

Appendix 1

Glossary



List of Ministries and Related Agency

Ministry		Related Agency	
Name	Acronyms	Name	Acronyms
Ministry of Agriculture and Agro-Based Industry	MOA	Bank Pertanian Malaysia Berhad	Agrobank
		Federal Agriculture Marketing Authority	FAMA
		Malaysian Agriculture Research and Development Institute	MARDI
Ministry of Domestic Trade and Consumer Affairs	MDTCA		
Ministry of Education	MOE		
Ministry of Energy, Water and Communications	MEWC		
Ministry of Entrepreneur and Cooperative Development	MECD	Majlis Amanah Rakyat	MARA
		Bank Pembangunan Malaysia Berhad	BPMP
		Yayasan TEKUN Nasional	TEKUN
		Perbadanan Nasional Berhad	PNS
		PNS Francais Sdn Bhd	PNSF
		National Institute for Entrepreneurship	INSKEN
		Malaysia Venture Capital Management Bhd	MAVCAP
		Malaysia Debt Ventures Berhad	MDV
		Malaysia Industrial Development Finance Bhd	MIDF
		Export-Import Bank of Malaysia Berhad	EXIM
Amanah Ikhtiar Malaysia	AIM		
Ministry of Higher Education	MOHE	Public Higher Education Institutions	PHEI
Ministry of Housing and Local Government	MHLG		
Ministry of Human Resources	MOHR	Pembangunan Sumber Manusia Berhad	PSMB
Ministry of International Trade and Industry	MITI	Small and Medium Industries Development Corporation	SMIDEC
		Malaysia Productivity Corporation	MPC
		Malaysian Industrial Development Authority	MIDA
		Malaysian External Trade Development Corporation	MATRADE
		Malaysia Palm Oil Board	MPOB
		Malaysian Rubber Board	MRB
Ministry of Plantation Industries and Commodities	MPIC		

Ministry

Name	Acronyms
Ministry of Rural and Regional Development	MRRD
Ministry of Science, Technology and Innovation	MOSTI
Ministry of Tourism	MOTOUR

Sole Agency

Name	Acronyms
Perbadanan Usahawan Nasional Berhad	PUNB
Bank Negara Malaysia	BNM
Khazanah Nasional Berhad	KHAZANAH
Credit Guarantee Corporation Malaysia Berhad	CGC
Department of Statistics	DOS
Halal Development Corporation	HDC
Jabatan Kemajuan Islam Malaysia	JAKIM
Pusat Khidmat Perusahaan Kecil dan Sederhana	PKPKS
State Economic Development Corporations	SEDC
Yayasan Pembangunan Usahawan	YPU

Related Agency

Name	Acronyms
Federal Land Consolidation and Rehabilitation Authority	FELCRA
Federal Land Development Authority	FELDA
Lembaga Kemajuan Terengganu Tengah	KETENGAH
Lembaga Kemajuan Wilayah Kedah	KEDA
Jabatan Kemajuan Masyarakat	KEMAS
Lembaga Kemajuan Kelantan Selatan	KESEDAR
MIMOS Berhad	MIMOS
Technology Park Malaysia Corporation Sdn. Bhd.	TPM
Standard and Industrial Research Institute of Malaysia Berhad	SIRIM
Multimedia Development Corporation Sdn Bhd	MDeC
Malaysian Technology Development Corporation	MTDC
Malaysia Biotechnology Corporation	MBC

Related Departments

Name	Acronyms
Laman Informasi Nasihat dan Khidmat	LINK
Small Debt Resolution Committee	SDRC

Organisations/Associations/Institutions

Name	Acronyms
Asian Productivity Organisation	APO
Association of Southeast Asian Nations	ASEAN
Development Financial Institutions	DFI
Entrepreneur Development Institute	EDI
European Union	EU
Federation of Women Entrepreneurs Association Malaysia	FEM
Jawatankuasa Kemajuan dan Keselamatan Kampung	JKKK
Malaysian Entrepreneur Development Centre	MEDEC
Malaysian Industrial Estates Bhd	MIEL
Non-governmental organisation	NGO
Majlis Pembangunan Usahawan Daerah	MPUD
National SME Development Council	NSDC
National Tourism Human Resource Development Council	NTHRDC
Organisation of Islamic Conference	OIC
Pusat Persediaan Produk	PUSPRO
SME Central Coordination Agency	SME CCA
SME Bank Advisory Centre	SAC
Skill Development Centre	SDC
Technopreneur Development Division	TeDD
United Nations Industrial Development Organisation	UNIDO
World Trade Organisation	WTO
Funds	
Commercialisation of Research and Development Fund	CRDF
Industry Grant Scheme	IGS
Market Development Grant	MDG
Multimedia Super Corridor Grant Scheme	MGS
MSC Venture One VC Fund	MV1
Technology Acquisition Fund	TAF
Special Fund for Tourism	SFT

Government Programmes

Name	Acronyms
Aquaculture Industrial Zone	AIZ
Bumiputra Commercial and Industrial Community	BCIC
Bumiputera Technopreneur Development Programme	BITE
Benchmarking On-line Networking Database	BOND
Best Practice Network	BPN
Franchise Development Programme	FDP
Brand Promotion Grant	BPG
Industrial Linkage Programme	ILP
Kemubu Agriculture and Development Authority	KADA
MATRADE Trade Outreach Programme	MTOP
Modal Usahawan Tani	MUST
National Feedlot Centre	PFN
One Region One Product	SDSI
Skim Pembiayaan Ekonomi Desa	SPED
SIRIM Technology Incubation Centre	STIC
Technical Advisory Committee	TAC
National Food Terminal	TEMAN
Taman Pengeluaran Produk Usahawan	TPPU
Vendor Development Programme	VDP
Women Trade Outreach Programme	WTOP
Awards	
Asia Pacific ICT Awards	APICTA
Enterprise 50 Award	E50
Exhibitions	
Malaysian Agricultural, Horticulture and AgroTourism	MAHA
Malaysian International Halal Showcase	MIHAS
World Halal Forum	WHF

