Sdn Bhd company

Target group: SMEs and non-SMEs

Application procedure:

Applications are open throughout the year. Information on Export of Services is available in EXIM Bank website. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer

For further information:

Muhammad Farhan Mohd Akran
Assistant Vice President, Corporate Banking

Tel: 03-2601 2047

Email: farhan@exim.com.my

EXPORT-IMPORT BANK OF MALAYSIA BERHAD

Level 1, Exim Bank

Jalan Sultan Ismail

50250 Kuala Lumpur

Tel: 03-2601 2000

Or please scan here



Import Financing



Objective(s):

- To finance the import of strategic goods or services which are unavailable in the country which is beneficial to the competitiveness of the country's product

Financing type: Loan

Financing rate: Cost of fund plus spread

Financing tenure: Up to 10 Years

Financing amount (max): 90% of import order value

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Malaysian-owned or controlled company incorporated in Malaysia
- A joint venture between a Malaysian and foreign company with Malaysian owning not less than 51% of the joint venture company

Target group: SMEs and non-SMEs

Application procedure:

Applications are open throughout the year. Information on Import of Financing is available in EXIM Bank website. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer

For further information:

Muhammad Farhan Mohd Akran
Assistant Vice President, Corporate Banking

Tel: 03-2601 2047

Email: farhan@exim.com.my

EXPORT-IMPORT BANK OF MALAYSIA BERHAD

Level 1, Exim Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 03-2601 2000

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Intellectual Property Financing Scheme (IPFS)

Introduction:

- IPFS is introduced to enable companies with IP rights (IPRs) to use their IPRs as an additional source of collateral to obtain funding and spur more investments for companies with technology capabilities, in turn encouraging innovation. The scheme will also help alleviate the difficulties that several technology-focused companies face when attempting to seek funding from financial institutions

Objective(s):

- To match company's funding requirements that have good and viable businesses in the technology sectors especially for those who are at the expansion and commercialisation stages

Financing type: Loan

Financing rate: 2% per annum

Financing tenure: Up to 5 years

Financing amount (max):

RM10 million or 80% of valued IP, whichever is lower

Purpose of financing:

- Working capital
- Capital expenditure
- Project financing

Eligibility criteria

- Applicant must be a Malaysia incorporated company with at least 51% Malaysian shareholding and must have a minimum paid-up share capital of RM100,000
- Registered & Valued IP
- Applicant must own the IP and IP has to be registered with MyIPO
- Applicable for all MDV financing products (except post-shipment)

Target group: SMEs and non-SMEs

Application procedure:

Applicants can submit their application during office hours to MDV. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer.

For further information:

Azlina Othman

Business Building Manager, Business Division

Tel: 03-2617 2888

Email: azlina@mdv.com.my

Malaysia Debt Ventures Berhad
Level 5, Menara Bank Pembangunan,
1016, Jalan Sultan Ismail,
50250 Kuala Lumpur

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Overseas Project / Contract / Investment Financing



Introduction:

- The facility provides financial support to Malaysian investors / contractors undertaking projects or contracts overseas such as infrastructure, manufacturing and other developmental projects

Objective(s):

- **Project Financing:**
to finance the development, upgrading or expansion of infrastructure facilities, plant and building and fixed assets
- **Contract Financing:**
to finance working capital and bonds requirements for the undertaking of overseas contracts
- **Investment Financing:**
to finance Malaysian investor to undertake cross border investment by way of purchasing overseas assets (fixed and current assets such as building, factory, building premises, plant and machineries, raw material)

Financing type: Loan

Financing rate: Cost of fund plus spread

Financing tenure: Up to 10 years

Financing amount (max):

85% of project cost or contract value

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Malaysian suppliers / contractors / investors
- Malaysian companies who have the related business experience and must at least be registered as a Sdn Bhd company

Target group: SMEs and non-SMEs

Application procedure:

Applications are open throughout the year. Information on Overseas Project / Contract / Investment Financing are available in EXIM Bank's website. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer

For further information:

Muhammad Farhan Mohd Akran
Assistant Vice President, Corporate Banking
Tel: 03-2601 2047
Email: farhan@exim.com.my

EXPORT-IMPORT BANK OF MALAYSIA BERHAD
Level 1, Exim Bank
Jalan Sultan Ismail
50250 Kuala Lumpur

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Soft Loan Scheme for Automation & Modernisation (SLSAM)

Introduction:

- The SLSAM was launched in February 2007 and, in August 2013, this Scheme was amalgamated with the Soft Loan Scheme for Automotive Development (SLSAD) and retained its name
- The fund for this Scheme is channelled by the Government of Malaysia via the Ministry of International Trade and Industry (MITI) to MIDF for the implementation of the Scheme

Objective(s):

- The SLSAM assists manufacturing companies to:
- Modernise and automate manufacturing processes
 - Upgrade production capability and capacity
 - Minimise dependence on labour – intensive activities and foreign labour
 - Diversify into higher value-added activities
 - Rationalise and streamline operations including through mergers and acquisitions
 - Tooling acquisition, development and production
 - Productivity improvement
 - Enhancing export performance

Financing type: Loan

Financing rate:

- 4% per annum for SMEs
- 5% per annum for non-SMEs

Financing tenure:

- Factory / building – Up to 25 years
- Machinery and equipment – Up to 7 years
- Revolving credit – Up to 150 days
- Term working capital financing and other eligible expenses – Up to 3 years
- IT Hardware and software financing – Up to 4 years
- Factoring – Up to 180 days

Financing amount (Max): RM10 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Companies incorporated under the Companies Act 1965
- At least 51% equity held by Malaysians
- Possesses a valid business licence
- In operation for at least 2 years

Target group: SMEs and non-SMEs

Application procedure:

- Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management
- Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant / machinery utilisation. Credit checking is conducted on the applicant and proposed guarantors of the financing applied for

For further information:

Fadzlan Abu Bakar
Head, Marketing & Product Development
Tel: 03-2173 8888
Email: fadzlan@midf.com.my

Malaysian Industrial Development Finance Berhad (MIDF)
Development Finance Division
Level 15, Menara MIDF,
82, Jalan Raja Chulan,
50200 Kuala Lumpur

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Soft Loan Scheme for Services Capacity Development (SLSCD)



Introduction:

- SLSCD was launched in April 2009 by the Government of Malaysia under the Services Sector Capacity Development Fund of the First Economic Stimulus Package
- It addresses the impact of liberalisation on local services providers by providing financial assistance to the services sectors to build up its capacity in order to withstand competition due to the opening up of markets as well as to strengthen international competitiveness

Objective(s):

- To assist companies and enterprises to undertake upgrading and modernisation for diversifying into higher value-added activities, and improving the productivity and efficiency of service delivery
- To build up companies capacity in order to withstand competition due to the opening up of markets as well as to strengthen international competitiveness

Financing type: Loan

Financing rate:

- 4% per annum for SMEs
- 5% per annum for non-SMEs

Financing tenure: Up to 7 Years

Financing amount (max): RM5 million

Purpose of financing: Capital expenditure

Eligibility criteria:

- Companies incorporated under the Companies Act 1965 or enterprises registered under the Registration of Business Ordinance 1956 or services providers registered under the Certificate of Practise by any Professional Regulatory Bodies
- At least 60% equity held by Malaysians
- Possesses a valid premises licence
- In operation for at least 2 years
- Annual turnover exceeding RM200,000 / - and full-time employees exceeding five

Target group: SMEs and non-SMEs

Application procedure:

- Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management
- Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant / machinery utilisation. Credit checking is conducted on the applicant and proposed guarantors of the financing applied for

For further information:

Fadzlan Abu Bakar
Head, Marketing & Product Development
Tel: 03-2173 8888
Email: fadzlan@midf.com.my

Malaysian Industrial Development Finance Berhad (MIDF)
Development Finance Division
Level 15, Menara MIDF,
82, Jalan Raja Chulan,
50200 Kuala Lumpur

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Objective(s):

- To provide assistance to Malaysian Service Providers (MSPs) to undertake activities to expand and venture into international markets

