



YYC超越集团  
1974年成立



# 成功企业家的左右手

EMPOWERING ENTREPRENEURIAL SUCCESS



YYC GROUP  
1974-1975-1976



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YYC Advisors1974

Company Size	Micro and Small	Medium	Large
<b>Definition</b>	75 staff and below	76 – 200 staff	201 staff and above
<b>Financial Assistance</b>	RM1,200 / month / staff	RM 800 / month / staff	RM 600/ month / staff
<b>Limit of no. of employees</b>	75	200	200
<b>Period</b>	3 months	3 months	3 months

*Stimulus Package 3.0*

Company Size	Micro and Small	Medium	Large
Reduction in income or sales	No specific conditions	Sales or Income has dropped more than 50% by comparing the sales with Jan 2020 or with the following months	
Registration of employers	1. Employer & Employee must register with PERKESO 2. Employer have register with SSM or PBT before 1 Jan 2020 3. Employer have commenced operation before 1 Jan 2020		
Employee Salary	Salary with RM4,000 and below		
Other Conditions	Employers who receive this WSP must retain their employees for a period of 6 months (3 months under WSP and 3 months thereafter)		

No.	Questions	Answers
1.	How to compare if the revenue has dropped by 50% ?	By comparing the sales with Jan 2020 or with the following months.
2.	If my company has 400 workers who fulfill all the conditions, is everyone of them entitled to this WSP?	Only limited to <b>200 workers</b> for each employer and is open to all sectors.
3.	This WSP is only for a 3 months (April – Jun 2020) period, does it mean that the employer can terminate the employee after 3 months, i.e. in July 2020?	<p>No.</p> <p>The period of this WSP is to cover the 3 months while employers receiving assistance and the subsequent 3 months.</p> <p>For example, employer who receives assistance under WSP cannot terminate the employee while receiving the assistance in April, May and June, as well as during the next 3 months which are July, August and September.</p>

***Amendment as per Stimulus Package 3.0***

Programme	Employment Retention Programme (ERP)	Wages Subsidy Programme (WSP)
Leave Type	Unpaid leave (minimum 30 days)	N/A
Conditions	<ul style="list-style-type: none"> <li>Employee's salary of RM4,000 and below</li> <li>Contributing to EIS</li> <li>Unpaid leave from 1 March 2020</li> </ul>	<ul style="list-style-type: none"> <li>Employer's revenue decline 50% and above from 1 Jan 2020</li> <li>Employee's salary of RM4,000 and below</li> <li>Contributing to EIS</li> <li>Employer cannot cut salaries, force unpaid leave and terminate the employee</li> </ul>
Amount	RM 600 / month (maximum 6 months)	<ul style="list-style-type: none"> <li>RM 600/ month (<b>&gt; 200 staff</b>); or</li> <li><b>RM 800/month (76 – 200 staff) ; or</b></li> <li><b>RM 1,200/ month (≤75 staff)</b> (maximum 3 months) <i>Stimulus Package 3.0</i></li> </ul>
Payment Method	Payment made to employer's account and employer need to credit to his employee	Payment will made to the employer's account
Application method	Download ERPC-19 Form and email to <a href="mailto:erpc19@perkeso.gov.my">erpc19@perkeso.gov.my</a> (starting from 20 Mar 2020)	Online application @ <a href="http://www.perkeso.gov.my">www.perkeso.gov.my</a> (starting from 1 Apr 2020)



Apply  
Online

- ❖ Effective date: 1 Apr 2020
- ❖ Website: [prihatin.perkeso.com.my](http://prihatin.perkeso.com.my)
- ❖ Application: Starting from 9 Apr 2020 – 15 Sept 2020 (or subject to the funds allocated by the Government or any decisions)
- ❖ Payment will be credited to employer's account within 7 – 14 days

## Documents Needed

Company

List of employees  
(max 200)

Employer's  
Bank  
Account  
information  
(Front page  
only)

Copy of  
employer's  
registration  
ID for panel  
bank /  
MyCOID

Copy of  
SSM / ROS /  
ROB

PSU50  
Announcem  
ent  
Declaration

Other  
supporting  
documents  
such as  
financial  
statements  
or sales  
report



**PAKEJ RANGSANGAN EKONOMI  
PRIHATIN RAKYAT 2020  
PROGRAM SUBSIDI UPAH (WAGE SUBSIDY)  
AKUAN PENGISYTIHARAN PSU50**

Nama Majikan : .....