Other Terms

Name	Acronyms
Ninth Malaysia Plan	9MP
National SME Development Blueprint	Blueprint
Consumer Price Index	CPI
Direct Access Guarantee Scheme	DAGS
Electrical and Electronic	E&E
Electronic Labour Exchange	ELX
Enterprise Resource Planning	ERP
Foreign Direct Investment	FDI
Free Trade Agreement	FTA
General Agreement on Trade in Services	GATS
Global Innovation Research Centre	GIRC
Gross Domestic Product	GDP
Gross National Income	GNI
Government Linked Company	GLC
Good Manufacturing Practice	GMP
Gross National Product	GNP
Hazard Analysis and Critical Control Point	HACCP
High Impact Projects	HIP
Human Resource Development Fund	HRDF
Information and Communications Technology	ICT
Third Industrial Master Plan	IMP3

Other Terms

Name	Acronyms
Institute of Rural Advancement	INFRA
Intellectual Property	IP
Information Technology	IT
Key Performance Indicator	KPI
National Entrepreneur Development Curriculum Standards	NEDeCS
Mergers and Acquisitions	M&A
Multinational Corporations	MNCs
Mutual Recognition Agreement	MRA
Multimedia Super Corridor	MSC
Non Performing Loans	NPL
Permanent Food Production Park	PFPP
Producer Price Index	PPI
Quality Environment	QE
Research and Development	R&D
Science and Technology	S&T
Small Debt Restructuring Scheme	SDRS
SME Expert Advisory Panel	SEAP
Small and Medium Enterprises	SME
Shared Services and Outsourcing	SSO
Venture Capital	VC

Appendix 2

List of Key Programmes SME Development in 2008

Ministry of Agriculture and Agro-Based Industries (MOA)	173
Ministry of Domestic Trade and Consumer Affairs (MDTCA)	175
Ministry of Education (MOE)	176
Ministry of Entrepreneur & Cooperative Development (MECD)	178
Ministry of Energy, Water and Communications (MEWC)	181
Ministry of Finance (MOF)	183
Ministry of Higher Education (MOHE)	184
Ministry of Human Resource (MOHR)	185
Ministry of Housing and Local Government (MHLG)	186
Ministry of International Trade and Industry (MITI)	187
Ministry of Plantation Industries and Commodities (MPIC)	191
Ministry of Rural and Regional Development (MRRD)	194
Ministry of Science, Technology and Innovation (MOSTI)	196
Ministry of Tourism (MOTOUR)	198
Halal Development Corporation (HDC)	200
Bank Negara Malaysia (BNM)	201

Ministry of Agriculture and Agro-Based Industries (MOA)

SME Development Objective:

- Promote and support development of SMEs in agriculture and agro-based industry, particularly in the development of human capital;
- Nurture, assist and train SMEs towards compliance of Quality Assurance Programmes; and
- Facilitate and assist SMEs for greater market access.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Paddy Entrepreneur Development Programme	<ul style="list-style-type: none"> • Enhance knowledge and skill to increase paddy production.
	Marketing infrastructure 1. Product Packaging Centre (PUSPRO) 2. Distribution Centre 3. Agricultural Marketing Centres (KPL,PPL)	<ul style="list-style-type: none"> • Ensure products conform to market regulation/requirement on packaging, labelling, consumers taste and preference. • Efficient distribution of SMEs products.
	Technical Advisory Committee - TAC (Livestock)	<ul style="list-style-type: none"> • Transform project capacity and increase efficiency.
Building Capacity and Capability	To diversify and increase income of farmers and fishermen	<ul style="list-style-type: none"> • To enhance quality of life of the targeted group.
	Product Branding	<ul style="list-style-type: none"> • Assist in branding and distribution of selected SME products.
Enhancing Access to Financing	SME Credit Financing	<ul style="list-style-type: none"> • Stimulate investment in agriculture, livestock and aquaculture industries.
	Micro Credit Scheme	<ul style="list-style-type: none"> • Assist micro enterprises.
	Food Production Credit Scheme	<ul style="list-style-type: none"> • Increase source of income for micro, small and medium entrepreneurs.
	Skim Usahawan Tani Komersil Siswazah	<ul style="list-style-type: none"> • Promote and generate agripreneurship among graduates in order to reduce unemployment.

B) Promoting Development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Entrepreneur Support Services	<ul style="list-style-type: none"> • Provide one-off technical and advisory services to potential and existing entrepreneurs in food and agriculture sectors.
	Entrepreneur Development Through TESTBED	<ul style="list-style-type: none"> • Provide services on product development and attachment training at TESTBED MARDI.
	Special Project on Entrepreneur Development	<ul style="list-style-type: none"> • Provide technical support services to government agencies' projects.

C) Promoting Bumiputera Participation in SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Programme on Accounting	<ul style="list-style-type: none"> • Inculcate entrepreneurship spirit and financial management.
Enhancing Access to Financing	Scheme for Bumiputera Commercial and Industrial Community	<ul style="list-style-type: none"> • Capital financing scheme for Bumiputera entrepreneurs.

Contact: **Ministry of Agriculture and Agro-Based Industries (MOA)**

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Ministry of Domestic Trade and Consumer Affairs (MDTCA)**SME Development Objective:**

- Develop successful entrepreneurs with market shares in local and international market.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Train and Work Programme	<ul style="list-style-type: none"> • Assist unemployed graduates and school leavers to enter the retail sector. • Provide training and career development in the hypermarkets. • Provide exposure and promote career in the retail sector. • Inculcate entrepreneurship culture among graduates and school leavers.
	Produk Malaysia Citarasa Kita	<ul style="list-style-type: none"> • Provide opportunity for local SMEs to be listed at local hypermarkets. • Develop SMEs' competitiveness to enable them to compete with multinational companies.
	Taste of Malaysia	<ul style="list-style-type: none"> • Create new market access for SMEs' products overseas. • Enhance competency of SMEs in terms of managing and developing products for bigger market.

B) Promoting Bumiputera Participation in the SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Sistem PADU	<ul style="list-style-type: none"> • Collect, process and update companies' information in Sistem Pangkalan Data Usahawan Bumiputera (PADU). • Undertake analysis on ownership and Bumiputera equity holding in companies involved in distributive trade sector. • Draft and implement business matching programmes to increase Bumiputera equity shareholding in distributive trade sector.

