

BizTalk #1:

Get the Right Shot for a Better Financial Health

AGENDA:

- a) Isu dan Cabaran
- b) Landskap PKS
- c) Peranan AKPK
- d) Bantuan Kewangan – Badget 2022 & BNM
- e) Tip Pengurusan Kewangan Berhemat

ICT LITERACY & DIGITALIZATION

- Lack of knowledge & appreciation on ICT benefits by company owners, employees and consumers
- Adapting changes on business operation
- High cost in digital transformation
- Poor internet connection



LACK OF UNDERSTANDING

- Financial institutions' requirements on documentation/paperwork
- Evaluation of financing applications



EDUCATION AND TRAINING

- Availability difficult to meet entrepreneur's schedule



LACK OF BUSINESS CONNECTIONS – STRUCTURED NETWORK



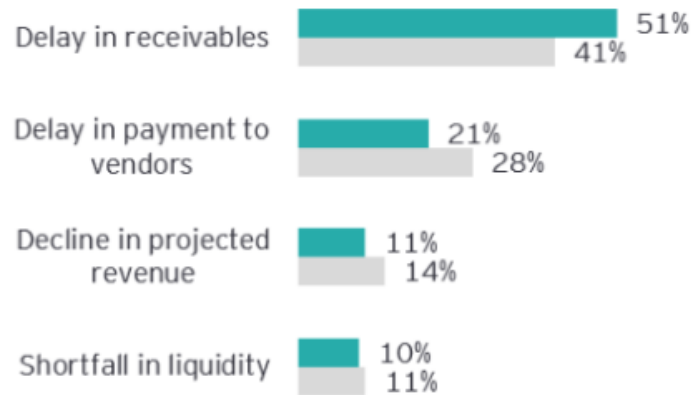
Source: World Bank Group. 2018b. "Malaysia's Digital Economy: A New Driver of Development." September 2018

SME Corporation Malaysia. 2019. "SME Annual Report 2018/2019." National Entrepreneur And SME Development Council (NESDC)

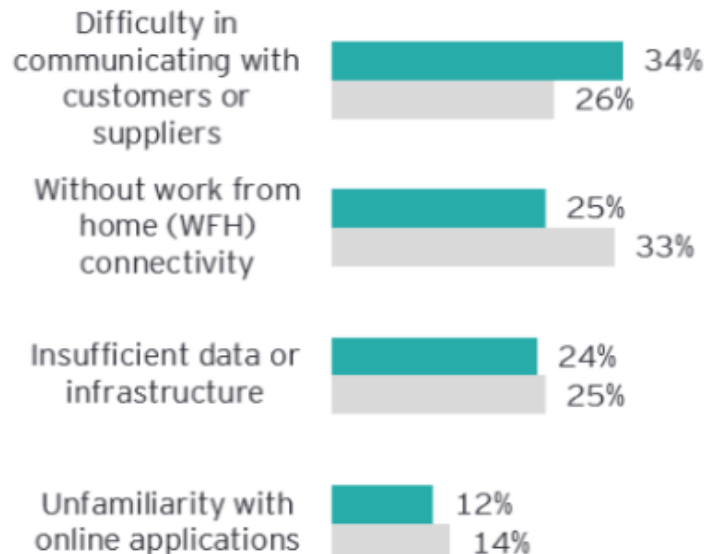
https://www.researchgate.net/publication/235285300_Barriers_to_employee_training_and_learning_in_small_and_medium-sized_enterprises_SMEs