Financing type: Loan

Financing rate: 2% per annum

Financing tenure: Up to 2 years

Financing amount (Max): RM5 million

Purpose of financing:

- Costs related to issuance of performance / bank Guarantee
- Costs related to preparation of project proposal / feasibility study / market study

Eligibility criteria:

- Registered with MATRADE Malaysia Exporters Registry (MER)
- Firms incorporated under the Companies Act 1965
- Sole proprietors, professionals and partnerships registered with respective professional authorities in Malaysia
- Having at least 60% equity owned by Malaysian
- Company must be currently active in business and in operation for at least 1 year
- Exporting Malaysian services or product made in Malaysia

Target group: Malaysian Service Providers (MSP), SMEs and non-SMEs

Application procedure:

- Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management
- Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant / machinery utilisation. Credit checking is conducted on the applicant and proposed guarantors of the financing applied for

For further information:

Fadzlan Abu Bakar
Head, Marketing & Product Development
Tel: 03-2173 8888
Email: fadzlan@midf.com.my

Malaysian Industrial Development Finance Berhad (MIDF)
Development Finance Division
Level 15, Menara MIDF,
82, Jalan Raja Chulan,
50200 Kuala Lumpur

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Soft Loan Scheme for Services Sector (SLSSS)



Objective(s):

- To provide financing assistance to new start-up companies and / or enterprises for the creation of new services entrepreneurs
- 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

Financing type: Loan

Financing rate:

- 4% per annum for SMEs
- 5% per annum for non-SMEs

Financing tenure:

- Land & buildings - Up to 15 years
- Machinery / equipment / motor vehicles / other fixed assets - Up to 6 years
- IT Hardware and software - Up to 4 years

Financing amount (Max): RM5 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Companies incorporated under the Companies Act 1965 or enterprises registered under the Registration of Businesses Ordinance 1956 or services providers registered under the Certificate of Practice any Professional Regulatory Bodies
- At least 60% equity held by Malaysians
- Possesses a valid premises licence

Target group: SMEs and non-SMEs

Application procedure:

- Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management
- Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant / machinery utilisation. Credit checking is conducted on the applicant and proposed guarantors of the financing applied for

For further information:

Fadzlan Abu Bakar
Head, Marketing & Product Development
Tel: 03-2173 8888
Email: fadzlan@midf.com.my

Malaysian Industrial Development Finance Berhad (MIDF)
Development Finance Division
Level 15, Menara MIDF,
82, Jalan Raja Chulan,
50200 Kuala Lumpur

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Introduction:

- TERAS, which was launched on 20 July 2011, aimed at identifying high potential Bumiputera companies and help these companies increase their capacities by providing more business opportunities based on merits

Objective(s):

- To develop high performing Bumiputera companies
- To identify high potential Bumiputera companies and to help them achieve a step change in their business through merit based access to opportunities
- Assist to grow and have the potential to become regional players
- Make a significant contribution to national GDP by 2020

Financing type: Loan / Financing Facility

Financing rate: Determined by Participating Financial Institutions (PFIs)

Financing amount (max): Determined by PFIs

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Established Bumiputera company with good financial track record
 - Minimum revenue generated RM10 million per annum (latest 3 consecutive years)
 - Profit after tax recorded (latest 3 consecutive years)
- Bumiputera equity in the company is at least 60%
- Must not be a subsidiary of a GLC / MNC (associate companies are eligible)
- SCORE rating of 3 star and above by SME Corp, MDEC, CIDB (or other certifying bodies)
- CEO / MD must be Bumiputera
- Majority of the management team is Bumiputera
- Core business should preferably be in the NKEA sectors
- Good credit rating

Target group: High-potential SMEs and large Bumiputera company that is ready to expand in the next five to ten years.

Application procedure:

Companies can submit / courier their application during office hours to TERAJU. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected by TERAJU.

For further information:

Nuruljannah Zahari

Executive

Business Development

Tel: 03-7839 8100

Email: nuruljannah@teraju.gov.my

Unit Peneraju Agenda Bumiputera (TERAJU)

Tingkat 5, Menara Surian

No. 1, Jalan PJU 7/3

Mutiara Damansara

47810 Petaling Jaya Selangor Darul Ehsan

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Best Exporters Programme (BEP)

Introduction:

- The Best Exporters Programme is a collaboration program between TERAJU, MATRADE and SME Bank to promote participation and growth of Bumiputera SMEs in the export markets

Objective(s):

- To guide and develop potential and existing Bumiputera SMEs through a comprehensive intervention (enhancement & enrichment) activities which focuses on export, marketing and legal compliance competencies

Financing type: Grant

Financing amount (max): RM200,000

Purpose of financing:

- To identify, guide & develop potential / existing Bumiputera small and medium companies through comprehensive intervention (enhancement & enrichment) activities based on 6 intervention parameters i.e. production / technical, financial, human capital, export requirements, marketing and standards & regulations
- To enable companies to explore overseas opportunities

Eligibility criteria:

- At least 60% Bumiputera owned company (registered as Sdn. Bhd)
- Minimum 3 years in business evidenced by Audited Accounts for 3 consecutive years
- NOT a subsidiary of: PLCs, MNCs, GLCs, Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-owned entities.
- Good financial standing

Target group: Bumiputera, SMEs & non-SMEs

Application procedure:

Applicants can submit their application during office hours to TERAJU. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer.

For further information:

Nuruljannah Zahari

Executive

Business Development

Tel: 03-7839 8000

Email: nuruljannah@teraju.gov.my

Unit Peneraju Agenda Bumiputera (TERAJU)

Tingkat 5, Menara Surian

No. 1, Jalan PJU 7/3

Mutiara Damansara

47810 Petaling Jaya Selangor Darul Ehsan

Introduction:

- High Impact Programme 2 introduces the Concept to Commercialisation Gap Fund (CCGF), which is aimed at assisting local SMEs to fill the gap in the funding landscape and accelerate the development and commercialisation of innovative, market driven products / solutions / services, as well as increasing the creation of Intellectual Property for commercialisation

Objective(s):

- To support the development of new technologies or further develop existing technologies through 'filling in the gaps' when specific market barriers stop good innovations from reaching the market
- To support the development of new technologies or further develop existing technologies for the creation of new businesses and generation of economic wealth for Malaysia
- To undertake market driven R&D towards commercialisation of R&D outputs
- To encourage institutions, local companies and inventors to capitalise their intellectual work through Intellectual Property (IP) commercialisation
- To stimulate the growth and increase capability and capacity of Malaysian technology-based enterprises

Financing type: Matching Grant

Financing amount (max):

RM1.2 million per project and up to 36 months. This grant will not fund 100% of required component of funding, in which the company will need to indicate and specify own source of funding and to provide proof

Purpose of financing:

- Proof of concept
- Productisation
- Licensing support
- Testing & validation
- Regulatory requirement
- Technical assistance
- Market intelligence
- Incubation services

Eligibility criteria:

- Must be a SME with a minimum of 51% equity held by Malaysian citizens
- The company must have a minimum paid-up capital of RM10,000
- None of the company directors or project team members have been convicted of any fraudulent activities or the company been declared bankrupt, under liquidation or placed under receivership
- The proposed project must contain elements of technological innovation leading to commercialisation of innovative products, processes and services
- There is no restriction as to where the proposed project is in the commercialisation process; however, it must be demonstrated that the innovation has stalled due to lack of funding to cross a specific market barrier
- The project leader and team members must be competent to undertake the proposed project

Target group:

Start-ups, SMEs and specific projects (as identified from time to time by PlaTCOM) from universities and research institutes where the project can be readily licensed to an SME upon completion of the next phase of commercial development

Application Procedure:

Applications are open throughout the year. Information on the CCGF is available in PlaTCOM website (www.platcomventures.com). Applicants can download the latest version of application forms and the guidelines for the CCGF

For further information:

Muhammad Lofty Abdul Karim
Assistant Vice President
Commercialisation Specialist

Tel: 03-8319 3116

Email: lofty@platcomventures.com

PlaTCOM Ventures Sdn Bhd
3501, Level 3, Quill Building 3
Jalan Teknokrat 5
63000 Cyberjaya

Or please scan here



Enterprise InnoFund (EIF)

Introduction:

- Enterprise InnoFund is a grant scheme which funds the development or improvement of new or existing products, processes or services with elements of innovation. The project must have economic value and improves the societal well-being of the community

Objective(s):

- To increase the participation of micro-businesses, individuals in innovative activities and encourage technological innovation of new or existing products, process or services for commercialisation

Financing type: Grant

Financing amount (max):

- RM 50,000 for individual / sole proprietor
- RM 500,000 for micro / small companies

Purpose of financing:

- IP preparation and registration in Malaysia only (excluding maintenance)
- Expenditure for services not exceeding 40% of project cost (consultancy / testing)
- Raw materials
- Regulatory and standard compliance

Eligibility criteria:

- Individual, sole proprietor, micro and small companies
- The company must be at least 51% Malaysian-owned
- The company must have minimum paid up capital in cash of RM 10,000
- Project must contain element of technological innovation and have potential for commercialisation
- Project must be undertaken in Malaysia

Target group:

- Companies that have been supported by the ScienceFund and have the potential to be commercialised
- Companies that have obtained the InnoCert Recognition

Application procedure:

Applicant for InnoFund should be submitted in hard copy (two sets) and soft copy to InnoFund Secretariat. The process of approval are as below:

- Fund Application
- Internal Screening (AV)
- Technical and Financial Committee Evaluation
- Fund Approval Committee Meeting
- Approval
- Fund Disbursement
- Monitoring
- Site Visit

For further information:

Pre Commercialisation Fund (InnoFund) Secretariat
Fund Division

Tel: 03-8885 8123 / 8509 / 8877

Email: innofund@mosti.gov.my

Ministry of Science, Technology and Innovation (MOSTI)
Level 3, Block C5, Parcel C
Federal Government Administrative Centre
62662 Putrajaya

Or please scan here



Disclaimer:

Please note that the application for MOSTI's Enterprise InnoFund and TechnoFund for the year 2016 has closed.



Market Development Grant (MDG)

Objective(s):

- To assist Malaysian Small and Medium Enterprises (SMEs), Trade & Industry Associations, Chambers of Commerce & Professional Bodies in undertaking eligible export promotional activities

Financing type: Grant

Financing amount (max): RM200,000

Purpose of financing:

- A reimbursable financial assistance on eligible expenses incurred in undertaking export promotional activities

Eligibility criteria:

- Incorporated under the Companies Act 1965
- At least 60% equity is owned by Malaysian(s)
- Exporting products made in Malaysia or Malaysian services
- Registered with MATRADE under the Malaysia Exporters Registry (MER)
- An active business entity (also applicable for company incorporated less than 1 year)
- Not a Government Linked Company (GLCs) or have government equity (federal or state)
- Export promotional activities which are subsidised or sponsored by third parties (e.g Ministries or Government agencies / Trade and Industry Associations / Chambers of Commerce / Professional Bodies and Others) are not eligible for MDG

Target groups:

SMEs, Professional Service Providers, Trade & Industry Associations, Chambers of Commerce & Professional Bodies

Application procedure:

Application for Market Development Grant (MDG) must be submitted online and received by MATRADE within forty (40) days from the last date of activity. The system can be accessed from MATRADE's website

For further information:

MATRADE
Market Development Unit
8th Floor, Menara MATRADE
Jalan Sultan Haji Ahmad Shah
50480 Kuala Lumpur
Tel: 03-6207 7593
Email: mdg@matrade.gov.my

Or please scan here

Introduction:

- TechnoFund is a grant scheme which aims to stimulate the growth and successful innovation of Malaysian enterprises by increasing the level of R&D and its commercialisation
- The scheme provides funding for technology development, up to pre-commercialisation stage, with the commercial potential to create new businesses and generate economic wealth for the nation

Objective(s):

- To undertake the development of new or cutting edge technologies or further develop / value add existing technologies / products in specific areas for the creation of new businesses and generation of economic wealth for Malaysia
- To undertake market driven R&D towards commercialisation of R&D outputs
- To encourage institutions, local companies and inventors to capitalise their intellectual work through intellectual property (IP) registration; and
- To stimulate the growth and increase capability and capacity of Malaysian technology-based enterprises, Malaysian Government Research Institutes (GRI) and Institutions of Higher Learning (IHL) through both local and international collaborations

Financing type: Grant

Financing amount (max): RM 3 million

Purpose of financing:

- The acquisition of technology (foreign and / or local)
- The up-scaling of laboratory-scale prototype or the development of commercial ready prototype
- Pre-clinical testing / clinical testing / field trials
- Expenditure for services (consultancy / testing) not exceeding 20% of project cost

Eligibility criteria:

- The company must be at least 51% Malaysian-owned
- The company must have minimum paid up capital in cash RM 10,000
- The proposed project must contain elements of technological innovation leading to commercialisation of innovative products, processes and services
- Pre commercialisation stage with established Proof of Concept (POC)
- The technology provider must not hold any equity in the applicant's company
- The proposed technology acquisition must be from one of the priority areas identified by MOSTI

Target group: Science, Technology and Innovation (STI) Agencies, SMEs only

Application procedure:

Applicant for TechnoFund should be submitted in hard copy (two set) and soft copy to Technofund Secretariat. The process of approval are as below:

- Fund Application
- Internal Screening (AV)
- Technical and Financial Committee Evaluation
- Fund Approval Committee Meeting
- Approval
- Fund Disbursement
- Monitoring
- Site Visit

For further information:

Pre Commercialisation Fund (TechnoFund) Secretariat
Fund Division

Tel: 03-8885 8753 / 8896 / 8820

Web: <http://edana.mosti.gov.my/edana/>

Ministry of Science, Technology and Innovation (MOSTI)
Level 3, Block C5, Parcel C
Federal Government Administrative Centre
62662 Putrajaya

Or please scan here



Disclaimer:

Please note that the application for MOSTI's Technofund and Enterprise Innofund for the year 2016 has closed

Objective(s):

- To facilitate eligible Malaysian companies in the acquisition of foreign technologies for immediate incorporation into their existing business and manufacturing activities
- To enable companies to accelerate their growth through the acquisition by enhancing their technology capacity and production processes capabilities

Financing type: Partial Grant

Financing rate:

0% payment to start from the third year on instalment basis for a period of not more than 24 months (on amount approved for purchase of equipment)

Financing tenure:

4 years (2 years Implementation and 2 years Payback period)

Financing amount (max): RM4 million

- For licensing of technology: RM2.8 million or 70% of the eligible expenses (whichever is lower)
- For purchase of equipment from technology provider: RM1.2 million or 50% of the eligible expenses (whichever is lower)

Purpose of financing:

- Cost of know-how / Intellectual Property (IP) exploitation / rights / blue prints
- Cost of Technology Acquisition and Acquisition of Machinery and Equipment (M&E)
- Engagement of foreign expert / technical training abroad

Eligibility criteria

- The company is incorporated under the Companies Act 1965
- The company must be at least 51% Malaysian-owned
- The company qualifies as an SME according to the guidelines as issued by Bank Negara Malaysia
- The proposed technology acquisition must be from one of the Priority Technology Clusters identified by MOSTI
- The technology to be acquired must be a registered Intellectual Property (Patent / Copyright / Industrial Design) with proven and significant sales volume in the country of origin
- The technology provider must not hold any equity in the applicant's company

Target group: SMEs only

Application procedure:

Applicants can submit their application during office hours to MTDC. Applicants are advised to ensure that the submission has all the required supporting documents

- Application Form
- CRDF Commercialisation Plan or TAF Business Plan
- Soft copy (CD) of the CRDF Commercialisation Plan or TAF Business Plan; and
- Application Checklist with relevant documents in order

For further information:

Mariatini Othman
Senior Vice President
CRDF / TAF

Tel: +603 2172 6000

Email: mariatini@mtdc.com.my

Nurul Kartini Abu Bakar
Assistant Vice President Processing of TAF / CRDF

Email: nurulkartini@mtdc.com.my

Malaysian Technology Development Corporation (MTDC)
Level 8 & 9, Menara Yayasan Tun Razak,
Jalan Bukit Bintang,
55100 Kuala Lumpur
(Attn: Grant Evaluation Department)

Or please scan here

Bumiputera Entrepreneur Project Fund-i

Objective(s):

- To provide financing to Bumiputera entrepreneurs who have been awarded contracts / projects by the Government, Government-related agencies, statutory bodies and reputable private / public companies but have been unsuccessful to obtain financing from financial institutions

Financing type: Loan

Financing rate:

- First time financing: 5.0% per annum
- Subsequent financing:
BFR Maybank Islamic + 1.0% per annum

Financing tenure: 5 years

Financing amount (max):

- First time applications: Up to RM3.0 million
- Subsequent applications: Up to RM5.0 million

Purpose of financing:

- Working capital and / or expansion production capacity in a form of term financing and revolving financing

Eligibility criteria:

- Applicant must be a Bumiputera entrepreneur or a Bumiputera enterprise, which is wholly (100%) owned by a Bumiputera
- Applicant must have a project / contract secured from government, government bodies and agencies, statutory bodies and government owned companies
- Applicant is encouraged to be member of any one (1) of the following trade associations:
 - Dewan Perniagaan Melayu Malaysia (DPMM)
 - Persatuan Pedagang dan Pengusaha Melayu Malaysia (PERDASAMA)
 - Persatuan Usahawan Wanita Bumiputera Melayu (USAHANITA)
 - Dewan Usahawan Muda Bumiputera
 - Other bodies acknowledged by CGC
- For contractors, they must be registered with Contractors Industrial Development Board (CIDB) and not blacklisted by CIDB while applicants from other sectors must at least register with Treasury or other bodies such as Tenaga Nasional, Telekom, Petronas, etc.
- There must be no credit facilities granted by other FIs to finance the particular project / contract

Target group: SMEs only

Application procedure:

Application form is available at all CGC's branches or CGC website.

For further information:

Client Service Centre,
Credit Guarantee Corporation Malaysia Berhad

Tel: 03-7880 0088

Fax: 03- 7806 3308

Email: csc@cgc.com.my

Or please scan here



Bumiputera Equity Financing Facility (EquiBumi)

Introduction:

- EquiBumi Financing Facility is a facility allocated by the Government under the National Budget 2014 to assist credible Bumiputera Companies (Acquirer) to take over listed companies or companies with potential to be listed on Bursa Malaysia Securities Berhad (Target Company)

Objective(s):

- To increase Bumiputera equity ownership by providing financing to credible Bumiputera Companies to take over the Target Company

Financing type: Loan

Financing rate: As low as Base Financing Rate (BFR)

Financing tenure: Up to 15 years

Financing amount (max):

Up to 100% of the equities purchase price

Purpose of financing: Purchase of equities

Eligibility criteria:

- Within the national definition of SME as defined by Bank Negara Malaysia
- Registered under the Companies Commission of Malaysia Act 2001 or Co-Operatives Societies Act 1993
- The company is solvent
- Fulfilled other eligibility criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on EQUIBUMI program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Bumiputera Financing Fund (BFF)

Introduction:

- Bumiputera Financing Fund (BFF) is a fund allocated by the Government under the National Budget 2013 to assist Bumiputera Small Medium Enterprises (SMEs) to finance the acquisition of Government-Linked Companies (GLCs) subsidiaries engaged in non-core activities

Objective(s):

- To assist and provide financing facilities to SMEs Companies in the acquisition of identified companies being divested by Government-Linked Companies (GLC)

Financing type: Loan

Financing rate: As low as Base Financing Rate (BFR)

Financing tenure: Up to 15 years

Financing amount (max): 100% of the equities share price

Purpose of financing:

- Purchase of shares / equities

Eligibility criteria:

- Within the national definition of SME as defined by Bank Negara Malaysia
- Registered under the Companies Commission of Malaysia Act 2001 or Co-Operatives Societies Act 1993
- The company is solvent
- Fulfilled criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on BFF program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Bumiputera SME Equity Financing (BASE)

Objective(s):

- To own shares in other companies in order to expand or strengthen a business

Financing type: Loan

Financing rate: As low as Base Financing Rate (BFR)

Financing tenure: 15 years

Financing amount (max): RM10 million

Purpose of financing: Working capital

Eligibility criteria:

- Applicants must be a Small & Medium Enterprise Companies registered with the Companies Commission of Malaysia with a minimum of 51% Bumiputera equity ownership (“Acquirer”)
- Chief Executive Officer / Managing Director must be a Bumiputera
- Majority of the management team are Bumiputera
- Existing or new companies are eligible to apply
- Acquirer must be able to demonstrate that it has the relevant expertise, experience or personnel to manage and / or grow the acquiree business post-acquisition
- After the acquisition of the acquiree company, shareholder must hold at least 51% of equity ownership
- Fulfilled other eligibility criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on BASE program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Business Accelerator Programme (BAP)

Introduction:

- BAP is a collaborative effort program with SME Corp. Malaysia with the objective of providing financial assistance to SMEs. It is to assist SMEs in strengthening their core business, building capacity and capability, and facilitating access to financing

Objective(s):

- To strengthen companies or businesses by upgrading facilities, building, capacity and capability

Financing type: Loan

Financing rate: 4% per annum

Financing tenure:

- Working capital - Up to 7 years including grace period
- Fixed asset - Up to 10 years including grace period

Financing amount (max): RM1 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Within the national definition of SME as defined by Bank Negara Malaysia
- The Companies / Businesses with qualifying rating of SCORE 2 and higher
- Applicant is a Malaysian citizen with a minimum of 60% equity ownership
- Full time business operators
- Companies / Businesses with at least 6 months of operation
- The company is solvent
- 3 year latest audited account
- For sole proprietor / partnership, the latest management account is acceptable

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on BAP program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Introduction:

- The Business Growth Fund (BGF) focuses specifically on supporting and providing follow-on funding to successful grant recipient companies
- The financial assistant is a mix of two components – a grant portion and an equity portion that is similarly structured but more flexible than a venture capital (VC) financing

Objective(s):

- Accelerate the development of local high technology companies by providing business funding to qualified growth companies
- Provides funding for the “last mile” of the R&D&C value chain
- Build enough “commercial” value in the company to make companies attractive for follow-on financing by VCs & other financing institutions

Financing type: Equity Investment

Investment return:

- The applicant will be required to redeem the investment amount together with IRR of 10% at the end of fifth year or at a time the applicant decided to redeem the Redeemable Cumulative Preference Shares (RCPS)
- Or convert the RCPS fully / partially to ordinary shares

Investment tenure: 5 years

Investment amount (max): RM10 million by way of RCPS

Purpose of financing:

- Working capital;
- Capital expenditure except land and buildings

Eligibility criteria:

- The company is incorporated under the Companies Act 1965
- Technology-based company with a minimum of 75% Malaysian ownership
- The company has achieved minimum revenue of RM1.5 million and also be profitable in the recent financial year end

Target group: SMEs only

Application procedure:

Applicants can submit their application during office hours to MTDC. Applicants are advised to ensure that the submission has all the required supporting documents

For further information:

Idjarmizuan Ibrahim
Senior Vice President
Technology Ventures Department
Tel: 03-2172 6000
Email: idjarmizuan@mtdc.com.my

Mohd Jerry Tan Mohd Safi
Vice President
Processing of BSF & BGF
Tel: 03-2172 6000
Email: jerry@mtdc.com.my

Malaysian Technology Development Corporation (MTDC)
Level 8 & 9, Menara Yayasan Tun Razak,
Jalan Bukit Bintang,
55100 Kuala Lumpur

Or please scan here



Funds for Small and Medium Industries 2 (FSMI 2)



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Objective(s):