No. Kod Majikan : .....

Saya .....

No. Kad Pengenalan ..... selaku pemilik / wakil majikan \*\*\*  
penjawatan sebagai ..... di atas dengan sesungguhnya dan  
sebenarnya mengisytiharkan bahawa:

- i) Mengalami penurunan pendapatan / jualan perniagaan lebih 50% sejak 1 Januari 2020;
- ii) Bertanggungjawab membayar gaji sebenar semua pekerja di perusahaan ini;
- iii) Mengisytiharkan sebarang perubahan pada status perniagaan, bilangan pekerja atau yang berkaitan sekiranya ada dalam tempoh PSU ini;
- iv) Membayar caruman PERKESO seperti kehendak di bawah Akta 4 dan Akta 800;

2. Saya bertanggungjawab untuk memberi apa – apa dokumen yang boleh membuktikan penurunan pendapatan / jualan melebihi 50% sejak 1 Januari 2020.

3. Saya membuat akuan ini dengan kepercayaan bahawa apa-apa yang tersebut di dalamnya adalah benar dan menurut kehendak di bawah mana-mana undang-undang bertulis yang berkenaan;

Diperbuat dan dengan sebenar-benarnya diakui oleh yang tersebut namanya di atas iaitu:

Tandatangan : ..... Cop Majikan :

Tarikh : .....


\*\*\* Potong mana yang tidak berkaitan

**PSU50**





## Example of Employee Name List

 <b>PAKEJ RANGSANGAN EKONOMI 2020</b> <b>PROGRAM PENGEKALAN PEKERJAAN</b> <b>EMPLOYMENT RETENTION PROGRAM</b>										
<b>A. BUTIR-BUTIR MAJIKAN</b>										
No Kod Majikan : _____										
Nama Perusahaan : _____										
<b>B. MAKLUMAT PEKERJA</b>										
Bil	Tuntutan Ke (1,2,3,4,5)	Nama Pekerja	No Kad Pengenalan	Jantina	Pangkat	Jawatan	Pendidikan	No Telefon	Emel Pekerja	Gaji Semasa (RM)
1				Lelaki	Eksekutif Senior		Sarjana Muda			
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										



2

## Exemption on HRDF Levy Fees

1

Exemption for a 6 months period

2

Effective from April 2020 to September 2020

3

Exempted for 63 sub-sectors from

- Manufacturing Sector
- Services Sector
- Mining and Quarrying Sector

4

Commence the payment of September 2020 levy contribution on or before 15 October 2020



PEMBANGUNAN SUMBER MANUSIA BERHAD (545143-D)

KEMENTERIAN SUMBER MANUSIA

Wisma HRDF

Jalan Beringin

Damansara Heights

50490 Kuala Lumpur

Telefon : 03-2096 4800

Faks : 03-2096 4999

PSMB Contact Centre : 1 800 88 4800

Laman Web : [www.hrdf.com.my](http://www.hrdf.com.my)

[www.nhrc.com.my](http://www.nhrc.com.my)

Our Ref : (09) PSMB/20/8 Kulit 8

Date : 27 March 2020

### EMPLOYERS' CIRCULAR NO. 2/2020

#### EXEMPTION OF HUMAN RESOURCES DEVELOPMENT LEVY PAYMENT FOR INDUSTRIES AFFECTED BY CORONAVIRUS (COVID-19) PANDEMIC

##### 1. PURPOSE

1.1 The purpose of this Circular is to inform registered employers on the human resources development levy exemption period of (6) six months effective from April 2020 to September 2020 for Industries affected by the Coronavirus (COVID-19) pandemic.

##### 2. BACKGROUND

2.1 On 26 March 2020, The Honorable Human Resources Minister, with the powers vested under Section 19 of Pembangunan Sumber Manusia Berhad Act 2001(Act 612), announced that employers categorized within all 63 sub-sectors affected by the Coronavirus (COVID-19) pandemic, be exempted from paying the human resources development levy for a period of (6) six months effective from April 2020 to September 2020. This exemption is to ease the financial burden faced by employers due to the effects of Coronavirus (COVID-19).