CHALLENGES... DURING THE PANDEMIC

Financial



Technology



Financial

Customer

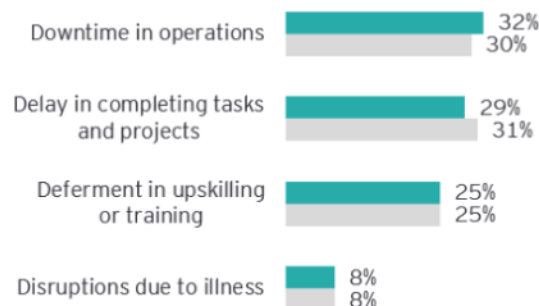
COVID-19 business impact

Technology

Supply chain

People

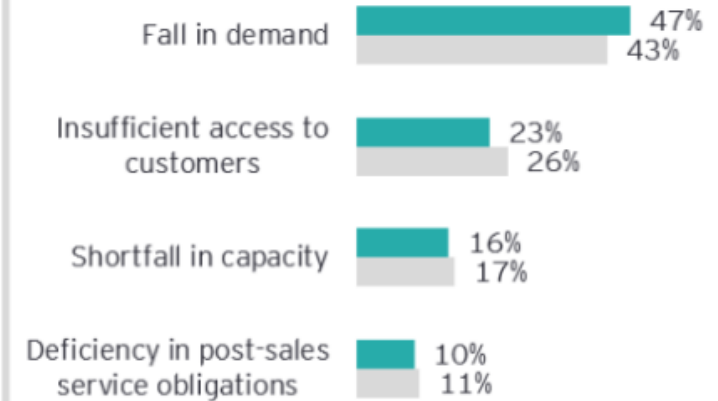
People



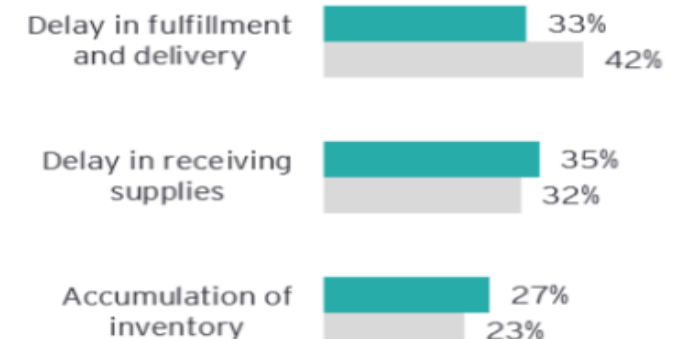
■ Large and listed

■ SME

Customer



Supply chain



SME LANDSCAPE IN MALAYSIA:

97.2% Business establishments in Malaysia are **SMEs**

38.2% Contributed to nation's GDP (RM512.8 bil)

48.0% Malaysia's workforce (7.25 mil jobs)

BREAKDOWN TO GDP:



SERVICES
62.1%



MANUFACTURING
20.7%



AGRICULTURE
10.5%

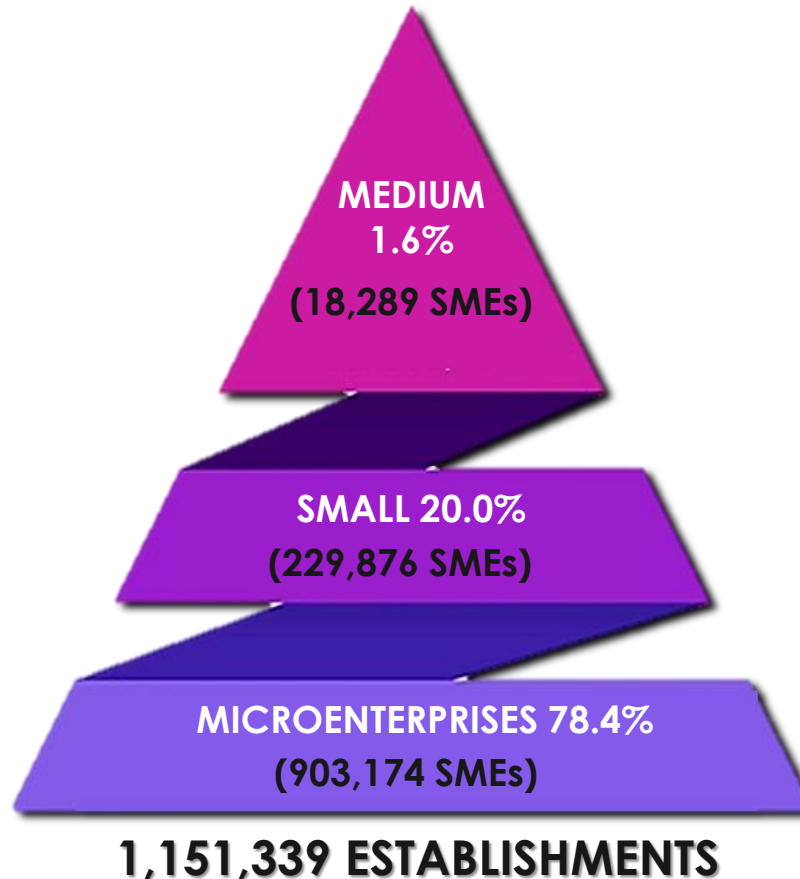


CONSTRUCTION
5.1%



MINING & QUARRYING
0.5%

SMEs by Size :



20.6% of SMEs are **WOMEN**-owned

Definition of Women-owned Company

≥ 51% of the equity held by a woman/women

CEO / MD is a woman that owns at least 10% of the equity

AKPK & SERVICES OFFERED

Set up by the **Central Bank of Malaysia (BNM)** in 2006 as one-stop centre to empower households and SMEs, by providing financial education, advisory and debt management services, leading to a financially resilient society, while contributing to a sound, robust and inclusive financial system, as well as to public policies.

VISION

To be a **trusted and leading authority** in financial wellness, empowering a financially resilient society and contributing to national socio-economic goals.

MISSION

To **empower** the community—households and SMEs—to be financially resilient via customer-centric financial education, advisory and debt management services.

#Make Prudent Financial Management A Way Of Life

AKPK does not appoint any agent or 3rd party in providing our services and its **FREE OF CHARGE** to individuals including MSME entrepreneurs

SERVICES OFFERED

Financial Advisory

- Advice on money and credit management
- Analyse customer's financial situation
- Advise and identify options
- 11 branches / 15 counselling offices
- **New services: SME Help Desk - Nov 2020**



Debt Management Programme

- Tailor-made loan repayment plans
- Suited to individual's cash flow position
- Online Customer Portal, w.e.f. 1 Dec 2015
- **New services: SDRS - Sept 2020**



Financial Education

- Promote financial prudence over key life events (Tertiary, Entering Workforce, Starting & Raising Family, Retirement)
- Reached out > 7 million since 2011
- Briefings/talks, TV, radio, social media, Online Learning
- Publication of articles & books on money management



- **New services: Financial Education for SME - Jan 2021**

SME HELP DESK



<https://www.akpk.org.my/smehelpdesk>

What are the services offered by AKPK's SME Help Desk to small and medium enterprises (SMEs)?

In addition to contacting banks, SMEs can now request for repayment assistance on their business loans/financing with the banks through the dedicated **SME Help Desk at AKPK**

Other services offered by the Help Desk are free financial advice and education

Telephone appointments with AKPK financial advisors can be set from Monday to Saturday, 9 a.m. to 9 p.m.

Who are eligible for the Help Desk services?

SMEs as defined by SME Corp
(please refer to www.smecorp.gov.my)



Who are the participating banks?

Commercial Banks

Islamic Banks

Development Financial Institutions

The Help Desk services are provided free of charge

To set a telephone appointment with an AKPK financial advisor, please visit:

<https://www.akpk.org.my/smehelpdesk>

AKPK does not appoint any agent or 3rd party in providing its services.



Disclaimer:

SMEs are to ensure that all information given are accurate and complete.
Approval of repayment assistance is subject to due diligence by the financial institutions

Financing Repayment Assistance for SMEs through SDRS*

*Small Debt Resolution Scheme



<https://sdrs.akpk.org.my/>

SDRS PROVIDES

Assistance to **small and medium enterprises (SMEs)** facing business financing difficulties with financial institutions through;

Restructuring or rescheduling of existing financing.