- To ensure eligible SMEs in both the export and domestic-oriented sectors have access to financing at reasonable cost

Financing type: Loan

Financing rate: 4% to 6% per annum

Financing tenure: Up to 5 years

Financing amount (max): RM5 million Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

Business enterprise as defined by the National SME Development Council:

- Maximum shareholders' funds not exceeding RM2.0 million
- Shareholding by Public Listed Companies or Government-Linked Companies (if any) should not exceed 20%
- Malaysian residing in Malaysia and owned minimum 51% shareholding incorporated under the Companies Act 1965, the Co-operative Societies Act 1993, the Societies Act 1966, registered with the Companies Commission of Malaysia or any other Malaysian authoritative bodies
- Not more than seven (7) years in operation. However, participating financial institutions may consider cases of SMEs who have been in operation for more than seven (7) years, provided that the average net profit is marginal over the last three (3) years (i.e. less than 5% net profit margin)

Target group: SMEs only

Application procedure:

Applications should be made through any participating financial institutions for financing facilities or to obtain additional information about these schemes. Approvals will be subject to the normal credit approval procedures and security requirements of the individual participating financial institution

For further information:

SMEs can contact the customer service centres of the respective Participating Financial Institutions (PFIs):

- All commercial banks and Islamic banks
- SME Bank
- Agro Bank
- Sabah Development Bank Berhad

Development Finance and Enterprise Department Bank Negara Malaysia (BNM)

Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 1-300-88-5465

Email: bnmtelelink@bnm.gov.my

Or please scan here



i-Enterprise Premise Financing (i-EPF)

Introduction:

- i-EPF is a financing package to part finance the purchase or re-finance premises such as factory, shop-office or shop-lot in commercial complexes whether completed or under construction. The package is bundled together with working capital to support business operations and / or additional fund

Objective(s):

- To purchase or refinance your business premises
- To secure extra working capital for business stability and growth

Financing type: Loan

Financing rate:

- Fixed asset: BFR + 0.5% per annum
- Working capital: BFR + 1.0% per annum

Financing tenure:

- Fixed asset: Up to 30 years
- Working capital: Up to 10 years

Financing amount (max):

150% of the Market Value (MV) of the property

Purpose of financing:

- Capital expenditure
- Working capital

Eligibility criteria:

- Sole-proprietor and Partnership
- A Private Limited Companies and within the National definition of SME as defined by Bank Negara Malaysia
- Fulfilled other eligibility criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on i-EPF program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



New Entrepreneur Funds 2 (NEF2)



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Objective(s):

- To promote the growth of small and medium-sized Bumiputera enterprises by ensuring that they have access to financing at reasonable cost

Financing type: Loan

Financing rate: 4% to 6% per annum

Financing tenure: Up to 5 years

Financing amount (max): RM5 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Business enterprise as defined by the National SME Development Council:
- Maximum shareholders' funds not exceeding RM2.0 million
 - Shareholding by Public Listed Companies or Government-Linked Companies (if any) should not exceed 20%
 - Wholly-owned Bumiputera companies residing in Malaysia incorporated under the Companies Act 1965, the Co-operative Societies Act 1993, the Societies Act 1966, registered with the Companies Commission of Malaysia or any other Malaysian authoritative bodies
 - Not more than seven (7) years in operation. However, participating financial institutions may consider cases of SMEs who have been in operation for more than seven (7) years, provided that the average net profit is marginal over the last three (3) years (i.e. less than 5% net profit margin)

Target group: SMEs only

Application Procedure:

Applications should be made through any participating financial institutions. Approvals will be subjected to the normal credit approval procedures and security requirements of the individual participating financial institutions

For further information:

- SMEs can contact the customer service centres of the respective PFIs:
- All commercial banks and Islamic banks
 - Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

Development Finance and Enterprise Department
Bank Negara Malaysia (BNM)

Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 1-300-88-5465

Email: bnmtelink@bnm.gov.my

Or please scan here



Rolling Expenditure Advance Cash Scheme (i-REACH)

Introduction:

- i-REACH is an affordable and complete financing package that requires no collateral. It offers working capital financing and bank guarantee to support contractors to perform and deliver the project within the stipulated contract period

Objective(s):

- To finance short term contract of construction, civil, mechanical, engineering, landscaping and other simple contracts

Financing type: Loan

Financing rate: Up to 1.5% per month

Financing tenure: Up to 18 months

Financing amount (max): RM1 million

Purpose of financing:

- Construction
- Civil & Mechanical Engineering
- Landscaping
- Other simple contracts awarded by the Federal Government, State Governments, Government Agencies, Government Linked Companies (GLCs)

Eligibility criteria:

- Sole-proprietors and Partnerships
- A Private Limited Company and within the national definition of SME as defined by Bank Negara Malaysia
- Fulfilled other eligibility criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on i-REACH program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Introduction:

- SME-Go is a financing program that was developed to support Going-Export (Go-Ex) programme under Malaysian External Trade Development Corporation (MATRADE). It is in-line with the Government's initiatives to guide and enhance the growth of exports for Malaysian SMEs

Objective(s):

- To provide financing platform for eligible SMEs under Go-Ex programme
- To support SMEs that has embarked or about to embark in an export industry

Financing type: Loan

Financing rate: Subject to Bank Risk-Based Pricing

Financing tenure: Up to 15 years

Financing amount (max):

Up to a maximum 100% (Minimum financing amount RM250,000)

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Malaysian owned business (>51% ownership): Sdn Bhd, partnership and sole proprietor
- Minimum 3 years in business (includes years in operations). For sole proprietorship, limited liability partnership or partnership, it must be in the same line of business
- Involved in government promoted industries and sectors identified by the bank from time to time

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on SME-Go program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

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SME Leaders Entrepreneur Acceleration Program (SME-LEAP)

Objective(s):

- To provide financial assistance to committed and visionary entrepreneurs who have been awarded with short term contracts in construction, civil, mechanical, engineering, landscaping works and others

Financing type: Loans

Financing rate:

BFR + 1.5% per annum (Annuity Monthly Rest)

Financing tenure:

- Working capital - Up to 7 years
- Fixed asset -Up to 10 years

Financing amount (max): RM2.5 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Within the national definition of SME as defined by Bank Negara Malaysia
- Registered under the Companies Commission of Malaysia Act 2001 or Co-Operatives Societies Act 1993
- The company has been in operation for a minimum of two (2) years
- Applicants are required to attend the Leaders Entrepreneurship Acceleration Program (LEAP) by SME Bank - CEDAR

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on SME-LEAP program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



SME Small Contract Financing



Objective(s):

- To match company's funding requirements that have good and viable businesses in the technology sectors especially for those who are at the expansion and commercialisation stages

Financing type: Loan

Financing rate: 8.3% per annum

Financing tenure: 10 Years

Financing amount (max):

RM2 million or 85% of the project cost

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Applicant must be a Malaysia incorporated company with at least 51% Malaysian shareholding and must have a minimum paid-up share capital of RM100,000
- Applicants who received seed and R&D grants from the relevant Malaysian government ministries and / or agencies are given the priority;
- Applicant must be involved within MDV Programme's Focus Areas
- Applicant from the Emerging Technology sectors can also apply subject to the ability to demonstrate the overall economic benefit of the project
- Applicant must have sufficient capable as well as experienced technical and management personnel as well as must exhibit commercial potential

Target group: SMEs only

Application procedure:

Applicants can submit their application during office hours to MDV. Applicants are advised to ensure that the submission has all the required supporting documents, otherwise it will be rejected and returned by the Evaluation Officer.