15 April 2020

Employer Consultation Service

- ✓ To defer
- ✓ To restructure
- ✓ To reschedule payment

For Employer's Portion of EPF contribution

**Pending Guidelines from EPF (as at 31 Mar 2020)**



## Small and Medium Enterprises (SME)

**Deferment of Income Tax Instalments  
(CP204)**

**For a period of 3 months**

**Starting From 1 April 2020**

# Extension of Grace Period

No.	Form	Grace Period for Filing
1.	Form E	31 May 2020
2.	Form BE	30 June 2020
3.	Form B / P	31 August 2020
4.	Form BT/M/MT/TF/TP/TJ	
	• Do not carry on business	30 June 2020
	• Carry on business	31 August 2020
5.	Form C/C1/PT/TA/TC	
	• FYE 31.7.2019 , 31.8.2019, 30.9.2019 , 31.10.2019, 30.11.2019	Within <b>9 months</b> from the date following the close of the accounting period which constitutes the basis period for the year of assessment
	• Other FYE	Within <b>8 months</b> from the date following the close of the accounting period which constitutes the basis period for the year of assessment



# DEFER 3 MONTHS' TAX INSTALMENT PAYMENTS BEGINNING 1 April 2020

Applicable to SMEs

	bayaran cukai pendapatan) yang sepatutnya dibayar dalam tempoh 18 Mac 2020 hingga 14 April 2020 ini lewat dibayar?	
14.	Bilakah bayaran penangguhan CP204 / CP500 ini sepatutnya dijelaskan?	Pembayar cukai tidak perlu menjelaskan penangguhan ansuran ini. Baki cukai (jika ada) perlu dijelaskan apabila borang nyata cukai pendapatan dikemukakan.
15.	Adakah penangguhan bayaran CP204 / CP500 boleh dikenakan kenaikan cukai di bawah seksyen 107C(9) / 107B(3) ACP 1967?	Tidak. Penangguhan bayaran CP204 / CP500 kepada syarikat / perniagaan yang layak di bawah PRE ini tidak akan dikenakan kenaikan cukai di bawah 107C(9) / 107B(3) ACP 1967.
16.	Adakah tambahan masa diberikan bagi pengemukaan borang nyata dan bayaran cukai entiti Labuan dalam	Tambahan masa diberikan sehingga 30 April 2020.



# LHDN FAQ During MCO Period

## Q&A - RPGT

No.	Questions	Answers
1.	Submission of RPGT return forms and payment	<p>For submission of RPGT return forms and payment of RPGT where due date falls within 18 March 2020 to 30 April 2020</p> <ul style="list-style-type: none"><li>• Deadline for filing and payment is 30 April 2020</li></ul>

**Tax deduction for landlords  
that give rental discounts  
or waiver to SMEs**



**Landlord will be given additional  
tax deduction = amount of rent  
reduction**



**Conditions:**

- ✓ **At least 30% rental reduction**
- ✓ **Tenants consisting of SMEs**



**Effective period:  
April 2020 – June 2020**

6

## Discount 25% on Foreign Worker Levy Fees

*Stimulus Package 3.0*


### Working Permit

**Ends between 1 April 2020 to 31 December 2020**

➤ *Discount 25% on the levy fees*

**Excludes housemaid**





**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

Telefon 60(3) 2695-6237  
Faksimili 60(3) 2691-2985  
Web [www.bnm.gov.my](http://www.bnm.gov.my)  
E-mel [jesscl@bnm.gov.my](mailto:jesscl@bnm.gov.my)

Jalan Dato' Onn  
50480 Kuala Lumpur  
Malaysia

Jessica Chew Cheng Lian  
Timbalan Gabenor

24 Mac 2020

Chief Executive Officer  
Licensed Banks  
Licensed Islamic Banks  
Licensed Investment Banks  
Prescribed Development Financial Institutions

Tuan/Puan,

**Additional Measures to Assist Borrowers/Customers  
Affected by the COVID-19 Outbreak**

Following our letter dated 28 February 2020, Bank Negara Malaysia (BNM) is implementing additional measures to assist borrowers/customers experiencing temporary financial constraints due to the COVID-19. These measures aim to ensure that the financial intermediation function of the financial sector remains intact, access to financing continues to be available, and banking institutions remain focused on supporting the economy during these exceptional circumstances.

