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For general awareness only, please contact SJPP for any clarification

SYARIKAT JAMINAN PEMBIAYAAN PERNIAGAAN BERHAD

Government Guarantee Schemes For MSMEs, SMEs and MSCs



www.sjpp.com.my

SJPP

Company wholly-owned by
the Minister of Finance
Incorporated in 2009

Government



Objectives:

To administer and manage Government guarantee schemes to benefit **Small Medium Enterprise (SMEs) and Mid-Size Companies (MSCs)**; and

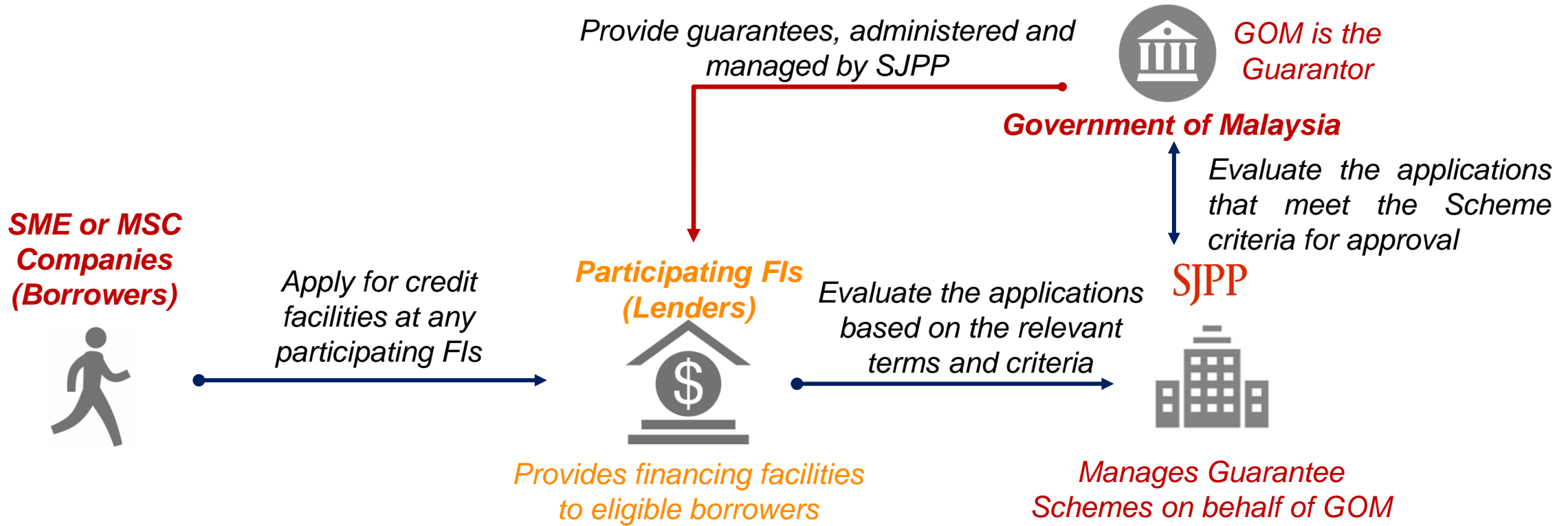
To assist SME and MSC companies that do not have or have insufficient collateral to gain access to financing facilities from participating financial institutions.

Financial Institutions



This initiative requires strong collaboration between the **Government and financial institutions**, to provide SMEs & MSCs with a solution to their collateral requirements, hence, connecting the funding gap that is faced by many viable SMEs & MSCs.

General Overview of **How It Works**



SME / MSC companies need funding for working capital or CAPEX. **BUT, do not have adequate / have no collateral**

FI reviews borrower's credit application and request SJPP for guarantee coverage, where required

Guarantee fees are chargeable for the coverage. In the event of default, FIs will claim from SJPP the outstanding balance based on guarantee coverage and commence standard action against the borrowers



Up to RM30 m
(four sectors:
High Technology, Agriculture,
Manufacturing and Tourism)

Up to RM20 m
(all other sectors)

**Government
Guarantee Scheme
MADANI**

80% - 90% coverage

0.5% p.a. - 1.0% p.a.



**RM75,000 -
RM500,000**

**PENJANA
Tourism
Financing
Facility**

80% - 90% coverage

0.5% p.a.



**Bus: RM30,000 –
RM10 m**
Taxi: Up to RM5 m

**Bus and Taxi Hire
Purchase Rehabilitation
Scheme
(selected Credit Leasing
companies)**

50% coverage

0.5% p.a.

This is subject to the aggregate group limit not exceeding RM50 million financing limit for all other schemes under SJPP



**RM100,000 -
RM10 m***

**Working
Capital
Guarantee
Scheme**

70% coverage

1.0% p.a.



**RM50,000 -
RM500,000***

**Working
Capital
Guarantee
Scheme –
START UP**

70% coverage

0.75% p.a.



**RM100,000 -
RM3 m***

**Working
Capital
Guarantee
Scheme –
BUMIPUTERA**

80% coverage

0.75% p.a.



**RM100,000 -
RM1 m***

**Working
Capital
Guarantee
Scheme –
WOMEN**

80% coverage

0.75% p.a.

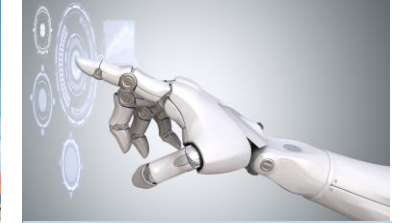


**RM100,000 -
RM10 m***

**Working
Capital
Guarantee
Scheme –
EXPORT**

80% coverage

0.75% p.a.



**RM100,000 -
RM10 m***

**Automation &
Digital
Guarantee
Scheme**

80% coverage

0.75% p.a.