For further information:

Azlina Othman
Business Building Manager
Business Division
Tel: 03-2617 2888
Email: azlina@mdv.com.my

Malaysia Debt Ventures Berhad
Level 5, Menara Bank Pembangunan,
1016, Jalan Sultan Ismail,
50250 Kuala Lumpur

Or please scan here



SME Technology Transformation Scheme (STTF)

Objective(s):

- To assist SME entrepreneurs promote their products / services more aggressively as they penetrate new markets with quality offerings

Financing type: Loan

Financing rate: 4% per annum (flat rate)

Financing tenure: Up to 5 years

Financing amount (max): RM5 million

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- Within the national definition of SME as defined by Bank Negara Malaysia
- Registered under the Companies Commission of Malaysia Act 2001 or Co-Operatives Societies Act 1993
- The company has been in operation for a minimum of two (2) years
- Must submit the Technology Audit Report by SIRIM
- Applicant is a Malaysian citizen with a minimum of 51% of equity ownership
- No legal action against the Directors or the Company
- The company has positive Shareholders Fund

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on STTF program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here



Soft Loan Scheme for Small & Medium Enterprises (SLSME)



Objective(s):

- To promote the development of small and medium enterprises in Malaysia
- The scheme assists existing as well as new start-up enterprises in projects, fixed assets and working capital financing

Financing type: Loan

Financing rate: 4% per year

Financing tenure:

- Land & buildings – Up to 25 years
- Plant / machinery / equipment – Up to 7 years
- Hardware & software – Up to 4 years
- Purchase revolving credit & Sales revolving credit – Up to 150 days
- Factoring – Up to 180 days

Financing amount (max):

- Capital expenditure: RM5 million
- Working capital: RM3 million
- IT hardware and software: RM500,000

Purpose of financing:

- Working capital
- Capital expenditure

Eligibility criteria:

- SMEs incorporated under the Companies Act 1965 or Registration of Business Ordinance 1956
- At least 60% equity held by Malaysians
- Possesses a valid premises licence
- SMEs with shareholdings not exceeding 20% held by public-listed companies (only if applicable)

Target group: SMEs only

Application procedure:

- Applicants interested in obtaining financing from MIDF are required to provide detailed information to prove the feasibility and viability of their projects, and that the implementation of the project will be under competent management
- Each application will be considered strictly on its merits through careful evaluation of the project. MIDF personnel will conduct inspection of premises, assess machinery / equipment and appraise the overall existing, as well as proposed operations, including the production layout, technology, turnover of stocks and plant/machinery utilisation. Credit checking is conducted on the applicant and proposed guarantors of the financing applied for

For further information:

Fadzlan Abu Bakar
Head, Marketing & Product Development
Tel: 03-2173 8888
Email: fadzlan@midf.com.my

Malaysian Industrial Development Finance Berhad (MIDF)
Development Finance Division
Level 15, Menara MIDF,
82, Jalan Raja Chulan,
50200 Kuala Lumpur

Or please scan here



Introduction:

- i-SPLASH is a special contract financing scheme to finance short term direct supply contract (with no value added process involved). It is a financing package that requires no collateral
- It offers working capital financing and bank guarantee to support contractors to perform and deliver the project within the stipulated contract period

Objective(s):

- To finance direct supply contracts awarded by the Federal Government, State Governments, Government Agencies, Government Linked Companies (GLCs) and its subsidiaries

Financing type: Loan

Financing rate: Up to 1.5% per month

Financing tenure: Up to 180 days

Financing amount (max): RM1 million

Purpose of financing: Working capital

Eligibility criteria:

- Good credit records and within the National definition of SME as defined by Bank Negara Malaysia
- Obtained direct supply contract of finished product (without value added process) including goods and equipment such as food, clothing, vehicle, machinery & equipment (including installation, commissioning, testing and training) and office equipment
- The awarded contract is from the Federal Government, State Government, Government Agencies, GLCs and its subsidiaries
- Short term contract of not more than 12 months
- Fulfilled other eligibility criteria set by SME Bank

Target group: SMEs only

Application procedure:

Applicants can submit complete financing application directly to SME Bank through their branch networks nationwide. For further enquiries & free consultation or details on i-SPLASH program, please contact Customer Service Centre via the toll free number 1 800 88 3131 or visit www.smebank.com.my

For further information:

Small Medium Enterprise
Development Bank Malaysia Berhad
Menara SME Bank
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1800-88-3131

Or please scan here





GOVERNMENT TAX INCENTIVES

Pioneer Status:

- A company granted Pioneer Status enjoys income tax exemption of 70% - 100% of statutory income for 5 to 10 years. It pays tax on 30% of its statutory income, with the exemption period commencing from its Production Day (defined as the day its production level reaches 30% of its capacity)
- Unabsorbed capital allowances as well as accumulated losses incurred during the pioneer period can be carried forward and deducted from the post pioneer income of the company

Investment Tax Allowance:

- As an alternative to Pioneer Status, a company may apply for Investment Tax Allowance (ITA). A company granted ITA is entitled to an allowance of 60% - 100% on its qualifying capital expenditure (factory, plant, machinery or other equipment used for the approved project) incurred within 5 to 10 years from the date the first qualifying capital expenditure is incurred
- The company can offset this allowance against 70% of its statutory income for each year of assessment. Any unutilised allowance can be carried forward to subsequent years until fully utilised. The remaining 30% of its statutory income will be taxed at the prevailing company tax rate

A company granted either Pioneer Status or Investment Tax Allowance can enjoy partial or full exemption from payment of Income Tax depending on the type of promoted products or activities and location as follows:

1. Promoted product / activity (under the Promotion of Investments Act, 1986)

Pioneer Status

70% of the statutory income will be exempted from Income Tax for 5 years from the date of the commencement of the pioneer period as determined by the Ministry of International Trade and Industry (MITI)

The remaining 30% of the statutory income will be taxed at the prevailing Income Tax rate of 28% resulting in an effective tax rate of 8.4%

Investment Tax Allowance

A company with Investment Tax Allowance will be granted an allowance of 60% in respect of the qualifying capital expenditure incurred within 5 years from the date on which the first capital expenditure is incurred

The allowance can be used to set off up to 70% of the statutory income in the year of assessment. The remaining 30% of the statutory income will be taxed at the prevailing Income Tax rate of 28% resulting in an effective tax rate of 8.4%

2. Promoted product / activity for high technology companies.

Additional criteria

- **At least 1% of gross sales be spent on local R&D**
- **At least 40% value added in its activity or product**
- **At least the percentage of science and technical staff having degrees or diplomas with a minimum 5 years' experience in related fields should be 15% of total workforce**

Pioneer Status

100% exemption from Income Tax for 5 years

Investment Tax Allowance

An Investment Tax Allowance of 60% will be granted in respect of qualifying capital expenditure incurred within 5 years from the date on which the first capital expenditure is incurred

The allowance can be utilised to set off against 100% of the statutory income in the year of assessment

3. Research and Development activities:-

a) Contract R&D company

- A company which provides R&D services in Malaysia to companies other than its related companies

Pioneer Status

100% exemption of Income Tax for 5 years.

Investment Tax Allowance

Investment Tax Allowance of 100% in respect of qualifying capital expenditure incurred within 10 years from the date of the first incurrence of capital expenditure

The allowance can be utilised to set off against 70% of the statutory income. The balance of 30% of the statutory income will be taxed at the prevailing Income Tax rate

b) R&D Company

- A company which undertakes R&D activities for its related company or for any other company

Pioneer Status

Not applicable

Investment Tax Allowance

An Investment Tax Allowance of 100% in respect of capital expenditure incurred within 10 years from the date of the first incurrence of capital expenditure

The allowance can be utilised to set off against 70% of the statutory income. The balance of 30% of the statutory income will be taxed at the prevailing Income Tax rate

c) In-house R&D activities

- R&D activities undertaken within the company for the purpose of its own business

Pioneer Status

Not applicable

Investment Tax Allowance

An allowance of 50% in respect of capital expenditure incurred within 10 years from the date of the first incurrence of capital expenditure

The allowance can be utilised to set off against 70% of the statutory income. The balance of 30% of the statutory income will be taxed at the prevailing Income Tax rate

4. Special incentives for investment in selected industries (as specified in the promoted list under Selected Industries heading)

Pioneer Status

100% exemption of Income Tax for 10 years

Investment Tax Allowance

Investment Tax Allowance of 100% in respect of qualifying capital expenditure incurred within 5 years from the date of the first incurrence of capital expenditure. The allowance can be utilised to set off against 100% of the statutory income