***Moratorium on repayment/payment of loans/financing***

2. To ease the cash flow of small and medium-sized enterprises (SMEs) and individuals that are likely to be most affected by COVID-19, banking institutions will grant an automatic moratorium on all loan/financing repayments/payments, principal and interest, (except for credit card balances) by individuals and SME borrowers/customers for a period of 6 months from 1 April 2020. The automatic moratorium is applicable to loans/financing that are-

- (a) not in arrears exceeding 90 days as at 1 April 2020; and
- (b) denominated in Malaysian Ringgit.

# 不会征收任何逾期付款

NO late payment charges will be imposed.

No.	Question	Answer
Deferment of Loan/Financing Payment (Deferment Package)		
1.	What is deferment of loan or financing payment?	<p>It is a <b>temporary</b> deferment or suspension of loan/financing payment obligation (principal and interest/profit) for a limited period of time. <b>During this period</b>, borrowers/customers with loan/financing that meet the conditions do not need to make any payment, and <b>no late payment charges will be imposed</b>. Borrowers/customers will need to honour the deferred payments in the future. Loan/financing repayment resumes after the deferment period and if such repayments are not fully settled when due, late payment penalties will be imposed.</p> <p>Interest/profit will continue to be added (accrue) on loan/financing payments that are deferred and borrowers/customers will need to honour the deferred payments in the future. Loan/financing payment resumes after the deferment period.</p>

Source from BNM website

在延期间，BNM允许金融机构收取未偿余额（本金和利息）的利息

BNM allow Financial Institutes (FIs) to charged interest on the outstanding balance (Principal and interest) during deferment period

但是，金融机构可以选择征收客户任何利息上的利息

HOWEVER, FIs may decide not to compound interest (interest on interest) during deferment period

Will I be charged additional interest/profit on the instalment amount that is deferred by 6 months during the period?	<p>For conventional loans, interest will continue to be charged on the outstanding balance comprising of both principal and interest portion (i.e. compounded) during the deferment period. However, some FIs may decide not to compound interest during the deferment period. Please check your respective FIs' websites for further information.</p> <p>For Islamic financing, profit will continue to accrue on the outstanding principal amount. Such profit however will not be compounded in line with Shariah principles.</p> <p>FIs are not allowed to impose late penalty charges on the deferred amount. In other words, the loan/financing payment is just deferred by 6 months.</p>
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Source from BNM website

## **These banks won't compound interest, profit rates during six-month loan moratorium**

KUALA LUMPUR (March 27): In line with Bank Negara Malaysia (BNM)'s decision to grant an automatic moratorium on loan payments for six months following the escalation of the fallout of Covid-19, Malaysian banks are doing their bit by announcing that they will not compound interest and profit rates on their loans. This is to further alleviate the financial strain on their individual and small and medium enterprise (SME) customers.

The moratorium applies to all ringgit-denominated loans that are not in arrears for over 90 days.

The following banks have issued statements to announce that they are not compounding interest or profit on their conventional and Islamic financing facilities:

- 1. OCBC Bank (Malaysia) Bhd**
- 2. Malayan Banking Bhd (Maybank)**
- 3. CIMB Group Holdings Bhd**
- 4. RHB Bank Bhd**
- 5. Public Bank Bhd**
- 6. Standard Chartered Bank Malaysia Bhd and Standard Chartered Saadiq Bhd**
- 7. AmBank and AmBank Islamic**
- 8. Affin Bank and Affin Islamic Bank**

- 9. HSBC Malaysia**
- 10. UOB Malaysia**
- 11. Alliance Bank**
- 12. Citi Malaysia**
- 13. Hong Leong Bank and Hong Leong Islamic Bank**

Source from:

<https://www.theedgemarkets.com/article/rhb-first-local-bank-waive-compound-interest-or-profit-during-sixmonth-moratorium>





股份保证金融资，循环信用额度（包括透支和贸易额度），银行承兑汇票，Ar-Rahnu 或子弹付款类型的额度符合自动六个月延期的条件

Do share margin financing, revolving credit facilities (including overdraft and trade facilities), bankers acceptances, Ar-Rahnu or bullet payment type facilities qualify for the automatic 6-month deferment?