Contact: **Ministry of Domestic Trade and Consumer Affairs (MDTCA)**

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Ministry of Education (MOE)

SME Development Objective:

- Develop skilled and knowledgeable individuals in technical entrepreneurship; and
- Provide opportunities to students in Technical Secondary to gain knowledge in technology, basic and entrepreneurship skills.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Kemahiran Hidup Sekolah Rendah to Promote Innovation and Technology as well as Business and Entrepreneurship	<ul style="list-style-type: none"> • Students be given the opportunity to gain knowledge in technology, basic skills and entrepreneurship in various areas i.e. agriculture, construction, home-economy, manufacturing and services.
	Kemahiran Hidup Bersepadu promotes productivity through technology	<ul style="list-style-type: none"> • All students be given the opportunity to gain knowledge in technology, basic skills and entrepreneurship in various areas i.e. agriculture, construction, home-economy, manufacturing and services.
	Elective vocational subjects which promote innovation and business and entrepreneurship	<ul style="list-style-type: none"> • All students be given the opportunity to gain knowledge in technology, basic skills and entrepreneurship in various areas i.e. agriculture, construction, home-economy, manufacturing and services.
	Innovation and Formula One	<ul style="list-style-type: none"> • Students be given the opportunity to gain knowledge in promoting enhancement of existing products or development of new products by SMEs.
	Office Business Technology	<ul style="list-style-type: none"> • Enable students to gain knowledge in technology, basic skills and entrepreneurship. • Students be given the knowledge of using latest office electronic equipments such as computer, facsimile, duplicating machine. • Provide students with entry-level skills for occupations. • Mentoring programme at Technical Secondary School.
	Western and Eastern Cuisine	<ul style="list-style-type: none"> • Enable students to gain knowledge in technology, basic skills and entrepreneurship. • Provide students with entry-level skills, knowledge, professionalism habit in food serving and cuisine.

Strategic Thrust	Major Programmes	Programme Objectives
	Western and Eastern Cuisine	<ul style="list-style-type: none"> • Mentoring programme at Technical Secondary School. • Identify the criteria and role of the entrepreneur and the assistance programmes available.
	Food and Beverage Serving	<ul style="list-style-type: none"> • Enable students to gain knowledge in technology, basic skills and entrepreneurship. • Provide students with entry-level skills, knowledge, and professional habits in food serving and cuisine. • Mentoring programme at Technical Secondary School. • Identify the criteria and role of the entrepreneur and the assistance programmes available.
	Computer Application in Business	<ul style="list-style-type: none"> • Enable students to gain skills and basic knowledge in computing. • Provide students with job entry level skills. • Mentoring programme at Technical Secondary School.
	Crop Production	<ul style="list-style-type: none"> • Produce skillful and knowledgeable students in crop production in line with the development of the agriculture sector. Students are able to carry out activities related to planting, managing, maintenance, processing and marketing of products.
	Electrical and Diesel Automotive	<ul style="list-style-type: none"> • To provide students with knowledge and skills on electrical and diesel automotive and to inculcate positive attitudes to upgrade standards of living. It also aims to save the environment which will lead to human prosperity.

Contact: **Ministry of Education (MOE)**

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Ministry of Entrepreneur & Cooperative Development (MECD)

SME Development Objective:

- Enhance quality of Bumiputera entrepreneurs.

A) Promoting Bumiputera Participation in SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Provision of business premises	<ul style="list-style-type: none"> • Provide business premises at strategic locations to be rented to Bumiputera entrepreneurs.
	Provision of factory	<ul style="list-style-type: none"> • Provide factories with basic facilities to be rented to Bumiputera entrepreneurs.
	Directory for Vendor Development	<ul style="list-style-type: none"> • Provide comprehensive directory for vendors.
Building Capacity and Capability	Acculturation Programmes	<ul style="list-style-type: none"> • Inculcate and instill entrepreneurship and co-operative values and culture among the students, undergraduates and public.
	Introductory Training Programme	<ul style="list-style-type: none"> • Provide basic knowledge in entrepreneurship.
	Enhancement Training Programme	<ul style="list-style-type: none"> • Assist entrepreneurs to improve their knowledge and skills in business management.
	Expansion and Networking Training Programme	<ul style="list-style-type: none"> • Create network and collaboration with chambers of commerce, trade and industrial associations, training supervisor agencies, NGO and prominent entrepreneurs.
	Training for Industrial Workers	<ul style="list-style-type: none"> • Provide training to industrial workers to fulfil SMEs' needs for skilled workers.
	Contractor Development Training	<ul style="list-style-type: none"> • Provide assistance and training to contractors.
	Hawkers and Petty Traders Entrepreneurship Training	<ul style="list-style-type: none"> • Provide training to hawkers and petty traders.
	Skills and Technology Enhancement Programme	<ul style="list-style-type: none"> • Develop skills training in the specific fields of entrepreneurship in preparation to become entrepreneurs.
	Vendor Development Promotion Programme	<ul style="list-style-type: none"> • Promote development of vendors.
	Franchise Development Promotion Programme	<ul style="list-style-type: none"> • Promote development of franchise businesses.
	Graduate Franchise Programme	<ul style="list-style-type: none"> • Promote development of franchise businesses among graduates.

Strategic Thrust	Major Programmes	Programme Objectives
	Women Franchise Programme	<ul style="list-style-type: none"> Promote development of franchise businesses among women
	One District One Industry Showcase	<ul style="list-style-type: none"> Promote SME products from the rural areas.
	Showcase Usahawan	<ul style="list-style-type: none"> Promote Bumiputera products to domestic and international markets.
	National 'Gerak Usahawan'	<ul style="list-style-type: none"> A reference point for entrepreneurs and potential entrepreneurs to seek services, assistance and facilities provided by the government.
	Malaysia International Halal Showcase (MIHAS)	<ul style="list-style-type: none"> Promote Halal products to domestic and international markets.
	Stabilisation and Groom Big Programme	<ul style="list-style-type: none"> Nurture entrepreneurs to be more competitive and resilient.
	Advisory and Guidance Services	<ul style="list-style-type: none"> Provide advisory services to entrepreneurs and potential entrepreneurs.
	Malaysian Kitchen	<ul style="list-style-type: none"> Promote Malaysian food and products to the international market.
	Bumiputera Retailing Programme	<ul style="list-style-type: none"> Promote development of retail businesses among Bumiputera.
	Conversion Programme	<ul style="list-style-type: none"> Promote entrepreneurship among technical students in the MARA Education Institute.
	Value-Chain Programme	<ul style="list-style-type: none"> Promote development of entrepreneurs through the value-chain concept.
	Technopreneur Programme	<ul style="list-style-type: none"> Promote development of technology savvy entrepreneurs.
	Bumiputera Manufacturing Incubator	<ul style="list-style-type: none"> Promote development of entrepreneurs through the incubator concept.