5. Manufacturing Related Services - Integrated logistics services

Pioneer Status

Tax exemption of 70% of statutory income for 5 years

Investment Tax Allowance

60% of qualifying capital expenditure incurred within 5 years. The allowance can be offset against 70% of the statutory income for each year of assessment. Unutilised allowances can be carried forward until fully absorbed

Application procedure:

All applications should be made using a form and accompanied by supporting documents. Application forms must be filled up clearly and thoroughly. Incomplete forms and those without verified supporting documents will be rejected and returned to the applicant

A printed copy of the completed form and checklist should be submitted to:

Chief Executive Officer,

Malaysian Investment Development Authority (MIDA) MIDA Sentral
No.5, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Malaysia

For projects in Sabah and Sarawak, the form should also be submitted to the relevant MIDA office as follows:-

Sabah

Director
MIDA Sabah Office
Lot D9.4 & D9.5
9th Floor, Block D
Bangunan KWSP
Karamuning
88100 Kota Kinabalu
Sabah, Malaysia

Sarawak

Director
MIDA Sarawak Office
Room 404, 4th Floor
Bangunan Bank Negara Malaysia
No. 147 Jalan Satok
PO Box 716
93714 Kuching
Sarawak Malaysia

Incentive for Acquiring a Foreign Company for High Technology



Introduction:

- A locally owned company in the manufacturing or services sector that acquires a foreign-owned company abroad will be eligible for an incentive in the form of an annual deduction of 20% of the acquisition cost for 5 years for the following purpose:
 - Establishment of a manufacturing facility / company or services within Malaysia; or
 - Utilisation of the acquired technology in their existing operations within Malaysia
- The incentive is in the form of an annual deduction to ascertain the adjusted income of the locally-owned company, and any unutilised deduction can be carried forward until fully utilised

Eligibility Criteria:

- The acquirer must be a locally-owned company that is incorporated under the Companies Act, 1965 with at least 60% Malaysian equity ownership involved in manufacturing or services activities
- Malaysian equity ownership of at least 60% must be held for a period of 5 years from the date of application
- For a public listed company:
 - At least 60% of its equity is directly owned by Malaysians on the first day of listing on the stock exchange; and
 - At least 50% of its equity is directly owned by Malaysians
- An acquisition by a holding company having interests in manufacturing or service activities will be considered on a case by case basis
- The acquiree must be a foreign company with 100% foreign equity ownership that is located and involved in manufacturing or services activities technology in the activity of manufacturing or services
- The acquisition should be a direct acquisition of at least 51% of the equity of the foreign company abroad
- The acquisition must be in the form of a cash transaction. Acquisitions through share-swapping will not be eligible for this incentive
- The acquisitions must be completed within three (3) years
- Acquisitions cost eligible for the deduction comprise:
 - Value of shares purchased by the Malaysian company (acquirer); and
 - Incidental costs, including professional fees paid to bankers, valuers, auditors, accountants, tax agents, consultants, or legal advisers; cost of transfers including stamp duties; related travelling and accommodation expenses incurred for the purpose of the acquisition
- The acquisition of the foreign technology company must result in increase of performance or enhancement of technology and processes of the company's operation in Malaysia

- Definition of High Technology
 - New and emerging technologies; or
 - Relatively new technology for the industry / sector concerned
- Other considerations:
 - Applications for the incentive can be made prior to, during the course of negotiations, or within 6 months after the completion of the acquisition
 - A company currently enjoying incentives under the Promotion of Investments Act (PIA), 1986 or Income Tax Act, 1967, is not eligible for this incentive
 - The acquisition must be held for at least 5 years. Where the acquired foreign- owned company is disposed of within five (5) years from the date of the completion of the acquisition, any annual deduction granted will be withdrawn for the respective years of assessment in which the incentive was given
 - The annual deduction will be granted from the date of the completion of the acquisition and all the costs of acquisition are deemed to be incurred on that completion date
 - For an acquisition undertaken with the objective of acquiring high technology for production within the country, the applicant company is also eligible to be considered for incentives granted to high technology companies. However, they will be limited to the manufacture of new products using the acquired technology
 - For an acquisition undertaken with the objective of acquiring high technology to provide services within the country, the applicant company is also eligible to be considered for incentives granted to services activities. However, they will be limited to the new services using the acquired technology
 - Any subsequent application by the acquirer or its related companies will not be eligible for the incentive

Mechanism

Incentives to be provided under the Income Tax Act, 1967 and approved through the National Committee on Investment (NCI)

Effective Date of Application:

- Applications received by Malaysian Investment Development Authority (MIDA) from 3 July 2012 until **31 December 2016** are eligible to be considered for this incentive
- Application should be submitted in three (3) copies to:-

Chief Executive Officer,

Malaysian Investment Development Authority (MIDA)
 MIDA Sentral
 No.5, Jalan Stesen Sentral 5
 Kuala Lumpur Sentral
 50470 Kuala Lumpur
 Malaysia

- For projects in Sabah and Sarawak, three copies of the form should also be submitted to the relevant MIDA office as follows:-

Sabah

Director
MIDA Sabah Office
Lot D9.4 & D9.5
9th Floor, Block D
Bangunan KWSP
Karamuning
88100 Kota Kinabalu
Sabah, Malaysia

Sarawak

Director
MIDA Sarawak Office
Room 404, 4th Floor
Bangunan Bank Negara Malaysia
No. 147 Jalan Satok
PO Box 716
93714 Kuching
Sarawak Malaysia

For more information, please scan here



Introduction

A locally incorporated company that uses Malaysia as a base for conducting its regional and global businesses and operations to manage, control, and support its key functions including management of risks, decision making, strategic business activities, trading, finance, management and human resource

An approved Principal Hub company is eligible for a 3-tiered corporate taxation rate as follows:

3-tier Incentive	Tier 3		Tier 2		Tier 1	
Blocks (years)	5	+5	5	+5	5	+5
Tax Rate	10%		5%		0%	

Eligibility Criteria:

- Local incorporation under the Companies Act 1965
- Paid-up capital of more than RM2.5 million
- Minimum annual sales of RM 300 million
(Additional requirement for goods-based applicant company)
- Serves and control network companies in at least 3 countries outside Malaysia
- Carry out at least three qualifying services
- Employment Requirement
- Annual Business Spending
- Must have HR training and development plan for Malaysians
- The applicant should be the planning, control and reporting centre for the qualifying services
- Malaysian-owned and incorporated businesses are encouraged to provide headquarters-related services and expertise to their overseas companies
- Significant use of Malaysia’s banking and financial services and other ancillary services and facilities (e.g. trade and logistics services, legal and arbitration services, finance and treasury services)
- Income tax exemption threshold received from services/goods-based company inside and outside of Malaysia is based on the ratio of 30 : 70 (Inside: Outside)

Mechanism:

- Incentives to be provided under section 127(3) (b) the Income Tax Act, 1967 and approved through the National Committee on Investment (NCI)
- Commitments on annual business spending and high value jobs creation will be given flexibilities to comply by end of Year 3 of first block under each tier. Failing to do so claw back on tax will be taken from Year 1. This relaxation is not applicable for existing company who already enjoyed IPC / RDC / OHQ incentives
- Company must submit yearly report to MIDA for evaluation of performance. Failing to do so, the incentive will be withdrawn
- For existing companies that have completed IPC, OHQ or RDC incentive can be considered the Principal Hub incentive by complying the criteria of Tier 1 for a maximum incentive period of 5 years with corporate tax rate of 10%. Consideration is subject to the following commitment under Tier 1
 - 20% incremental commitment of the existing employment; and
 - 30% incremental commitment of the existing business spending

Effective Date of Application:

- New applications received by Malaysian Investment Development Authority (MIDA) from 1 May 2015 until 30 April 2018 is eligible to be considered for this incentive
- Application for the extension of the incentive period must be submitted to MIDA six (6) months before the expiry of the initial incentive period
- The extended incentive period shall begin from the date following the end of the initial incentive period and continue for a period of five (5) years
- Application should be submitted in three (3) copies to:-