Yes. The automatic 6-month deferment from 1 April 2020 is applicable to all credit facilities with scheduled or contractually due payments.

These include facilities where repayment/payment of principal (in part or in full) and/or interest/profit, are either scheduled at fixed intervals or are to be settled in a one-off lump sum payment i.e. bullet payment, subject to these facilities meeting these criteria:

- not in arrears exceeding 90 days as at 1 April 2020; and
- denominated in Malaysian ringgit.

For overdraft facilities, the deferment applies to the amounts in excess of the approved limit, since these outstanding amounts withdrawn over the approved limit are contractually due for repayment.

Trade financing facilities may be eligible for deferment, depending on whether the features of these facilities allow for extension in tenure.

Borrowers/customers are advised to look out for the notification or contact their FIs for further information on the terms of the deferment and post-deferment repayment options.

Source from BNM website





# 协助中小型企业\*的融资设施

## Financing Facilities to assist Small and Medium Enterprises\* (SMEs)

**\* 根据全国企业家及中小型企业发展理事会（NESDC）批准的中  
小型企业定义是 - 其中至少51%由马来西亚人持有**

**\* Based on the definition of SME as approved by the National Entrepreneur and  
SME Development Council (NESDC) with at least 51% held by Malaysians**

# NEW DEFINITION OF SMALL AND MEDIUM ENTERPRISES (SMEs) FOR MALAYSIA

## EFFECTIVE DATE : 1 JANUARY 2014

Category	Micro	Small	Medium
Manufacturing	Sales turnover of <b>less than RM300,000</b> <u>OR</u> full-time employees <b>less than 5</b>	Sales turnover from <b>RM300,000 to less than RM15 million</b> <u>OR</u> full-time employees from <b>5 to less than 75</b>	Sales turnover from <b>RM15 million to not exceeding RM50 million</b> <u>OR</u> full-time employees from <b>75 to not exceeding 200</b>
Services & Other Sectors		Sales turnover from <b>RM300,000 to less than RM3 million</b> <u>OR</u> full-time employees from <b>5 to less than 30</b>	Sales turnover from <b>RM3 million to not exceeding RM20 million</b> <u>OR</u> full-time employees from <b>30 to not exceeding 75</b>

# 1

## 特别救助金 COVID-19

Special Relief Facility (SRF) COVID-19

举例 For  
example:



SME

获得SRF的用途:

Obtain SRF for the  
purpose:

维修或翻新现有营业场所?

Repair or renovate existing business  
premises?



再融资 现有信贷/融资设施?

Re-financing of existing credit/ financing  
facilities?



日常业务运营费用: 支付给供应商, 工  
资, 市场营销, 租金, 水电等等?

Day-to-day business operation expenses:  
Payment to suppliers, payroll, marketing,  
rental, utilities and others?



**1**

## **特别救助金 COVID-19**

**Special Relief Facility (SRF) COVID-19**

**融资年利率高达3.50%  
(包括任何保证金)**

**Up to 3.50% p.a. of financing rate  
(inclusive of any guarantee fee)**

**最高融资额**

**每家中小型企业RM1 million**

**Maximum financing amount  
RM1 million per SME**

**不需抵押**

**Collateral is NOT required**

**最长贷款期限**

**5年半 (包括6个月的暂停还款)**

**Maximum tenure  
5.5 years  
(Including 6 months moratorium on repayments)**

# 1

## 特别救助金 COVID-19

Special Relief Facility (SRF) COVID-19

### Participating Financial Institutions (PFIs)

**\* All commercial banks, all Islamic banks, Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank), Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), Bank Pertanian Malaysia Berhad (Agrobank) and Bank Simpanan Nasional.**