Strategic Thrust	Major Programmes	Programme Objectives
Enhancing Access to Financing	Business Effort Group Economic (TEKUN)	<ul style="list-style-type: none"> • Provide microcredit financing for entrepreneurs.
	MARA Business Financing Scheme	<ul style="list-style-type: none"> • Provide loans for entrepreneurs.
	Bank Rakyat Business Financing Scheme	<ul style="list-style-type: none"> • Provide loans for entrepreneurs and cooperatives.
	PNS Franchise Financing Scheme	<ul style="list-style-type: none"> • Provide loans for entrepreneurs in franchise businesses.
	SME Bank Business Financing Scheme	<ul style="list-style-type: none"> • Provide loans and financing for SMEs.
	Co-operatives Financing Fund	<ul style="list-style-type: none"> • Provide loans for entrepreneurs.

Contact: **Ministry of Entrepreneur & Cooperative Development (MECD)**

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Ministry of Energy, Water and Communications (MEWC)**SME Development Objective:**

- Increase number of resilient and competitive Bumiputera entrepreneurs in the Energy, Water and Communications sector.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Assessment of Vendors	<ul style="list-style-type: none"> • To conduct performance assessment on TNB vendors.
	Vendor e-registration	<ul style="list-style-type: none"> • To establish Online registration of TNB Vendors.

B) Promoting Development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Partnership Programme by Product Category	<ul style="list-style-type: none"> • To establish Partnership Programme with vendors by Product Category
	Dissemination of Bumiputera Vendor Development Programme (BVDP)	<ul style="list-style-type: none"> • To implement BVDP policies and procedures to four regions

C) Promoting Bumiputera Participation in the SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Program Pembangunan Usahawan Pos Mini Luar Bandar	<ul style="list-style-type: none"> • Provide basic facilities for entrepreneurs to manage Mini Post offices in rural areas.
Building Capacity and Capability	Training and advisory services for SMEs involved in energy	<ul style="list-style-type: none"> • Develop Bumiputera Entrepreneurs in the Energy Sector.
	Extension of TNB Vendor Quality Management	<ul style="list-style-type: none"> • To implement Quality Management System (QMS) modules to 36 TNB Vendors.
	TNB Vendor Day	<ul style="list-style-type: none"> • To conduct vendor day.
	Product & Technology development programme for SMEs in telecommunication	<ul style="list-style-type: none"> • Develop Bumiputera Entrepreneurs in the Telecommunications Sector.
	Development Programme for SMEs in Wastewater Industry	<ul style="list-style-type: none"> • Increase number of entrepreneur companies in the waste water industry.
	Rakaniaga	<ul style="list-style-type: none"> • To establish Rakaniaga Implementation.
Enhancing Access to Financing	TNB Vendor Financing Programme	<ul style="list-style-type: none"> • To enhance TNB Vendor Financing Programme.

Contact: **Ministry of Energy, Water and Communications (MEWC)**

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Ministry of Finance (MOF)**SME Development Objective:**

- Provide innovative financing solutions to appropriate Information, Communication and Technology (ICT) companies;
- Nurture and support ICT companies; and
- Support initiatives of the Malaysian Government in accelerating the national ICT agenda.

A) Promoting Development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Enhancing Access to Financing	Soft Loan from the Government of Japan via the Japan Bank for International Cooperation (JBIC) for the financing of projects in the ICT and high growth sectors.	<ul style="list-style-type: none"> • To be a world class premier innovative financier dan development facilitator of ICT and High-Growth Sectors.

Contact: **Ministry of Finance (MOF)**

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Ministry of Higher Education (MOHE)

SME Development Objective:

- Inculcate entrepreneurial culture among students in public institutions of higher learning.

A) Promoting Development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Self Development Module	<ul style="list-style-type: none"> • Conduct courses in universities and provide exposure to Community College students on soft skills and entrepreneurship courses to inculcate interest in entrepreneurship.
	Short Term Courses <ol style="list-style-type: none"> 1. Tourism and Hospitality 2. Sewing and Clothing 3. Electrical & Electronics 4. Agro Technology - Landscape 5. Language 6. Interior Design 7. Industrial Programme 8. Buildings 9. Business 10. Automotif 11. Information Technology and Computer 12. Graphics and Multimedia 13. Health Science 14. Self Development and Religious Courses 	<ul style="list-style-type: none"> • Provide alternative career path for school leavers. • Provide lifelong learning in developing knowledge community (k-communities). • Train to upgrade skills and retrain to meet employment needs of local community. • Provide strategic networking to strengthen sosio-economic activities among locals and other stakeholders. • Provide community-based facilities and services.

Contact: **Ministry of Higher Education (MOHE)**

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Ministry of Human Resource (MOHR)**SME Development Objective:**

- Building capacity and capability of SMEs through coordinated training and human resources Development.

A) Enhancing Viability of SMEs Across All Sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Train the trainer programme	<ul style="list-style-type: none"> • Organise “Train-The-Trainers” training for trainers from Ministries and Government Agencies to ensure a pool of qualified trainers.
	Training benchmark	<ul style="list-style-type: none"> • In consultation with Malaysian Product Corporation (MPC) to identify Best Practices in training to be shared with all SMEs
	Training Needs Analysis	<ul style="list-style-type: none"> • Identify SMEs' training needs through Brainstorming Workshops and Consultant Studies
	Establish close linkages with relevant organisation and training institutions	<ul style="list-style-type: none"> • Ensure relevance of training programmes through forums
	Evaluation of Training Programme	<ul style="list-style-type: none"> • Organise training for coordinators and trainers from Ministries and Government Agencies on skills & knowledge to conduct evaluation on training programmes

Contact: **Ministry of Human Resource (MOHR)**

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Ministry of Housing and Local Government (MHLG)

SME Development Objective:

- Support SME development by 2010; and
- Provide adequate facilities and programmes to SMEs in related industry.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Piawaian bahan tanaman	<ul style="list-style-type: none"> • To develop a standard on specification and pricing for planting materials to be used as a guide for all parties, particularly small scale nurseryman and landscape contractors.
	Landscape industry resource centre	<ul style="list-style-type: none"> • To establish an effective resource centre for landscape industry.
	Accreditation programme of nursery and garden centre	<ul style="list-style-type: none"> • To promote good management practices (GMP) for landscape nurseries throughout the country.
Building Capacity and Capability	Allocation to PBTs to develop, upgrade and improve the physical infrastructures (build public markets, stalls, hawkers' centre, food courts and shophouses)	<ul style="list-style-type: none"> • To provide allocation in developing more retail space for business entrepreneurs (public markets, stalls, hawker centres, food courts and shophouses)
	Landscape Industrial Village and Exposition (LIVE)	<ul style="list-style-type: none"> • To develop an integrated garden centre that provides new opportunities for young entrepreneurs to market landscape plants and products.
	Entrepreneur/Landscape practitioner /Worker programme on landscape (Training)	<ul style="list-style-type: none"> • To equip landscape entrepreneurs with the latest technology and best practices in landscape management.

