Is your business directly affected by COVID-19?

YES

Are you facing cash flow problem?

Do you have existing business loan(s) with any bank / financial institution / Gov. agency?

Good for you. How can you help others?

Do you plan to apply for any grant/loan facility?

YES NO

Measures available:

Automatic 6-month moratorium on all banking facilities

(EXCEPT for credit card balances)

Loan **moratorium** for TEKUN, MARA, cooperatives and Govt. agencies

Restructuring and rescheduling of bank loans

6-month moratorium by credit companies on SME instalment beginning April 2020

> Additionally, you may also enjoy the following measures



YES Measures available:

Special Relief Facility - Financing up to RM 1 mil (per SME) by BNM at 3.5% **interest** rate

YES NO

Microcredit facility by BSN with 0% interest rate without collateral

TEKUN Micro Credit Scheme of max. RM10,000 with 0% interest rate

Grant PRIHATIN of RM3000 for microenterprise by IRB, Local Authorities,

RM500 mil matching grant for tourism promotion

Expedited approval for Bank Pembangunan's Tourism Infrastructure Fund of RM1.5 billion

Financing up to RM300,000 for BizMula-i and BizWanita-i Scheme under CGC

RM6.8 bil in All Economic Sectors Facility by BNM with maximum financing rate reduced to 7% p.a.

Social Finance Programme for B40 entrepreneurs by participating Islamic banks in collaboration with partners

Increased guarantee rate from 70% to 80% by SJPP

RM50 billion guarantee scheme up to 80% of the loan amount by Danajamin

15% discount on monthly electricity bills to hotels,

travel agencies, airlines, shopping malls,

conventions and exhibitions centres from 1.4.2020

- 30.9.2020

2% discount on electricity bills for commercial,

industrial & agricultural customer from 1.4.2020 –

30.9.2020

Wage Subsidy Programme of RM600/RM800/RM1,200 for employee earning less than RM4,000 and employers experiencing 50% decrease in income since 1.1.2020

Measures available:

Deferment of payments, restructuring and rescheduling employer contributions with **EPF**

6-month deferment of monthly income tax for businesses in the tourism sector beginning 1.4.2020

3-month deferment of monthly income tax for other sectors beginning 1.4.2020

Additional tax deduction to private owners that provide rental rebates for April 2020 to June 2020

Exemption of **HRDF levies** for all sectors for 6 months beginning 1.4.2020

Automatic moratorium of 30 days from MCO's last date to submit statutory documents to SSM

3-month extension of filing period of **financial** statements to **SSM** from MCO date

Exemption of **6% service tax** for **hotels**

Exemption of **import duty** and **sales tax** on importation or local purchase of machinery & equipment used in port **operations**

25% reduced levy for foreign worker permit expiring from 1.4.2020 – 31.12.202 (except maids)

Rental exemption for six months for all Federal Government-owned premises

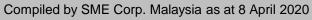
Rebates on rental for **premises** at the airport and premises owned by GLCs

Discount & reduce rentals for premises in tourism industry

Free internet from 1.4.2020 until MCO

Gradual discount of 15% to 50% on electricity bills (max. limit of 600 kw/month for residential **customers**

For contact details to apply for the incentives, please refer to the following link on SMEInfo Portal: http://smeinfo.com.m y/reliefmeasures



COVID—19 Mitigation Measures for Malaysian SMEs

Has the demand for your products / services dropped significantly due to COVID-19 outbreak?

Measures available:

RM1,000 grant to 10,000 local entrepreneurs to promote sale of their products via **e-commerce**

RM20 mill allocation for the **Transformation of Pusat**Internet Desa into e-commerce hubs

Personal income tax relief of up to RM1,000 and RM100 digital vouchers per person for domestic tourism

Relaxation of existing **guidelines** limiting use of **hotels** by **Government** agencies

RM10 million allocation for **food storage facilities** to help reduce food prices by FAMA

Agrofood facility of RM1 billion by BNM at **3.75%** interest rate to **promote food production** activities

Short term agrifood projects

Infrastructure facilities for food storage & distribution and crop integration programme

Food Assistance Fund to farmers, breeders and fishermen

RM2 billion for the **immediate implementation** of **small infrastructure repair** and **upgrading projects** nationwide

Implementation of **small projects** that will benefit **G1-G4 contractor**

Do you plan to train/retrain your employee?

YES NO

Measures available:

Double deduction on expenses incurred on approved tourism-related training

RM100 million matching grant by HRDF for additional 40,000 employees in tourism and other affected sectors

Increased claimable
training cost from RM4,000
to RM6,000 under
Employment Insurance
System (EIS) for affected
sectors

RM30 training allowance per day under EIS

Measures available:

Financial assistance of RM600/worker/month from 1.3.2020 up to max. 6 months for employees on unpaid leave

YES NO

Any plan to increase production capacity or undertake business expansion?

Measures available:

e: 123 140

Business as usual

SME Automation & Digitalisation Facility at **3.75**% interest rate by BNM

Accelerated capital allowances over a **2-year** period on expenses incurred on **machinery** and **equipment** including **ICT**

Tax deduction of up to **RM300,000** on **renovation** and **refurbishment** cost

RM500 million co-investment fund of at least 1:3 ratio to be matched by private investors for early-stage and growth-stage Malaysian companies

1-year waiver of listing fees by Securities
Commission and Bursa Malaysia for various
platforms



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