

SJPP SCHEMES

Working Capital Guarantee Scheme (WCGS)

Overview

A guarantee scheme by Government of Malaysia to assist SMEs in all sectors to gain access to financing from participating Financial Institutions (FIs).

Purpose of Financing Facilities

- Working Capital
- Capital Expenditure (CAPEX)

Eligibility

- SME companies (as per BNM's SME definition) in all sectors
- Incorporated under Companies Commission of Malaysia ("SSM")
 - Registration of Business Act 1956
 - Companies Act 1965/2016
 - Limited Liability Partnership Act 2012
- Sabah and Sarawak local authorities and district offices
- Statutory Bodies that provide professional services
- At least 51% shares held by Malaysian

Financing Limit

Up to RM10 Million

Financing Facility Covered

Islamic Trade Facilities or Term Financing

Source of Funds

From participating FIs, with profit rates determined by the FIs

Guarantee Coverage

80% of the total financing obtained from the participating FIs (including principal and profit)

Guarantee Fee

0.75% of guarantee coverage per annum, payable upfront



SJPP SCHEMES

Working Capital Guarantee Scheme Bumiputera (WCGSB)

Overview

A guarantee scheme by Government of Malaysia to assist Bumiputera SMEs in all sectors to gain access to financing from participating Financial Institutions (FIs).

Purpose of Financing Facilities

- Working Capital
- Capital Expenditure (CAPEX)

Eligibility

- SME Bumiputera companies (as per BNM's SME definition) in all sectors
- Incorporated under Companies Commission of Malaysia ("SSM")
 - Registration of Business Act 1956
 - Companies Act 1965/2016
 - Limited Liability Partnership Act 2012
- Sabah and Sarawak local authorities and district offices
- Statutory Bodies that provide professional services
- At least 51% shares held by Bumiputera

Financing Limit

Up to RM3 Million

Financing Facility Covered

Islamic Trade Facilities or Term Financing

Source of Funds

From participating FIs, with profit rates determined by the FIs

Guarantee Coverage

80% of the total financing obtained from the participating FIs (including principal and profit)

Guarantee Fee

0.75% of guarantee coverage per annum, payable upfront



SJPP SCHEMES

Working Capital Guarantee Scheme Export (WCGSX)

Overview

A guarantee scheme by Government of Malaysia to assist SME companies in all sectors and industries which are export oriented and expanding their market overseas to gain access to financing from participating Financial Institutions (FIs).

Purpose of Financing Facilities

- Working Capital
- Capital Expenditure (CAPEX)

Eligibility

- SME companies (as per BNM's SME definition) in all sectors
- Incorporated under Companies Commission of Malaysia ("SSM")
 - Registration of Business Act 1956
 - Companies Act 1965/2016
 - Limited Liability Partnership Act 2012
- Sabah and Sarawak local authorities and district offices
- Statutory Bodies that provide professional services
- At least 51% shares held by Malaysian

Financing Limit

Up to RM10 Million

Financing Facility Covered

Islamic Trade Facilities or Term Financing

Source of Funds

From participating FIs, with profit rates determined by the FIs

Guarantee Coverage

80% of the total financing obtained from the participating FIs (including principal and profit)

Guarantee Fee

0.75% of guarantee coverage per annum, payable upfront



SJPP SCHEMES

Automation & Digital Guarantee Scheme (ADGS)

Overview

Automation & Digital Guarantee Scheme is a guarantee scheme by the Government of Malaysia to assist SME companies investing in automation, digitalization, and modernization in line with industry 4.0 to gain access to financing from participating Financial Institutions (FIs).

Purpose of Financing Facilities

- Working Capital
- Capital Expenditure (CAPEX)

Eligibility

- SME companies (as per BNM's SME definition) in all sectors
- Incorporated under Companies Commission of Malaysia ("SSM")
 - Registration of Business Act 1956
 - Companies Act 1965/2016
 - Limited Liability Partnership Act 2012
- Sabah and Sarawak local authorities and district offices
- Statutory Bodies that provide professional services
- At least 51% shares held by Malaysian

Financing Limit

Up to RM10 Million

Financing Facility Covered

Islamic Trade Facilities or Term Financing

Source of Funds

From participating FIs, with profit rates determined by the FIs

Guarantee Coverage

80% of the total financing obtained from the participating FIs (including principal and profit)

Guarantee Fee

0.75% of guarantee coverage per annum, payable upfront



SJPP SCHEMES

2% Profit Rate Rebate

Overview

To provide financing assistance to eligible Malaysian SMEs involved in export activities only whereby the Government of Malaysia has agreed to pay 2% (percentage point) of the profit rate charged on the financing provided by participating Financial Institutions (Fis).

Eligibility

- SME companies (as per BNM's SME definition) which are export oriented with at least 50% of the turnover are for exports
- Incorporated under Companies Commission of Malaysia ("SSM")
 - Registration of Business Act 1956
 - Companies Act 1965/2016
 - Limited Liability Partnership Act 2012
- Sabah and Sarawak local authorities and district offices
- Statutory Bodies that provide professional services
- At least 51% shares held by Malaysian

Tax exempted

The profit rate rebate (subsidy) provided is tax exempted.

Payment Period

The profit rate rebate shall be made available for payment for a period of five (5) years commencing 1 January 2019 or upon full utilisation of the rebate funding, whichever is earlier.

Overall Financing

Rebate is limited to a total accumulated funding of RM1 billion for a period of five years.

Eligibility Period for Profit Rate Rebate

- Up to 5 years from the date of first disbursement or until the facility is fully paid / terminated / recall or terminated due to non-utilization of the facilities, whichever comes first.
- SMEs may obtain financing for a period exceeding 5 years, however there will be no payment of 2% rebate beyond the expiry of 5 years financing.
- Financing that turns non-performing financing will not be eligible for the 2% rebate. However, the 2% rebate will be reinstated in the current month of regularisation.

Mode of Rebate Payment

Participating Financial Institutions will forward the reimbursement request for rebate on a monthly basis to SJPP for payment.

*For further information on schemes offered by SJPP, kindly contact us at 03-2601 2000 or visit SJPP website at

<http://www.sjpp.com.my/sjppv2e/>