Contact: **Ministry of Housing and Local Government (MHLG)**

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Ministry of International Trade and Industry (MITI)**SME Development Objective:**

- Establish and enhance conducive SME development, particularly in the manufacturing sector to achieve sustainability and competitiveness.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Soft Loan for ICT Adoption	<ul style="list-style-type: none"> • Assist SMEs to upgrade their adoption of information and communication technology through acquisition of related software and hardware.
	Soft Loan Scheme for Factory Relocation	<ul style="list-style-type: none"> • Assist SMEs to relocate to designated industrial sites and enable SMEs to acquire assets that will enhance their capabilities and have access to other forms of financial assistance.
Building Capacity and Capability	Industrial linkage programme	<ul style="list-style-type: none"> • Develop linkages between domestic SMEs with MNCs and large corporations.
	Seminar on: '- ICT, '- Competitiveness, '- Industri Batik, '- Best Practices, '- Woman Entrepreneur, Development, '- Service Quality, '- 5S	<ul style="list-style-type: none"> • Provide value-added information on productivity, quality, competitiveness and best practices
	Publication: '- P&Q Digest, '- TQM Casebook, '- Bulletin ICC, '- BP Digest, '- BP Human Resources, '- Majalah P&Q, '- SME on the Move, SME handbook on policies, incentives, programmes & financial assistance for SMEs, "A Decade in SME Development" (1996-2005)	<ul style="list-style-type: none"> • Comprehensive reference manual for all SMEs.
	Market Development Grant (MDG)	<ul style="list-style-type: none"> • Assist SMEs to undertake promotion activities for development of export market.
	Women Trade Outreach Programme (WTOP)	<ul style="list-style-type: none"> • Encourage export-ready women-owned SMEs to venture into export.
	SME Expert Advisory Panel (SEAP)	<ul style="list-style-type: none"> • To strengthen technical advisory services to SMEs through on-site assistance by industry experts. Encourage transfer of technology know-how and industry experience to SMEs.

Strategic Thrust	Major Programmes	Programme Objectives
	SME Convention	<ul style="list-style-type: none"> • A platform for SMEs to share experiences and information as well as establish networking.
	Enterprise 50 Award Programme	<ul style="list-style-type: none"> • Recognise achievements of Malaysia's enterprising homegrown companies, which are well positioned for the future. The Programme is implemented in collaboration with Deloitte Malaysia Sdn. Bhd.
	Matching Grant for Business Start-ups	<ul style="list-style-type: none"> • Assist start-up businesses.
	Grant for Enhancing Marketing Skills of SMEs	<ul style="list-style-type: none"> • Assist SMEs to enhance their employees' marketing skills through short-term courses in areas such as marketing strategies and planning, pricing, distribution, development of brand, merchandising and customer services. In collaboration with appointed skills development centres.
	Skills Upgrading Programme	<ul style="list-style-type: none"> • Enhance skills and capabilities of SME employees in the technical and managerial levels, particularly in critical areas such as the electrical and electronics, information technology, industrial design and engineering fields. The training initiatives are in collaboration with local skills development centres.
	Matching Grant for Enhancing Product Packaging	<ul style="list-style-type: none"> • Provide assistance to SMEs to acquire and improve product packaging, design and labelling, thus enabling companies to enhance product appearance and comply with market requirements.
	SMIDEC Annual Showcase (SMIDEX 2008)	<ul style="list-style-type: none"> • Provide a platform for SMEs to display products and services for outsourcing activities.
	Matching Grant for Certification and Quality Management Systems	<ul style="list-style-type: none"> • Provide matching grant for SMEs to obtain certification and quality management systems.
	Matching Grant for Development and Promotion of Halal Product	<ul style="list-style-type: none"> • Provide matching grant for SMEs to develop and promote Halal products and services
	Matching Grant For Product And Process Improvement	<ul style="list-style-type: none"> • Provide matching grant to SMEs for improvement and upgrading of existing products, product design and processes upgrading.

Strategic Thrust	Major Programmes	Programme Objectives
	Grant for RosettaNet	<ul style="list-style-type: none"> • Provide assistance for SMEs to implement RosettaNet Standard for efficient business processes with large companies and prepare them to embrace global Supply Chain Management (SCM) System.
	Capacity Building Programme	<ul style="list-style-type: none"> • Development of human capital
	Development and Quality Accreditation Programmes	<ul style="list-style-type: none"> • Enhance organisational excellence through system development.
	Industrial Excellence Award Programme	<ul style="list-style-type: none"> • Enhance quality and Instill creative and innovative culture.
	Programme for Development of Organisational Excellence	<ul style="list-style-type: none"> • Enhance organisational excellence through establishment of exemplary company.
	Programme for Best Practices in Management	<ul style="list-style-type: none"> • Enhance organisational excellence through benchmarking and development of best practices.
	Performance Measurement Strategy and Productivity Programme	<ul style="list-style-type: none"> • Enhance the level of organisational productivity through measurement and research methods.
	Information System and ICT Application Programme	<ul style="list-style-type: none"> • Instill IT adoption culture in SMEs.
	Research Programme: Study on SMEs' Performance and Effectiveness	<ul style="list-style-type: none"> • Study the effectiveness of SMEs' performance.
	University-SMEs Collaborative Programme (USCP)	<ul style="list-style-type: none"> • Facilitate and upgrade SME's knowledge in improving the business processes, productivity and financial performance through involvement of students. Simultaneously, students will also be equipped with relevant knowledge in relation to entrepreneurship.
Enhancing Access to Financing	"Dana Khas Kerajaan Persekutuan for Terengganu-based Small and Medium Enterprises"	<ul style="list-style-type: none"> • Financing for purchase of machinery and equipment as well as working capital only for Terengganu based SMEs .
	Soft Loan for Small and Medium Enterprise	<ul style="list-style-type: none"> • Assist existing as well as new start-up companies in project, fixed assets and working capital financing.