# 1

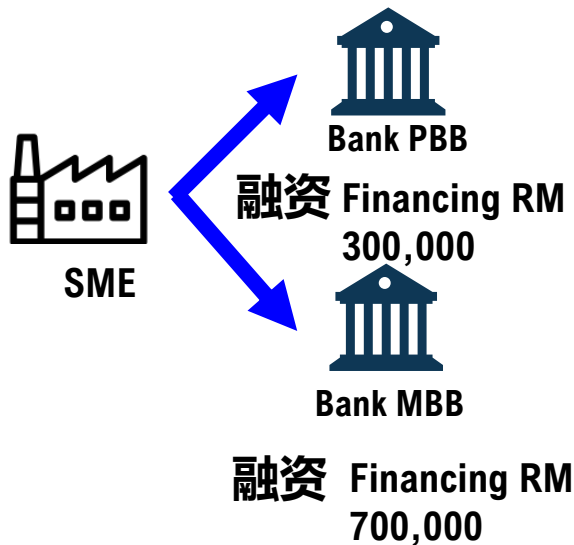
## 特别救助金 COVID-19

Special Relief Facility (SRF) COVID-19

中小型企业可否 **向不同的**参与金融机构 (PFI) **多次**申请SRF?

Can SMEs apply for the SRF **MULTIPLE** times with **DIFFERENT** Participating Financial Institutions (PFIs)\*?

举例 For example:



**Total**  
**RM1,000,000**

**可**  
**以**  
**YES**

**批准融资总额最高为**  
**RM1 million/ SME**

Total aggregated approved financing capped at RM1 million per SME

**注意：取决于PFIs的评估**

Note: Subject to the assessment by the PFIs.

# 1

## 特别救助金 COVID-19

Special Relief Facility (SRF) COVID-19

如果多家中小企业具有**共同股东**呢？

What if the SMEs are companies with **common shareholder(s)**?



Common Shareholder – Mr Yap



SME A



SME B

- 各别拥有最高融资限额

Subject to **SEPARATE** maximum financing limits

- 只要中小型企业有不同的劳动力

Provided that the SMEs have **DIFFERENT** workforces

# 2

## 微型企业基金

Micro Enterprises Facility (MEF)

### 总拨款共RM300 million

Total allocation of RM 300 million

融资目的：

- 资本支出； 或者/和
- 营运资金

Purpose of financing:

- Capital expenditures; or/and
- Working capital.



Micro Enterprises

马来西亚微型企业

Malaysian Micro Enterprises\*



# 2

## 微型企业基金

Micro Enterprises Facility (MEF)

### Definition of Micro Enterprise:

Sectors	Micro
Manufacturing	Annual Sales Turnover is less than RM300,000 <u>OR</u> Number of Full Time Employees is less than 5
Services and Other Sectors	Annual Sales Turnover is less than RM300,000 <u>OR</u> Number of Full Time Employees is less than 5

# 2

## 微型企业基金

Micro Enterprises Facility (MEF)

