



Growing Together

SME BANK

Vision

A full-fledge specialized financial institution, an international benchmark for nurturing SME excellence.

Mission

To develop SMEs to be the nation's engine of growth, in line with the Government's economic agenda.

100% Owned by



Supervised Ministry by



DFIA Regulated by



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Our Network

From **16** and now we are expanding to **30** branches

(including 7 Regional Centers)



We Are Different

 Equity Financing

 Green Tech

 Contract

 Oil & Gas



Between 4.0%
to 8.5%

Competitive
Profit Rate

Specialist
Department/
Officer



Minimum of 30%
compared to
Commercial Bank

Minimal
Collateral

Tenure from 5
to 30 years



Developmental
Role



Business
Counselor



Entrepreneurship
Development



SME Bank Factory
For Rental



Awards & Achievement



Most Preferred Brand in Banking
The BrandLaureate
SMEs BestBrand Awards
2012



Plaque of Merit – Young Entrepreneur Innovation Program (Y-Biz Challenge) 2014
ADFIAP



Sahabat Negara SME Recognition Award 2015
SMI Association of Malaysia



Top FI Partners Award 2015 (Overall Category)
Credit Guarantee Corporation Malaysia Berhad



Outstanding Development Project – Award For Graduate or Tabung Usahawan Siswazah 2 (TUS 2)
ADFIAP Awards 2016



Most Supportive Bank for Governments Guarantee Schemes
Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)



Merit Award: Human Capital Development Category – SME Employee Capacity Building
ADFIAP Awards 2017