B) Promoting development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Benchmarking Survey on Asian Productivity organisation Best Practices Network (APO BPN)	<ul style="list-style-type: none"> Establish international benchmarks of APO member countries for the SME industry.
	SME Benchmarks	<ul style="list-style-type: none"> Identify and share the benchmarks and best practices with SMEs.
	Benchmarking Seminar on SME's Best Practices Sharing	<ul style="list-style-type: none"> Share and promote benchmarks and best practices with SMEs.
	Best Practices Digest	<ul style="list-style-type: none"> Document and disseminate best practices implemented by "best-in-class" SME companies.
	Training programmes on: Quality Management, Productivity Management, Management Development, Production Management and Enterprise Development	<ul style="list-style-type: none"> To develop human capital and organisational excellence in line with developing knowledge-based society.

C) Promoting Bumiputera Participation in the SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	MATRADE Trade Outreach Programme (MTOPE)	<ul style="list-style-type: none"> Encourage export-ready Bumiputera SMEs to venture into exports.
	Study on e-Readiness among SMEs	<ul style="list-style-type: none"> To determine the level of readiness of e-business and factors that contribute and impede SMEs' e-readiness.

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Ministry of Plantation Industries and Commodities (MPIC)**SME Development Objective:**

- Enhance development of competitive commodities sector through adoption of technologies; and
- Encourage participation of SMEs in the commodities sector.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Establishment of a centre to collect, dry and process cocoa beans	<ul style="list-style-type: none"> • Set-up a centre to stimulate, assist and sustain cocoa smallholders in value-added processing, enhanced product quality, enhance efficiency of production and develop new linkages for direct marketing of dried cocoa beans.
Building Capacity and Capability	Seminars & clinics	<ul style="list-style-type: none"> • Increase the overall level of awareness, knowledge and expertise of all players in the palm oil industry (especially SMEs). • Share and disseminate information and latest technology. • Platform for continuous dialogue among all players in the industry for continuous improvement etc.
	Wood-based industry training program for SMEs	<ul style="list-style-type: none"> • Upgrade knowledge and skills on wood processing that have higher value added. • Train SMEs in product development that have potential to enter the international and domestic markets.
	Course on palm oil technology	<ul style="list-style-type: none"> • Help improve the quality of oil palm fruits send to mills (to increase palm oil extraction rate (OER in %), mills palm oil production (tonnes), small holders income (RM), etc). • Ensure supply of high quality seedlings and planting materials during oil palm replanting. • Improve the overall efficiency of palm oil production.
	Diploma in palm oil technology	<ul style="list-style-type: none"> • Enhance human capital development for the oil palm industry through the MPOB Diploma Courses.

Strategic Thrust	Major Programmes	Programme Objectives
	Pepper ownership & Pepper Forward Market schemes	<ul style="list-style-type: none"> • Develop market for pepper product through provision of marketing options for smallholders to market their products.
	Annual seminar on technology transfer	<ul style="list-style-type: none"> • Add value to MPOBs' technologies and services via commercialisation and provide opportunities for SME based industries.
	Knowledge sharing through MPOB's website	<ul style="list-style-type: none"> • Sharing of palm oil information.
	Entrepreneur development programme for handmade chocolate, cookies and confectioneries	<ul style="list-style-type: none"> • Encourage hand-made chocolate, cookies and confectionery production, increase the production capacity and to promote local cocoa and chocolate products.
	Entrepreneur Development programme for tobacco SMEs (National Tobacco Board)	<ul style="list-style-type: none"> • Diversify entrepreneur's activities other than tobacco production. • Ensure multiple sources of income for tobacco SMEs.
	Entrepreneurial development programme for smallholders	<ul style="list-style-type: none"> • Training and technology transfer of value added activities to entrepreneurs in latex products.
	Management and Land Consolidation Model using modern technologies	<ul style="list-style-type: none"> • Adopt modern technology on commercial basis to manage and consolidate land for plantation of rubber.
	Mechanisation of tobacco production (National Tobacco Board)	<ul style="list-style-type: none"> • Encourage smallholders to utilise the centre in order to stimulate, assist and sustain cocoa smallholders in value-added processing, enhanced product quality, enhance efficiency of production and develop new linkages for direct marketing of dried cocoa beans.
	Transfer of technologies in estates in Sabah & Sarawak	<ul style="list-style-type: none"> • Development of model holdings. • Development of rubber group processing centres. • Training of smallholders and Training Of Trainers.
	Commercial implementation of LITS technologies	<ul style="list-style-type: none"> • Increase national rubber productivity.

Strategic Thrust	Major Programmes	Programme Objectives
	Transfer of technologies related to Standard Malaysian Gloves to SMEs	<ul style="list-style-type: none"> Ensure the latex industry (especially related to gloves) are kept informed of the latest technology.
	Good Agriculture Practices (National Tobacco Board)	<ul style="list-style-type: none"> Improve quality and yield of tobacco production through implementation of good agriculture practices.
	TUNAS (Tunjuk Nasihat Sawit)	<ul style="list-style-type: none"> Equip TUNAS officers with the knowledge to assist smallholders in good agronomic practices.
	Skim Bantuan Anak Benih Sawit berkualiti untuk pekebun kecil di Sabah & Sarawak	<ul style="list-style-type: none"> Ensure oil palm smallholders are supplied with quality and high yield planting material during planting and replanting.
	Production of specialty pepper programme	<ul style="list-style-type: none"> To increase production of value added pepper (at farm level).
	Seminars & clinics	<ul style="list-style-type: none"> Increase the overall level of awareness, knowledge and expertise of all players in the palm oil industry (especially SMEs). Share and disseminate information on latest technology. Platform for continuous dialogue among all players in the industry for continuous improvement, etc.