Chief Executive Officer,

Malaysian Investment Development Authority (MIDA) MIDA Sentral
No. 5, Jalan Stesen Sentral 5
50470 Kuala Lumpur
P.O Box 10618
50720 Kuala Lumpur
Malaysia

For more information, please scan here



SUMMARY OF ABBREVIATIONS

BFR	Base Financing Rate
BNM	Bank Negara Malaysia
CEDAR	Centre for Entrepreneur Development & Research
CIDB	Construction Industry Development Board Malaysia
EXIM	Export-Import Bank of Malaysia Berhad
GRI	Government Research Institutes
IHL	Institutions of Higher Learning
IP	Intellectual Property
MATRADE	Malaysian External Trade Development Corporation
MDEC	Malaysia Digital Economy Corporation
MDV	Malaysia Debt Ventures Berhad
MER	Malaysia Exporters Registry
MIDA	Malaysian Investment Development Authority
MIDF	Malaysian Industrial Development Finance Berhad
MITI	Ministry of International Trade and Industry
MNC	Multinational Corporation
MOSTI	Ministry of Science, Technology and Innovation
MSP	Malaysian Services Provider
MTDC	Malaysian Technology Development Corporation
NCI	National Committee on Investment
NKEA	National Key Economic Area
OGSE	Oil & Gas Services and Equipment
PFI	Participating Financial Institution
POC	Proof of Concept
RCPS	Redeemable Cumulative Preference Shares
SME BANK	Small Medium Enterprise Development Bank Malaysia Berhad
TERAJU	Unit Peneraju Agenda Bumiputera
TERAS	Syarikat Bumiputera Berprestasi Tinggi

APPRECIATION POST

This publication is done with the intention to promote the grants, loans, and tax incentives that are relevant to the Malaysian Oil and Gas Services & Equipment (OGSE) companies. During the process of identifying, compiling and verifying all of the necessary information, we had the pleasure of connecting and working with many people that helped to make this publication possible. For this reason, we would like to dedicate this page to these people to express our utmost gratitude. Together with your assistance, hopefully, we have made an impact in addressing the needs of financing for the OGSE companies

Organization	Name	Position
Bank Negara Malaysia	Meor Azlan Meor Hamzah	-
Cradle	Abu Zarim Mohd Yusof	Manager Investment
Cradle	Caroline Uzee C Jintoni	Manager PR & Media
EXIM Bank	Muhammad Farhan Mohd Akran	Assistant Vice President Corporate Banking
MATRADE	Roslina Long	Senior Manager Services Export Fund Unit
MATRADE	Noor Diran Husain	Manager Services Export Fund Unit
MATRADE	Tuan Mohamad Hafizuddin Tuan Kob	Assistant Manager, Services Export Fund Unit
MDV	Azlina Othman	Business Building Manager Business Division
MIDA	Zalina Zainol	Director Information & Communication
MIDA	Amnah Bujang	Personal Assistant Information & Communication
MIDF	Fadzlan Abu Bakar	Head Marketing & Product Development
MTDC	Mohd Shah Rizan Mohd Rozi	Associate Processing of TAF / CRDF
MTDC	Muhammad Farid Farhan Sahime	Associate Processing of TAF / CRDF
MOSTI	Nordina binti Idris	Secretary Funds Division
SME Bank	Mohd Iswandi Bakri	Head E-Commerce and Advertising & Promotions
SME Bank	Mohd Midzhar Osman	Senior Associate Business Development
TERAJU	Nasrul Nasir	Director Sector Development
TERAJU	Ulfat Khasyi'ah binti Baharudin	Manager Corporate Communications
TERAJU	Nuruljannah binti Zahari	Executive Sector Development (Business Development)
PlatCOM Ventures	Muhammad Lofty Abdul Karim	Assistant Vice President Commercialisation Specialist

MPRC REGISTRATION

Want your company to be featured in the next edition of Malaysia OGSE Catalogue?

Follow the simple step-by-step guide below:



STEP ONE

Download the Malaysia OGSE Catalogue form and MPRC Industry Data Gathering form

* Both forms are downloadable via MPRC's official website at www.mprc.gov.my



STEP TWO

Fill in and complete both forms

* Please read the instructions when completing the forms



STEP THREE

Send it back to us

* Please send ALL the completed forms to: ogse.industry@mprc.gov.my

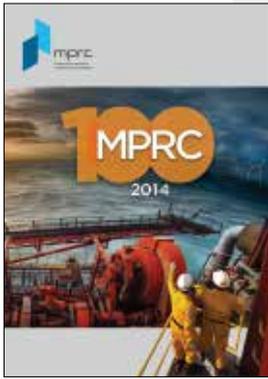
Note:

A company is defined as a Malaysian OGSE company if:

- It is a Malaysian registered legal entity
- A substantial proportion of its revenue is generated from the oil and gas sector

Malaysia Petroleum Resources Corporation reserves the right to determine the suitability of Malaysian OGSE companies that will be featured in this publication. Malaysia Petroleum Resources Corporation also reserves the right to amend, modify and/or eliminate any of the Malaysia OGSE company profiles at its sole discretion, with or without prior notice.

OTHER MPRC PUBLICATIONS



About MPRC 100

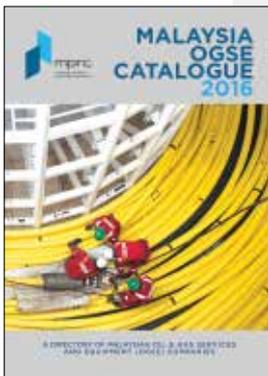
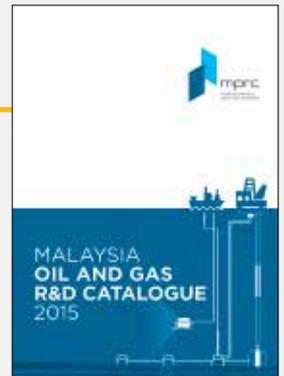
MPRC100 is a list of top-100 Oil & Gas Services and Equipment (OGSE) companies in Malaysia, ranked based on their revenue. We conducted our study by obtaining financial information for OGSE companies that are registered in Malaysia on a consolidated basis.

If you need more information on this publication, please write to mprc100@mprc.gov.my

About MALAYSIA OIL AND GAS R&D CATALOGUE

The Malaysia Oil and Gas R&D Catalogue is a compilation of relevant R&D capabilities to support innovation and technology development for the oil & gas industry.

If you need more information on this publication, please write to razwan.zakaria@mprc.gov.my



About MALAYSIA OGSE CATALOGUE

The Malaysia Oil & Gas Services and Equipment Catalogue 2016 summarises the background and project experiences of Malaysian OGSE companies. Additionally, this catalogue aims to map the capabilities of Malaysian OGSE companies to complement the 14 major segments of the oil and gas value chain in a user-friendly matrix. Office addresses, telephone numbers, fax numbers as well as contact persons and email addresses are provided for each individual company.

If you need more information on this publication, please write to ogse.industry@mprc.gov.my

About SME GROW

SME GROW lists active Oil & Gas Services and Equipment (OGSE) Small and Medium-sized Enterprises (SMEs) with the potential to grow from the SME segment into Mid-tier companies. SME GROW applies a filtering process to identify a number of SME companies with high potential, and ranked based on both revenue growth and profitability.

If you need more information on this publication, please write to sme.grow@mprc.gov.my



About DOING BUSINESS IN SOUTHEAST ASIA: GUIDE FOR MALAYSIAN OGSE COMPANIES

A Guide for Malaysian OGSE Companies, produced in collaboration with MATRADE, outlines the oil and gas landscape and market entry strategies for Malaysian OGSE companies interested in expanding their business to Indonesia, Myanmar, Vietnam and Thailand. This publication also features on-the-ground insights from Malaysian OGSE players, key contacts, as well as information on MATRADE's export assistance programmes for Malaysian exporters.

If you need more information on this publication, please write to pbo@mprc.gov.my



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