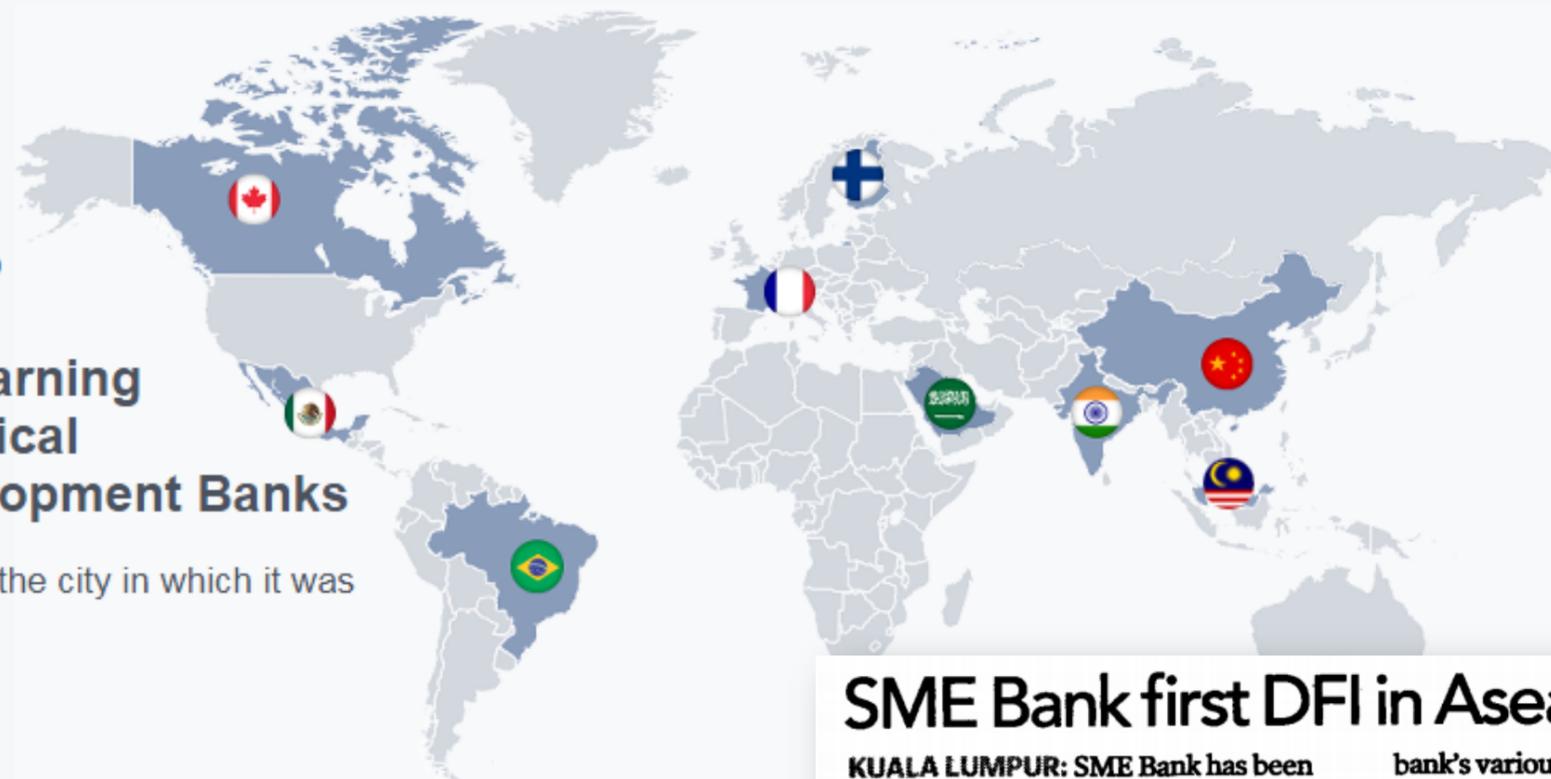


Outstanding Development Project – Trade Development for Best Exporter Program
ADFIAP Awards 2017
Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)

THE MONTREAL GROUP

The Montreal Group was founded in 2012 to promote international cooperation, mutual learning and exchange of technical expertise among Development Banks

The Group's name is derived from the city in which it was founded, Montreal, Canada



SME Bank first DFI in Asean to join The Montreal Group

KUALA LUMPUR: SME Bank has been recognised as the first development financial institution (DFI) in Malaysia and Asean to be a member of The Montreal Group (TMG).

TMG is an exclusive global forum for state-owned development banks focused on assisting micro, small and medium-sized enterprises.

Founded in 2012 by seven members with a total estimated combined assets of US\$2 trillion (RM8.9 trillion), TMG was established to encourage exchange of ideas, best practices and foster greater understanding of the international market for the growth of SMEs.

SME Bank group managing director Datuk Mohd Radzif said it does not just offer financing but also carry the role of nurturing and developing SMEs through the

bank's various intervention programmes.

"Our business model is the result of our continuous efforts in improving ourselves to ensure we are able to fulfill the government's mandate and support the unserved and underserved segments of the SMEs while ensuring our sustainability," said Radzif in a statement.

Since its establishment in 2005, SME Bank has approved a total financing amounting RM26 billion and assisted more than 15,000 SME entrepreneurs. The bank's Upward Migration program has successfully upgraded more than 800 SME businesses to a higher level.

Meanwhile, Centre for Entrepreneur Development and Research Sdn Bhd (Cedar), a wholly owned subsidiary of SME Bank, has coached more than 33,000 participants in various SME

entrepreneurial training programs.

Being accepted to the group is part of the bank's journey in achieving its vision towards becoming a full-fledged specialised financial institution; an international benchmark for nurturing SME excellence.

There are eight current members of TMG, namely Business Development Bank of Canada, Banco Nacional De Desenvolvimento Economico E Social (Brazil), Banque Publique d'Investissement (France), China Development Bank, Nacional Financiera Banca de Desarrollo (Mexico), Small Industrial Development Bank of India, Finnvera (Finland) and Saudi Industrial Development Fund (Saudi Arabia).

With the addition of SME Bank, there will be nine TMG members in the group.



