

Is your business directly affected by COVID-19?

Are you facing cash flow problem?

YES

NO



**Good for you.
How can you help others?**



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

YES

NO

YES

NO

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



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

Measures available:

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

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, SSM

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**

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

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 expires

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

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

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

Measures available:

YES NO

Any plan to increase production capacity or undertake business expansion?

Measures available:

YES NO

Business as usual

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**

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

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**



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