B) Promoting Bumiputera Participation in the SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	Participation in Malaysia Agriculture, Horticulture and Agrotourism Expo (MAHA)	<ul style="list-style-type: none"> Increase awareness of SMEs on the potential of the timber sector and promote SMEs to join the sector.
	Bumiputera marketing expansion and exploration programme	<ul style="list-style-type: none"> Create opportunities for Bumiputera SMEs to compete in the domestic and international markets.

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Ministry of Rural and Regional Development (MRRD)

SME Development Objective:

- Develop 30% of rural residents to become entrepreneurs; and
- Increase income of rural residents to about 80% of city residents.

A) Promoting Bumiputera Participation in SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Business Premises/Workshops/Factories Infrastructure Program	<ul style="list-style-type: none"> • Construct business infrastructure for the rural Bumiputera entrepreneurs to operate in a comfortable, hygienic, strategic and fully equipped with basic facilities and rented at low and affordable rates.
	Commercial Agriculture and Rural Tourism	<ul style="list-style-type: none"> • To increase income of rural community through rural tourism and agriculture activities
	Provision of Business Premises	<ul style="list-style-type: none"> • To provide business premises to Orang Asli entrepreneurs.
	Additional Economic Activities	<ul style="list-style-type: none"> • Enable smallholders' families to obtain an average family income of at least RM2,000 per month.
	Breeding and Reproduction Programme	<ul style="list-style-type: none"> • Produce cattle and goat feeders for AET Smallholders for feedlotting purposes.
Building Capacity and Capability	Urban Development and Growth Centre	<ul style="list-style-type: none"> • Provision of business infrastructure by Kedah Development Authority (KEDA) to rural entrepreneurs.
	Promotion and Marketing Programme	<ul style="list-style-type: none"> • To increase the involvement of rural entrepreneurs in business through promotion and introduction of rural products.
	Training and Advisory Programme	<ul style="list-style-type: none"> • Provide entrepreneurship enhancement, skills and technology courses to rural entrepreneurs.
	One District One Industry (1D1I)	<ul style="list-style-type: none"> • Increase income of rural community through production of rural products/services identified for each district.
	Training and Entrepreneur Guidance	<ul style="list-style-type: none"> • To train and facilitate ex-KEMAS skilled trainees and rural entrepreneurs to enter into businesses.

Strategic Thrust	Major Programmes	Programme Objectives
	Entrepreneur Guidance	<ul style="list-style-type: none"> • Increase number of Orang Asli entrepreneurs in various fields
	Expansion Course	<ul style="list-style-type: none"> • Provide exposure and knowledge to Orang Asli owned business entities, on agriculture technology and entrepreneurship and those that had already receive sponsorship from the Department of Orang Asli Affairs.
	SMI Development and Expansion programme	<ul style="list-style-type: none"> • Facilitate the development of existing agriculture-based products, manufacturing activities and services among FELCRA's entrepreneurs in order to compete and comply with the local and global market demand.
Enhancing Access to Financing	Rural Economy Funding Scheme (SPED)	<ul style="list-style-type: none"> • Provide financial assistance to rural entrepreneurs involved in manufacturing, services, agriculture and rural tourism sectors.
	Rural Economic Assistance	<ul style="list-style-type: none"> • Increase the number of rural entrepreneurs by providing the necessary production machineries and equipments.

Contact: **Ministry of Rural and Regional Development (MRRD)**

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Ministry of Science, Technology and Innovation (MOSTI)

SME Development Objective:

- Create new SMEs; and
- Enhance existing SMEs to be more knowledgeable in the IT industry.

A) Promoting Development of SMEs in K-based Industries

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	SME Business Portal	<ul style="list-style-type: none"> • Develop SME business portal to support the development of SMEs in K-based industries.
	Incubation centre	<ul style="list-style-type: none"> • Develop and drive entrepreneurship through technology and quality.
	Formation of ICT clusters	<ul style="list-style-type: none"> • To develop structured ICT R&D based cluster for SMEs in K-based industries.
	Development of Malaysian standards that are relevant & meet needs of SMEs	<ul style="list-style-type: none"> • Promote SMEs competitiveness through adoption of Malaysian standards
Building Capacity and Capability	Technology Awareness and Advisory	<ul style="list-style-type: none"> • Develop awareness and provide advisory services to SMEs.
	Biotechnology Entrepreneur Programme	<ul style="list-style-type: none"> • Nurture and develop bio-entrepreneurs through establishment of mentoring programme and build capacity of SMEs through workshops, seminars, conferences and training programmes.
	Technopreneur development & management support (skills development & enrichment)	<ul style="list-style-type: none"> • To develop and drive the entrepreneurship through technology and quality.
	National Grid for Computing	<ul style="list-style-type: none"> • Provide enabling infostructure towards national IT utility services for K-SMEs.
	Incubation (nurturing new tech-based SMEs)	<ul style="list-style-type: none"> • To develop and drive the entrepreneurship through technology and quality.
	Technology Development programme for retail technology venture partners	<ul style="list-style-type: none"> • Promote development of SMEs in K-based industries.

Strategic Thrust	Major Programmes	Programme Objectives
	Technology Acquisition Fund (TAF)	<ul style="list-style-type: none"> Promote utilisation of foreign technology for manufacturing and physical development of existing and new products and processes to increase wealth creation and technology content of Malaysian companies whilst enhancing their global competitiveness.
	Commercialisation of R&D Fund	<ul style="list-style-type: none"> To leverage on science, technology and innovation for national development, wealth creation via commercialisation of products and processes developed by the local universities, research institutes and companies.
	Vendor Development Programme - Automotive	<ul style="list-style-type: none"> Develop and drive the entrepreneurship in automotive sector.
Enhancing Access to Financing	Funding for early stage commercialisation through venture capital fund managed by MTDC (Life Sciences)	<ul style="list-style-type: none"> Development of technology companies in non-ICT sector.

B) Promoting Bumiputera Participation in the SME sector

Strategic Thrust	Major Programmes	Programme Objectives
Building Capacity and Capability	ICT SME Development	<ul style="list-style-type: none"> Develop and grow competitive and sustainable ICT SMEs.

Contact: **Ministry of Science, Technology and Innovation (MOSTI)**

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Ministry of Tourism (MOTOUR)

SME Development Objective:

- Provide opportunities for SMEs to be involved in tourism related activities.

