

*The Prime Mover and The Recognised Voice  
of the Malaysian Construction Industry*

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**Website**  
[mbam.org.my](http://mbam.org.my)

**TO : MBAM MEMBERS**  
**DATE : 9 June 2020**  
**REF : MBAM/25/01/2020/06/09/092**

Dear Sir/Madam,

**FINANCING FACILITIES BY BANK NEGARA MALAYSIA FOR SMEs**

Bank Negara Malaysia (BNM) has enhanced the existing financing facilities under BNM's Fund for SMEs to provide greater assistance to SMEs in sustaining business operations and preserving jobs, as well as to support growth in current economic conditions.

Interested SMEs can apply for existing financing facilities as follows:

1. **All Economic Sectors (AES)** to enhance access to financing to support growth.
2. **Agrofood Facility (AF)** to increase agrofood production and for exports.
3. **Automation and Digitalisation Facility (ADF)** to encourage SMEs to automate processes and digitalise operations.
4. **Micro Enterprises Facility (MEF)** to access to collateral-free micro financing by Participating Financial Institutions of Pembiayaan Mikro Scheme.

BNM Fund Infographic for SMEs: <https://www.bnm.gov.my/covid19/bnmfunds.php>

For **Special Relief Facility (SRF)** to help ease the short-term cash flow of SMEs affected by the COVID-19 outbreak, the Facility has been closed for new applications.

Additionally, SMEs can still apply for various financing assistance through:

- Banking institution funds, BNM Fund for SMEs, Credit Guarantee Corporation Malaysia Bhd (CGC), Syarikat Jaminan Pembiayaan Perniagaan (SJPP);
- Government Agencies and Development Financial Institutions; and
- Alternative financing

**Infographics for various financing assistance specific to SMEs:**  
[https://www.bnm.gov.my/index.php?rp=srf\\_en\\_02](https://www.bnm.gov.my/index.php?rp=srf_en_02)





For more information on business financing and assistance for SMEs, visit [www.smeinfo.com.my](http://www.smeinfo.com.my)

Interested SMEs can also apply directly from participating financial institutions comprising commercial banks, Islamic banks and development financial institutions regulated by BNM.

SMEs can also apply online through the business financing reference platform at <https://imsme.com.my>

The public can also contact Bank Negara Malaysia for more information via:

BNM TELELINK: 1-300-88-5465

BNM eLINK: <https://telelink.bnm.gov.my>

Yours faithfully,

**MASTER BUILDERS ASSOCIATION MALAYSIA**

**LOH MEI LING**

Executive Director