WHO MAY APPLY?

Financially distressed SMEs may approach SDRS for repayment assistance if:

- ✓ They have **business financing** from participating financial institutions (PFIs) of SDRS
- ✓ Owner(s)/ shareholder(s) of the business/ company is not a bankrupt
- ✓ The company **has not wound up**
- ✓ The business has **ceased operations** but has **other income sources** to meet the repayment obligations (e.g. from other businesses or from the shareholders'/directors' other income)



PARTICIPATING FINANCIAL INSTITUTIONS (PFIs)

All Commercial Banks

All Islamic Banks

Development Financial Institutions:

- ✓ Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)
- ✓ Bank Pembangunan Malaysia Berhad (BPMB)
- ✓ Bank Pertanian Malaysia Berhad (Agrobank)
- ✓ Bank Simpanan Nasional (BSN)
- ✓ Export-Import Bank of Malaysia Berhad (EXIM Bank)
- ✓ Small Medium Enterprise Development Bank Malaysia Berhad (SME Bank)

HOUSEHOLD FE

PACKAGE 01 : BRIGHTER DAYS AHEAD

1 HOUR - RM 200
2 HOURS - RM 400

PACKAGE 02 : WEBINAR SERIES

RM 2,000.00
5 modules (no recording)

RM 5,000.00
5 modules (recording, pre&post
survey report)

PACKAGE 03 : FINANCIAL WELLNESS

- 1 day / 2 days programme
- Cost from RM2,500 per day
- Max pax of 50 participants
- Customised topic & objective



SME FE

**FINANCIAL
LANDSCAPE**
(MODULE 1, 2 & 3)

Module 1 : Bijak Wang Bijak Niaga
Module 2 : Mental Readiness & Wellness
Module 3 : Values & Ethics

**BUSINESS
REGISTRATION**
(MODULE 4)

Module 4 : Daftar Perniagaan Senang Kemudian

**FINANCIAL
RECORDS**
(MODULE 5 & 6)

Module 5 : Financial Statement 101
Module 6 : Financial Budgeting

**DIGITAL
PAYMENT**
(MODULE 7 & 8)

Module 7 : Digitalisasi Perniagaan Melalui e-Pembayaran
Module 8 : Financial Scams

**FINANCIAL
ADVISORY**
(MODULE 9)

Module 9 : Business SOS

**BUSINESS
SUSTAINABILITY**
(MODULE 10,11 & 12)

Module 10 : Risk Management
Module 11 : Business succession / legacy
Module 12 : Funding & Financing Instrument

BAHASA

ENGLISH

**CASHFLOW
FINANCIAL TEMPLATE**

**PLEASE REGISTER
BEFORE ENTERING**



SOCIAL SYNERGY

Towards A Holistic Customer Solution

Championed by **SOC SO & AKPK** - a collaboration network providing social benefits under one umbrella.

OBJECTIVES

- ✓ End-to-end solution to the customer's needs (employment, financial aids, business funding, skill and capacity building, medical benefits and support system)
- ✓ Establish a structured referral programme (MySynergy)
- ✓ Expand outreach via inter agencies referral



BUDGET 2022

Incentives to MSMEs

- i) A total of **RM40 billion** will be allocated under the **Semarak Niaga** programme which includes direct loans, financing guarantees and equity injections, to benefit enterprises of all sizes — from micro entrepreneurs to public listed companies.
- ii) Meanwhile, about **RM1.8 billion** will be channelled through the **micro credit schemes** of various agencies such as TEKUN, Agrobank, Bank Simpanan Nasional (BSN), Bank Rakyat and Bank Negara Malaysia (BNM).
- iii) This includes the Informal and Micro Financing Scheme under **TEKUN**, which will offer loans of up to **RM10,000 at zero interest and a 12-month moratorium**.
- iv) **BSN and Agrobank** will also be offering micro financing of up to **RM75,000 at zero interest for the first six months, coupled with a moratorium of up to six months**.
- i) Bank Pembangunan Malaysia Berhad (**BPMB**) will also be offering a Rehabilitation and Support Through Equity (**RESET**) scheme, while BNM will set up a Business Recapitalisation Fund worth RM1 billion for the same purpose.