O BANCO DO DESENVOLVIMENTO DE TODOS OS BRASILEIROS



nacional financiera
Banca de Desarrollo



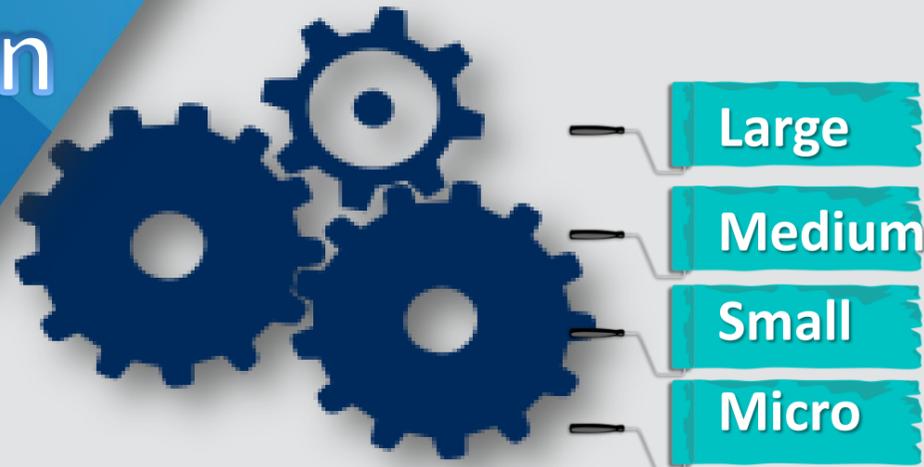
صندوق التنمية الصناعية السعودي
Saudi Industrial Development Fund



SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA



SME Classification



Manufacturing



Revenue



Full Time Staff

<RM150 mil

<300

RM15 mil – RM50 mil

75 - 200

RM300,000 – RM15 mil

5 - 74

<300,000

5

Services



<RM100 mil

<100

RM3 mil – RM20 mil

30 - 75

RM300,000 – RM3 mil

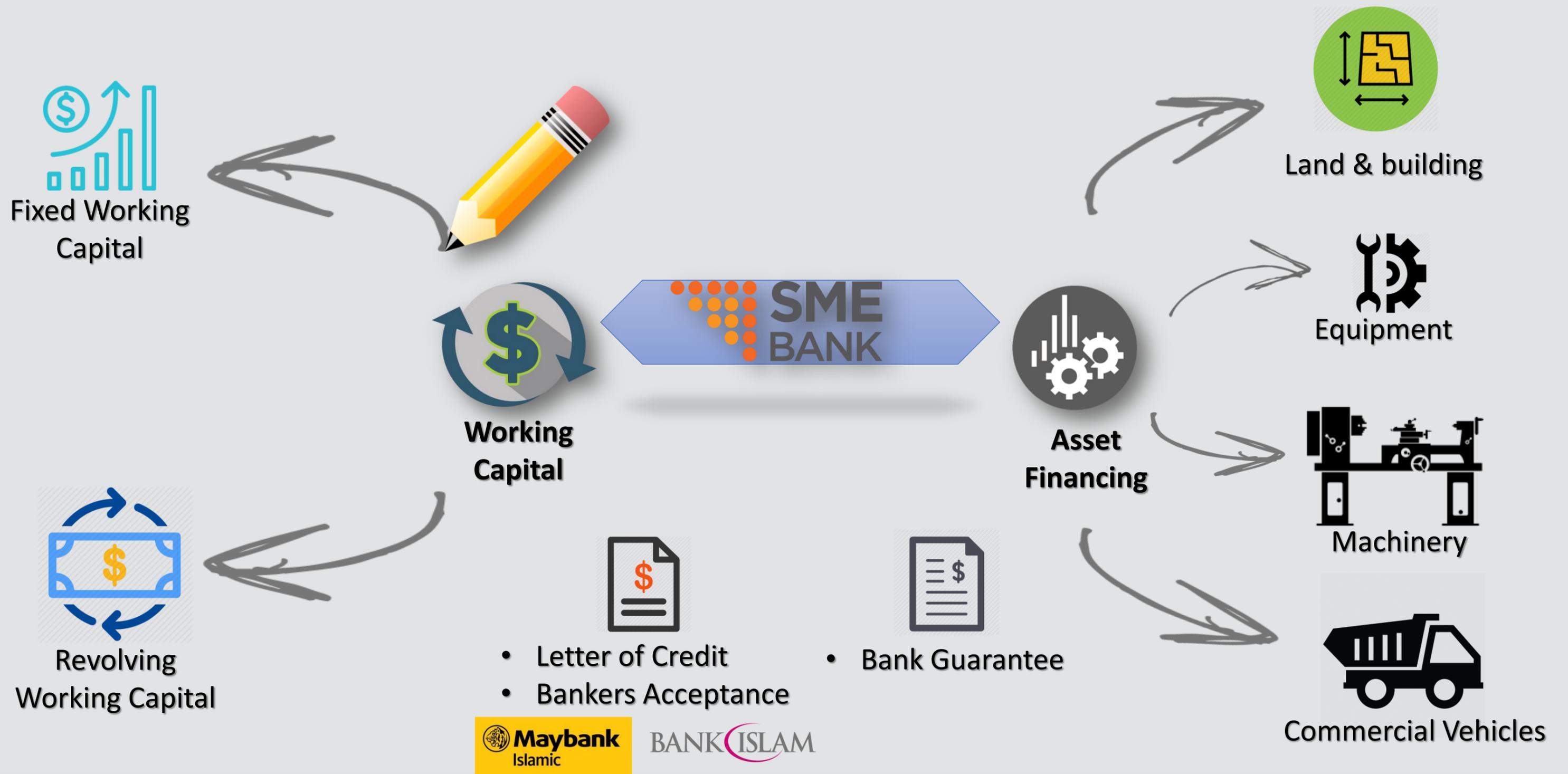
5 - 29

<RM300,000

5

Classification by National SME Council *[except for Large SME]*

SME Bank Financing Features



SME Bank Financing Program

Equity Program



Bumiputera Financing Fund



Bumiputera Equity Financing Facility



Contract Financing



Contract Financing



Rolling Expenditure Advance Cash Scheme (*i-REACH*)



Supply Assistance Scheme (*i-SPLASH*)



Financing Program



Business Accelerator Program (BAP)



Small Business Financing



Malay Reserved Development Fund



SME Go



MySMEExport



Guarantee Financing Scheme by SJPP



Working Capital Guarantee Scheme – Start Up



Working Capital Guarantee Scheme



Services Sector Guarantee Scheme



Pembiayaan Premis Perniagaan (*i-3P*)



Supplementary Renewed Facility (*i-SURF*)



Special Fund for Tourism 2 (SFT2)



Skim Pembiayaan Ekonomi Desa (SPED)



My Seed SME Scheme (MYS3)