**融资年利率： PFIs有待确定**

Financing rate: To be determined by PFIs

**每家微型企业 可以向每家  
PFIs 申请RM50,000**

**RM50,000 per micro enterprise per PFI**

**不需抵押**

Collateral is NOT required

**有效期： 任何时段**

Availability: Open

**最长贷款期限  
5年**

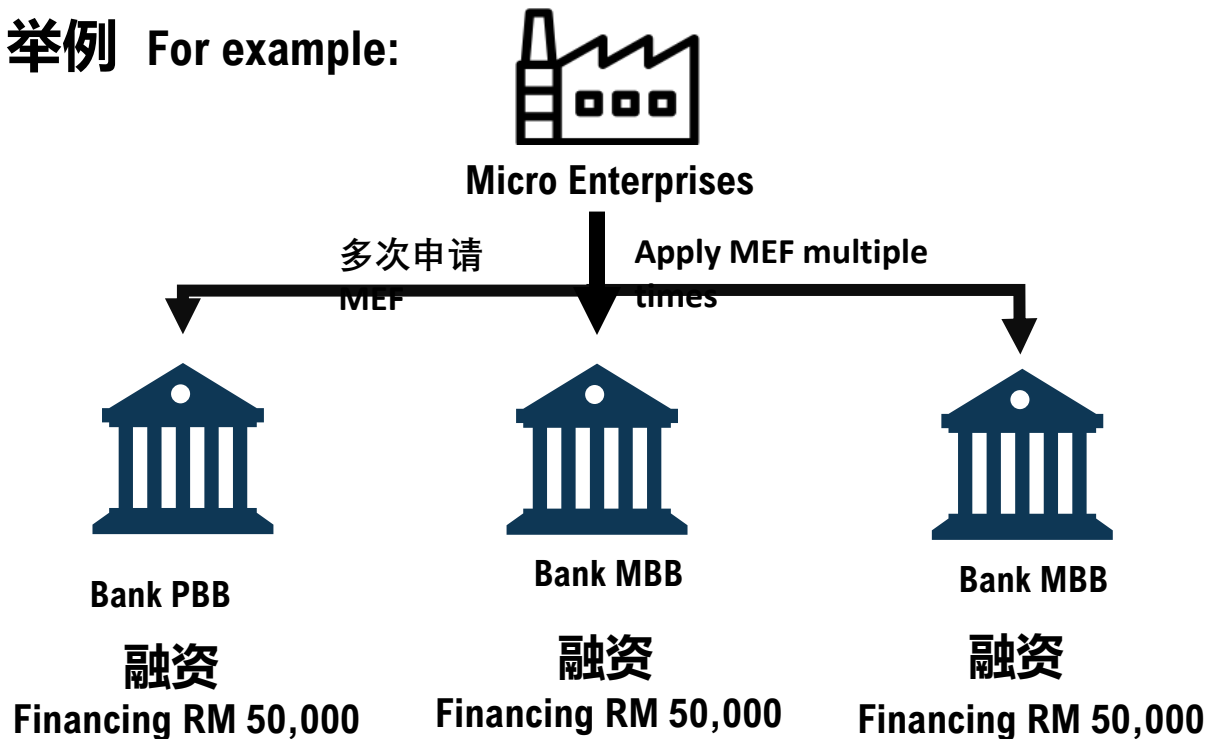
Maximum tenure  
5 years

# 2

## 微型企业基金

Micro Enterprises Facility (MEF)

举例 For example:



**注意：取决于PFIs的评估**

Note: Subject to the assessment by the PFIs.

# 3

## 国家储蓄银行（BSN）的微型贷款基金

BSN Micro/i Kredit Prihatin

### 总拨款共RM700 million

Total allocation of RM 700 million

融资目的：

- 资本支出； 和
- 营运资金

Purpose of financing:

- Capital expenditures; and
- Working capital.



业务已运营至少6个月

Business has been in operation  
for at least 6 month



Micro Enterprises

受COVID- 19影响的马来西亚微型企业

Malaysian Micro Enterprises affected by  
COVID-19 outbreak\*

3

## 国家储蓄银行（BSN）的微型贷款基金

BSN Micro/i Kredit Prihatin

**贷款年利率 0%**

Financing rate: 0%

**最高贷款额**

**每为企业家RM75,000**

Up to maximum RM75,000/ entrepreneur

**不需抵押**

Collateral is NOT required

**有效期：2020年12月31**

**日**

Availability: 31/12/2020

**贷款期限 1 - 5年半  
(包括6个月的暂停还款)**

Loan tenure 1 – 5.5 years  
(Including 6 months moratorium  
on repayments)

# 4

## BizMula-I Scheme under the Credit Guarantee Malaysia Berhad (CGC).

业务营运少于4年  
Business in operation  
less than 4 years



SME

### 融资目的：

- 营运资金; 或/ 和
- 资本支出（购买机械，购买设备和营业场所翻新）

### Purpose of financing:

- Working capital; and/ or
- Capital expenditures（purchase of machinery, purchase of equipment and business premises renovation）

# 4

## BizMula-I Scheme under the Credit Guarantee Malaysia Berhad (CGC).

### 贷款年利率

- Effective Profit Rate: \*BNM Funding Rate at 1.50% (as at 19<sup>th</sup> June 2017) + 6.30% p.a.
- Ceiling Profit Rate: 12.00% p.a.