BUDGET 2022

**Lima Bantuan
Lebih
RM10,000
Untuk Peniaga
Tanpa SSM**

1. Skim Semarak Niaga Keluarga Malaysia – Mikrokredit TEKUN (RM225 juta)

Skim Pembiayaan Informal dan Mikro di bawah TEKUN menawarkan pinjaman dengan keutamaan diberi kepada peniaga sektor informal dan mikro dengan terma pembiayaan:

- Kadar pinjaman: 0%
- Kemudahan moratorium: Sehingga 6 bulan
- Amaun: Sehingga RM10,000
- Tempoh: Sehingga 5 tahun

2. Skim Semarak Niaga Keluarga Malaysia – Skim Pembiayaan Informal dan Mikro (SPIM) TEKUN (RM200juta)

Menawarkan pinjaman dengan keutamaan diberi kepada peniaga sektor informal dan mikro dengan terma pembiayaan:

- Kadar pinjaman: 0%
- Kemudahan moratorium: Sehingga 12 bulan
- Amaun: Sehingga RM10,000
- Tempoh: Sehingga 5 tahun (termasuk moratorium)

3. DanaNita – TEKUN & MARA (RM230 juta)

Dana pembiayaan melalui MARA untuk usahawan wanita bagi membantu usahawan wanita yang terkesan akibat COVID-19.

4. Pelan Pembiayaan Usahawan Belia

Pelan pembiayaan Bank Simpanan Nasional (BSN) dan Agrobank disediakan bagi belia yang menceburi bidang keusahawanan.

5. MyStartup – CRADLE (RM20 juta)

MyStartup dilaksanakan secara berfasa untuk memberi manfaat kepada lebih 2,500 syarikat dan mewujudkan 5,000 peluang pekerjaan.

BNM's fund for SME

No	Fund	Eligibility	Purpose	Financing size, rate and Tenure
1	Targeted Relief and Recovery Facility (TRRF)	<ul style="list-style-type: none"> ✓ Malaysian SMEs* in services sector affected by the reintroduction of COVID-19 containment measures (except tourism-related subsectors), eg personal services (e.g. repair of computers, laundry hairdressing, beauty), F&B etc) 	<ul style="list-style-type: none"> Working capital 30% of financing approved can be used to refinance existing financing 	<ul style="list-style-type: none"> SME: Up to RM500,000 per SME Micro enterprise: Up to RM75,000 per micro enterprise
2	Agrofood Facility (AF)	<p>Malaysian SMEs that fulfil the following criteria☺eg)</p> <ul style="list-style-type: none"> Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers. 	<ul style="list-style-type: none"> Capital expenditures Working Capital Development of agrofood projects 	<ul style="list-style-type: none"> Up to 3.75% p.a. (inclusive of any guarantee fee) Up to 8 years
3	Business Recapitalisation Facility (BRF)	<ul style="list-style-type: none"> Details are still being finalised and this new Facility will be available beginning January 2022. 	<ul style="list-style-type: none"> financing in the form of equity, or; debt financing combined with equity in partnership with third-party equity financiers (blended finance). 	
4	Low Carbon Transition Facility (LCTF)	<ul style="list-style-type: none"> Further details will be available beginning January 2022 	<ul style="list-style-type: none"> to help SMEs embrace sustainable and low carbon practices in their business operations. to increase usage of sustainable raw materials and renewable energy, and to also improve energy efficiency of buildings or machinery. 	