A) Promoting Bumiputera participation in the SME Sector

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	<p>Streamline registration & requirements including printing of new registration form for homestay operators. [Note: Participation in Homestay Program is voluntary. Registration requirement includes:</p> <ol style="list-style-type: none"> 1. Successfully attended the Kursus Asas Homestay by Institute of Rural Advancement (INFRA) of the Ministry of Rural dan Regional Development; and 2. Completed House Inspection carried out by the Panel of Inspection consisting of MOTOUR/MTPN, Tourism Malaysia, MOH, Local Authority and JKKK]. 	<ul style="list-style-type: none"> • Streamline registration & requirements including printing of new registration form for homestay operators.
	<p>Upgrade basic amenities & relevant infrastructure in kampungs under homestay programme with tourism potential.</p>	<ul style="list-style-type: none"> • Encourage rural inhabitants to be involved in the tourism sector.
Building Capacity and Capability	<p>Training programmes for budget hotel operators.</p>	<ul style="list-style-type: none"> • Budget Hotel Efficiency Course, a three day course for frontliners in the middle range boarding to enhance knowledge and awareness and increase quality of services and facilities. Participants will be exposed to background on tourism industry such as marketing programme, cleanliness aspect, legal, hospitality and safety.

Strategic Thrust	Major Programmes	Programme Objectives
	Training on “Mesra Malaysia” - “Act Tourism” under auspices of “Malaysia Welcomes the World” (MWW) campaign. Includes TOB-TAB and Kursus Asas Homestay.	<ul style="list-style-type: none"> Malaysia Mesra Programme (Mesra Malaysia) is aimed to shape and nurture the capability of human capital in the tourism industry to provide a sustainable and competitive quality service.
Enhancing Access to Financing	Special Fund for Tourism (SFT)	<ul style="list-style-type: none"> To support the Government's effort to develop the tourism industry

Contact: **Ministry of Tourism (MOTOUR)**

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Halal Development Corporation (HDC)

SME Development Objective:

- Develop Malaysian SMEs in the Halal Industry to become global players.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Halal Park Development: <ul style="list-style-type: none"> • 3 clusters in Padang Besar, Port Klang and WDI. • 8 production parks in Terengganu, Kelantan, Pahang, Kedah, Perak, Negeri Sembilan, Selangor, Melaka and Penang. 	<ul style="list-style-type: none"> • Promote participation of SMEs in the designated Halal Parks.
Building Capacity and Capability	SME Mentoring Program (Nestle)	<ul style="list-style-type: none"> • Create awareness and basic knowledge in international standards for the Food and Beverage (F&B) related industries.
	Halal Industry Training Program	<ul style="list-style-type: none"> • Develop awareness and skills amongst professionals in the Halal industry.
Enhancing Access to Financing	Financial Facilitation	<ul style="list-style-type: none"> • Enable bankable projects and companies easy access to financial products.

Contact: Halal Industry Development Corporation (HDC)

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Bank Negara Malaysia (BNM)**SME Development Objective:**

- Enhance contribution of SMEs to the economy.

A) Enhancing Viability of SMEs Across All Sectors

Strategic Thrust	Major Programmes	Programme Objectives
Strengthening Enabling Infrastructure	Transformation of Bank Pertanian Malaysia	<ul style="list-style-type: none"> • Strengthen BPM to enhance its role to provide financing to the agriculture sector.
	Transformation of Credit Guarantee Corporation Malaysia Berhad	<ul style="list-style-type: none"> • Enhance and broaden CGC's products and services.
	Promotion of Sustainable Microfinance	<ul style="list-style-type: none"> • Enhance access to financing for micro enterprises • Create public awareness on availability of microfinance. • Measure access to financing by microenterprises.
	SME Loan Facilitation Mechanism	<ul style="list-style-type: none"> • Enhance access to financing.
	SME Financing Survey	<ul style="list-style-type: none"> • Provide status of SME access to financing and its related issues.
	National SME Development Blueprint 2008	<ul style="list-style-type: none"> • Provide a review of the SME development plans for 2008 and achievements of 2007 key programmes undertaken by Ministries and Agencies, to facilitate planning, coordination and tracking of SME development policies and programmes.
	Establishment of SME Central Coordinating Agency	<ul style="list-style-type: none"> • Establish a dedicated Agency to accelerate SME development to the next level.
Building Capacity and Capability	Publication of SME Annual Report 2007	<ul style="list-style-type: none"> • Provide the status and progress of SMEs in the year 2007.
	Provision of financial advisory services for SMEs	<ul style="list-style-type: none"> • Enhance dissemination of comprehensive information on SME financing to SMEs and entrepreneurs across all sectors.

Strategic Thrust	Major Programmes	Programme Objectives
Enhancing Access to Financing	Enhancement of New Trade Finance Products	<ul style="list-style-type: none"> • Enhance the current features and operational guidelines of New Trade Finance Products.
	SME Special Funds (FSM12 & NEF2)	<ul style="list-style-type: none"> • Enhance access to financing at reasonable rates by viable and deserving SMEs across all sectors.

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Appendix 3

Definition of Small and Medium Enterprises (SMEs)



Definition of Small and Medium Enterprises (SMEs)

Malaysian SMEs can be grouped into three categories: **Micro**, **Small** or **Medium**.

These groupings are decided based on EITHER

- the number of people a business employs OR
- on the total sales or revenue generated by a business in a year.

Annual Sales Turnover:

Size	Manufacturing (including agro-based) & Manufacturing -related services	Primary Agriculture	Services Sector (including ICT*)
Micro	Less than RM250,000	Less than RM200,000	Less than RM200,000
Small	Between RM250,000 and less than RM10 million	Between RM200,000 and less than RM1 million	Between RM200,000 and less than RM1million
Medium	Between RM10 million and RM25 million	Between RM1 million and RM5 million	Between RM1 million and RM5 million

Number of Full-Time Employees:

Size	Manufacturing (including agro-based) & Manufacturing -related services	Primary Agriculture	Services Sector (including ICT*)
Micro	Less than 5 employees	Less than 5 employees	Less than 5 employees
Small	Between 5 and 50 employees	Between 5 and 19 employees	Between 5 and 19 employees
Medium	Between 51 and 150 employees	Between 20 and 50 employees	Between 20 and 50 employees

* ICT : Information and Communications Technology

More information on the definition of SMEs is obtainable from the SME Portal: www.smeinfo.com.my