### 贷款额

Financing amount

RM30,000 – RM300,000

### 贷款期限

5年

Loan tenure

5 years

# 5

## BizWanita-I Scheme under the Credit Guarantee Malaysia Berhad (CGC).

业务营运少于4年  
Business in operation  
less than 4 years



中小型企业：女企业家  
SMEs: Women entrepreneurs

至少51%的股份和关键人物  
由女性担任

at least 51% shareholding is owned by a woman/  
women and the key person is a woman at point of  
application

### 融资目的：

- 营运资金；或/ 和
- 资本支出（购买机械，购买设备和营业场所翻新）

### Purpose of financing:

- Working capital; and/ or
- Capital expenditures（purchase of machinery, purchase of equipment and business premises renovation）



# 5

## BizWanita-I Scheme under the Credit Guarantee Malaysia Berhad (CGC).

### 贷款年利率

- Effective Profit Rate: \*BNM Funding Rate at 1.50% (as at 19<sup>th</sup> June 2017) + 6.30% p.a.
- Ceiling Profit Rate: 12.00% p.a.

### 贷款额

Financing amount

RM30,000 – RM300,000

### 贷款期限

5年

Loan tenure

5 years

## Features of BNM's Financing Facilities to Assist Malaysian SMEs

	<b>Special Relief Facility (SRF) COVID-19</b>	<b>All Economic Sectors (AES) Facility</b>	<b>Automation and Digitalisation Facility (ADF)</b>	<b>Agrofood Facility (AF)</b>	<b>Micro Enterprises Facility (MEF)</b>
<b>Allocation</b>	RM5 billion	RM6.8 billion	RM300 million (as part of AES)	RM1 billion	RM300 million
<b>Objective</b>	Alleviate short-term cash flow problems faced by SMEs affected by the COVID-19 outbreak	Enhance access to financing for SMEs in all economic sectors, in particular underserved SMEs, and to support growth	Incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency	Increase agrofood production for Malaysia and for exports purposes	Increase access to collateral-free financing for micro enterprises
<b>Eligibility</b>	Malaysian SMEs* affected by COVID-19	Malaysian SMEs*	Malaysian SMEs*	Malaysian SMEs*	Malaysian micro enterprises
<b>Purpose</b>	Working capital	Capital expenditures; or/and Working capital	Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency	Capital expenditures; or/and Working capital; and Development of agrofood projects	Capital expenditures; or/and Working capital
<b>Financing rate</b>	Up to 3.50% p.a. (inclusive of any guarantee fee)	Up to 7% p.a. (inclusive of any guarantee fee)	Up to 4% p.a. (inclusive of any guarantee fee)	Up to 3.75% p.a. (inclusive of any guarantee fee)	To be determined by participating financial institutions (PFIs)
<b>Maximum financing amount</b>	RM1 million per SME	RM5 million per SME	RM3 million per SME	RM5 million per SME	RM50,000 per micro enterprise per PFI
<b>Maximum tenure</b>	5.5 years, including 6 months moratorium on repayments	5 years	10 years	8 years	5 years
<b>Availability</b>	Until 31 Dec 2020	Open	Until 31 Dec 2020	Open	Open

\*Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC) with at least 51% held by Malaysians

## 3种业务状态 3 types of business

1. 在重症监护病房 – 50%  
In Intensive Care Unit
2. 生病 – 30%  
Sick
3. 江会生病 – 10%  
Going to be sick
4. 健康 – 10%  
Healthy

# 生存模式

## Survival mode



# **1. 现金压力测试 – 利润与损失和流动性 – 收入，成本和现金。**

**Stress test profit and loss and liquidity – Revenue, cost and cash.**

# **2. 唤醒您的团队**

**Align your team with a wake up call**

# **3. 同时进行收款，削减成本和保持收入**

**Collection, cost cut and defend revenue done concurrently**



# 现金压力测试

## Financial Stress Test

**在最坏情况下，您的营运资金需求**

**Your working capital requirements under the worst-case scenario**

How long can your current cash  
reserve last?

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**我能耐多久?**

**我需要更多吗?**

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Do you need to borrow more?

# ***HOPE FOR THE BEST PREPARE FOR THE WORST***



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