BNM's fund for SME

5	High-Tech Facility-National Investment Aspirations (HTF-NIA)	<ul style="list-style-type: none"> ✓ Viable Malaysian SMEs** in the following subsectors: eg Electrical and Electronics (E&E); chemicals etc 	<ul style="list-style-type: none"> • Working capital; and/or • Capital expenditure (CAPEX) 	<ul style="list-style-type: none"> • Up to RM1 mil per SME for working capital; or • Up to RM5 mil per SME for CAPEX or a combination of working capital and CAPEX • Up to 7 years
6	SME Automation and Digitisation Facility (ADF)	<ul style="list-style-type: none"> • Malaysian SMEs that fulfil the following criteria: ✓ Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers. ✓ 	<ul style="list-style-type: none"> • Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency 	<ul style="list-style-type: none"> • Up to RM3 million per SME and financing tenure of up to 10 years • Up to 4% p.a. (inclusive of any guarantee fee) • Up to 10 years
7	Micro Enterprises Facility (MEF)	<ul style="list-style-type: none"> • Micro enterprises* that meet the definition approved by the National Entrepreneur and SME Development Council (NESDC); or • Malaysian micro entrepreneurs including self-employed individuals, gig workers on digital platforms and participants of the iTEKAD programme • The financing shall be offered under the Skim Pembiayaan Mikro, with no collateral. 	<ul style="list-style-type: none"> • Working capital; and/or • Capital Expenditure 	<ul style="list-style-type: none"> • Up to RM50,000 per micro enterprise / entrepreneur • Up to 5 years
8	All Economic Sectors Facility (AES)	<ul style="list-style-type: none"> • Malaysian SMEs that fulfil the following criteria: ✓ Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers. 	<ul style="list-style-type: none"> • Capital expenditures • Working Capital 	<ul style="list-style-type: none"> • Up to 7% p.a. (inclusive of any guarantee fee) • Up to 5 years
9	Penjana Tourism Financing	<ul style="list-style-type: none"> • Tourism accommodation premises • Travel agencies and tour operators 	<ul style="list-style-type: none"> • Under the enhanced PTF, SMEs can now utilise up to 	<ul style="list-style-type: none"> • Up to RM300,000 for SMEs

Helpful TIPS

4A

FORMULA

1

Acknowledge that you have
a problem

Face the reality.....

2

Analyse your situation to assess
your financial standing

Discuss with family members

3

Act by taking immediate corrective
action

*Discuss for restructure/refinance with
credit providers*

4

AKPK assistance in managing
your debts



SME CHALLENGES

4 Tips To Mentally Prepare
To Overcome Challenges

- 1 Focus immediately
on a solution
- 2 Do not cast blame
- 3 Accept that some
level of failure is
inevitable
- 4 Remember that
nobody wants
you to fail



Source : Peter Garcia, Management
and Entrepreneurial Consultant

HELPFUL

TIPS



**Knowledge is power.
Information is liberating.
Education is the premise
of progress, in every
society, in every family.**

Kofi Annan

**This form provides easy access to AKPK's services
Please select one to proceed**

SERVICE APPLICATION FORM



GENERAL ENQUIRIES



How Can AKPK Help?

Loan restructuring, financial counselling as well as financial education to improve financial standing

SMALL AND MEDIUM ENTERPRISE HELP DESK



Request for telephone appointment with AKPK's financial advisor regarding repayment assistance for business loan/financing

INDIVIDUAL/ SOLE PROPRIETOR/ SMALL & MEDIUM ENTERPRISE



Debt Management Programme & Small Debt Resolution Scheme

Restructuring of individual and business financing for easy repayment

<https://services.akpk.org.my/>

THANK YOU

#MAKE PRUDENT FINANCIAL MANAGEMENT A WAY OF LIFE

**AKPK
WEBSITE**



<https://www.akpk.org.my/>

**AKPK
ONLINE LEARNING**



<https://power.akpk.org.my/>

**AKPK MICRO WEBSITE
(INFOGRAPHIC)**



<https://ask.akpk.org.my/>