Automation Process Guarantee Scheme



Intellectual Property Guarantee Scheme



MySMExport

GO GLOBAL WITH US



Online application



Financing amount up to
RM5 million



No Collateral for
working capital
financing



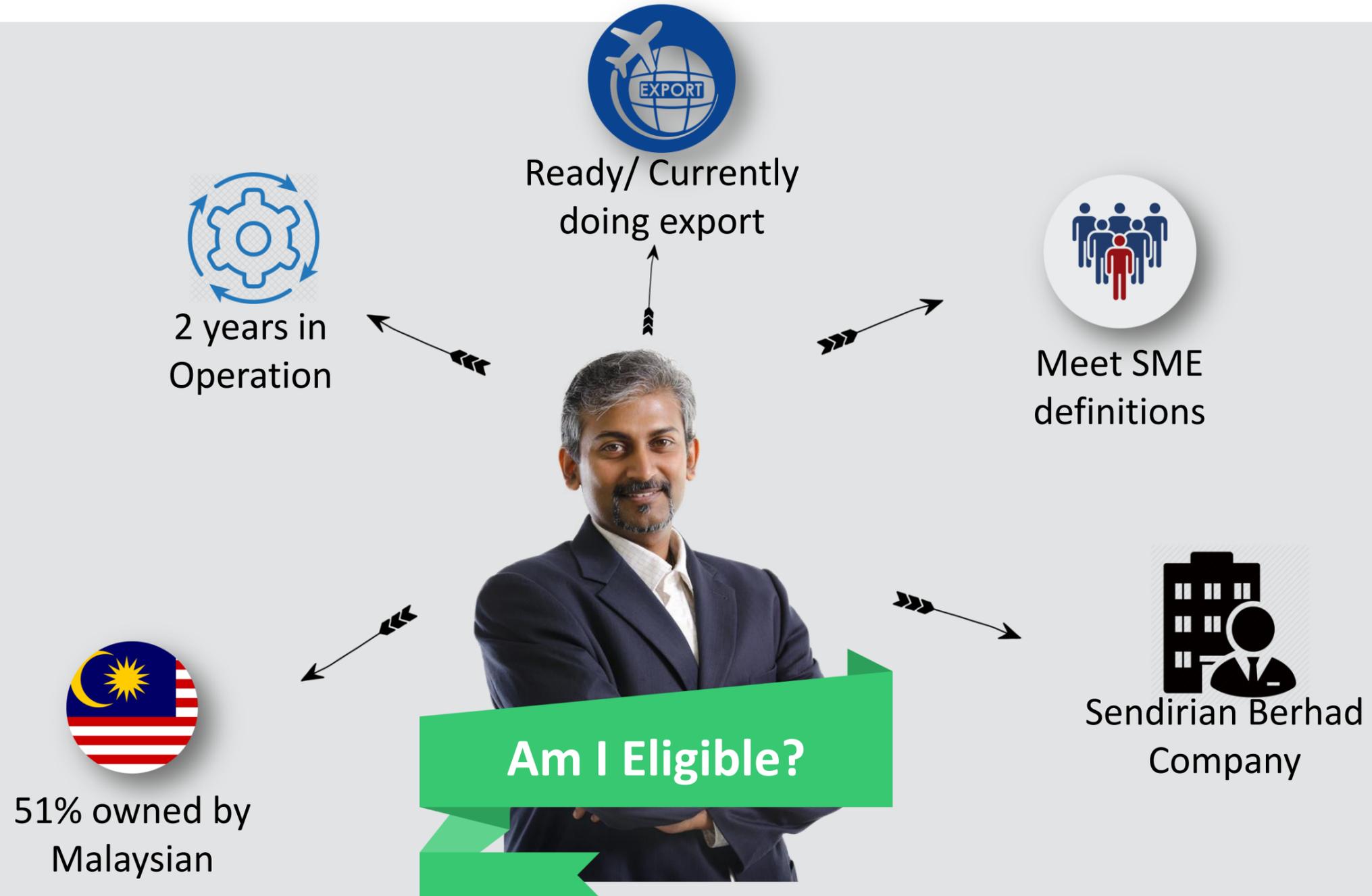
The
Uniqueness



Access to trade support
programs by

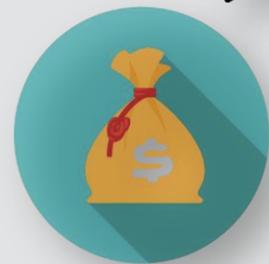


Access to trade facilities
with Commercial Banks



MySME_xport

GO GLOBAL WITH US



**Working
Capital**

Including:

- Certification
- Trade Facilities
- Advertisement & Promotion

- Machinery & Equipment



**Asset
Financing**

Financing up to
RM5.0 million

Tenure up to
7 years

Profit Rate

BFR + 1.5% p.a. (with no collateral for working capital)



Others Features



Collateral



Working
Capital



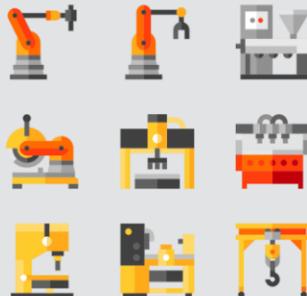
70% guarantee cover by **Syarikat Jaminan
Pembiayaan Perniagaan Berhad (SJPP)**.
Guarantee fee will **paid by the Bank**.



IF SJPP DECLINED on the guarantee,
cash collateral will be imposed by
the Bank.



Asset
Financing



As part as
Financing
Collateral



External
Access



By this program, applicant
would be able to apply and
register as **MATRADE MEMBER**



Access to MATRADE
Grant would be easy!



Easy



Safe



24 Hours



How can I apply?