*** A maximum financing limit of RM10 million, where multiple schemes are utilised**

Government Guarantee Scheme **MADANI**

Financing Limit

Up to **RM30 million** per company for the **four (4)** sectors below:-

- i. **High Technology**
- ii. **Agriculture**
- iii. **Manufacturing**
- iv. **Tourism**



Up to **RM20 million** per company for all other sectors

Guarantee Coverage

Up to 90% guarantee coverage for the **four (4)** sectors
*(For the first **RM10 million** of the **financing limit** per company)*

Up to 80% guarantee coverage for the **four (4)** sectors
*(For the balance **RM20 million** of the **financing limit** per company)*

Up to 80% for all other sectors

**Elevate Your
Business Through**



Guarantee Fee

- i. BNM Funding Schemes: **0.5% p.a.** payable upfront
- ii. 4 Focus Sectors: **0.75% p.a.** payable upfront
- iii. Other sectors: **1.0% p.a.** payable upfront

Type of Facility

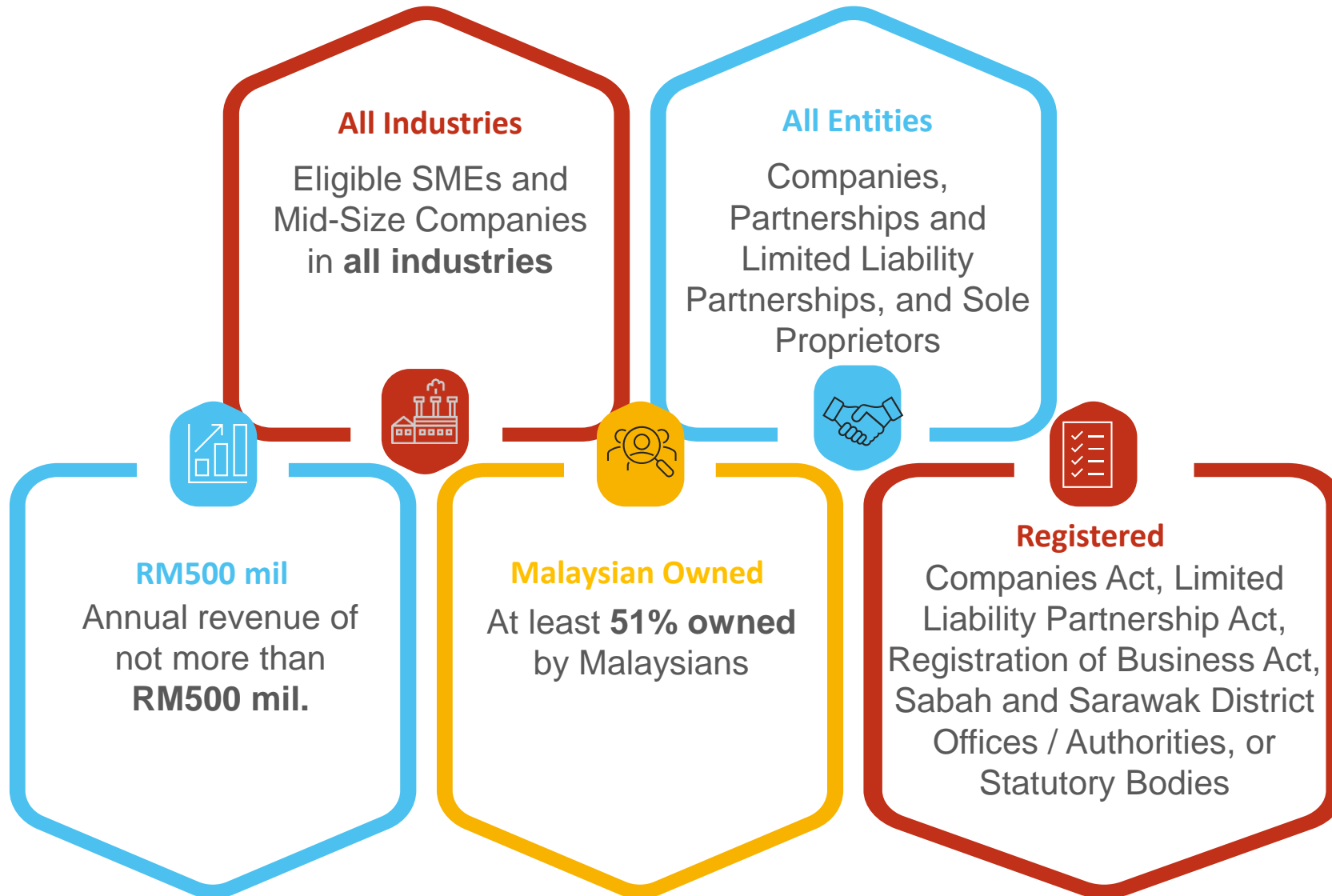
- i. Term Loan/ Term Financing-I
- ii. Overdraft/ Cash Line-I
- iii. Revolving Credit/ Revolving Facility-I
- iv. Trade/ Trade-I Facility

Guarantee Tenure

Up to **10 years** or until 31 December 2035, whichever is earlier

Availability Period

Available until **31 December 2024** or until full utilisation of the scheme limit



Excludes:

- 1) Entities that are public-listed on the main board; and
- 2) Subsidiaries of:
 - Public-listed companies on the main board;
 - Government-linked companies (GLCs);
 - Syarikat Menteri Kewangan Diperbadankan (MKDs); and
 - State-owned enterprises.

Participating Financial Institutions and Credit Leasing Companies



Kindly contact our participating Financial Institutions as listed in our website to apply. If you are interested to learn more about our schemes, please go to our website or just contact us:

Syarikat Jaminan Pembiayaan Perniagaan Berhad



www.sjpp.com.my



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Thank You