

SJPP

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SYARIKAT JAMINAN PEMBIAYAAN PERNIAGAAN BERHAD (SJPP)

GOVERNMENT GUARANTEE SCHEME - PRIHATIN FOR SME COMPANIES

MALAYSIA PRODUCTIVITY CORPORATION (MPC)

7 August 2020



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- Obtain **access to credit facilities**
- **Reduce cost** of obtaining financing facilities

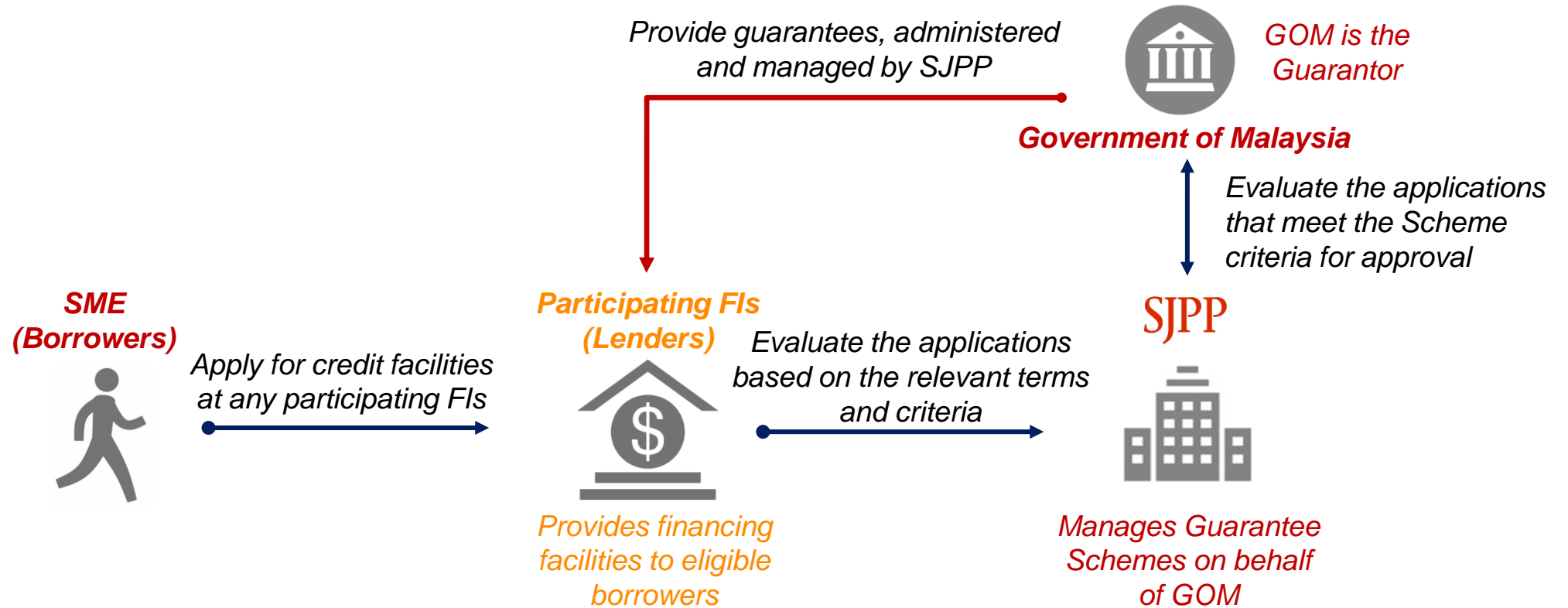


- Obtain **government guarantees** for credit facilities offered to SME companies
- Offer **attractive terms and conditions** to SME companies



- **Positive impact to Gross Domestic Product (GDP)** and overall economy
- Provide more **job opportunities and growth**
- Enable **competitiveness and export growth**

overview of guarantee schemes



SME needs funding for working capital or CAPEX. BUT, SME does not have adequate/ have no collateral

FI reviews SME'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 coverage

**New guarantee scheme
(from Prihatin Rakyat Stimulus Package)**



special scheme for COVID-19 by MoF (1/2)



Objective: To provide relief assistance to all SMEs in all sectors that are affected by the COVID-19 outbreak by providing government guarantee to the FIs for financing provided at a minimum of RM75,000 to a maximum of RM20.0 million.

Purpose of Financing

- Working Capital
- CAPEX

Guarantee Fees and Coverage

Up to RM10.0 Mil – 0.75% p.a.
>RM10.0 Mil to RM 20.0 Mil – 1.0% p.a.
Coverage of 80%

Financing Limit

RM75,000 – RM20.0 Mil.*

Tenure

Up to 10 years

Type of Facilities

Term Loan/Term Financing, Overdraft/
Cash Line-i, and Trade Facility

Interest/ Profit Rate

Determined by FIs

**The Financing Limit is subject to the aggregate group limit not exceeding RM20 million for all SJPP guarantee schemes, including this financing. Group is defined as companies under the same group by way of shareholding (holding 50% or more), directors (providing guarantees) and guarantors related.*

Eligibility Criteria



SME Companies

- Manufacturing: <RM50 mil revenue OR 200 full time employees
- Non-Manufacturing: <RM20 mil revenue OR 75 full time employees



Incorporation

- SSM: Companies Act 1965/ 2016, Registration of Business Act 1956, Limited Liability Partnership Act 2012
- Sabah or Sarawak local authorities or district offices
- Statutory bodies for professional service providers



Ownership

- >51% owned by Malaysian

participating financial institutions



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**To apply for any guarantee schemes, please
contact our participating financial institutions**



thank you