STEP
1

Log on to www.smebank.com.my and click “APPLY NOW” or <https://mysmebank.com.my>

STEP
2

Click ‘**SIGN UP**’ for first time user and complete the user particulars. For the user who already registered are required to log in the system.

STEP
3

After completed the **user particulars**, the system will automatically bring the user to next page where all **financing details** are required to be fill. The user will have to **upload** all the necessary documents for financing application.



Task Completed

Mandatory Documents

Common Document for all Business Entity

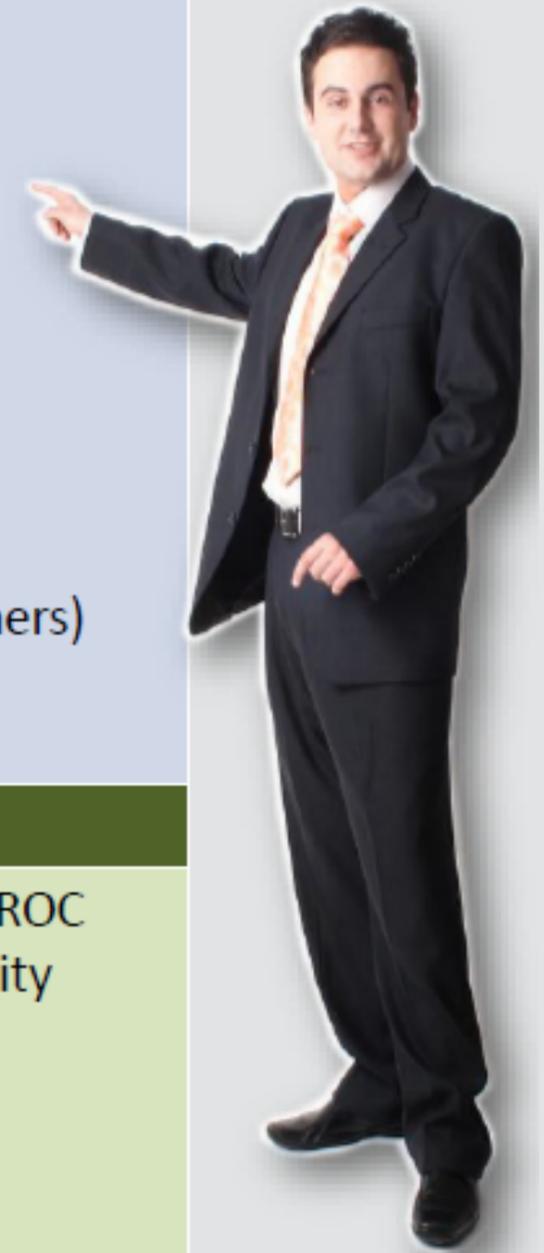
1. SME Bank Application Form (You can download the form at www.smebank.com.my)
2. SME Bank Declaration Form (You can download the form at www.smebank.com.my)
3. 6 Month of Bank Statement
4. Latest of Debtors & Creditors Ageing Report
5. A copy of Tenancy Agreement (If rental)/ Sales & Purchase Agreement (If owned)
6. Quotation of machinery/ equipment (If applicable)
7. Quotation for Renovation from CIDB Approved Contractors (If applicable)
8. Quotation for Advertisement & Promotion (If applicable)
9. Quotation for commercial vehicles
10. Company profile or business plan
11. A copy of Letter of Offer from any Financial Institutions (If the entity received financing assistance from others)
12. A copy of Letter of Award from Contract Awarder (For Contract Financing)
13. Cashflow of the project for 5 years (Softcopy and hardcopy)

For Private Limited (Sendirian Berhad)

1. Copies of all Form from SSM/ RoC
 2. A copy of Memorandum of Articles
 3. Past Audited Accounts (2 Years)
 4. Latest/ Current of Management Accounts
- (All the copies must be Certified True Copy by Company's Secretary)

For Sole Proprietor/ Partnership/ LLP

1. A copy of Registration certification from SSM/ROC
2. A copy of license from local municipal/ authority
3. Management Accounts for 1 or 2 years
4. Latest/ Current of Management Accounts





THANK YOU

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