

# SJPP

Wholly owned by Minister of Finance Incorporated

## Working Capital Guarantee Scheme Bumiputera



### About SJPP

Syarikat Jaminan  
Pembiayaan  
Perniagaan Berhad  
("SJPP") is a  
wholly-owned  
company of  
**Minister of  
Finance  
Incorporated.**

SJPP was formed and  
mandated to administer  
and manage  
government guarantee  
schemes, under the  
purview of the Ministry  
of Finance Malaysia.

### Tentang SJPP

Syarikat Jaminan  
Pembiayaan  
Perniagaan Berhad  
("SJPP") merupakan  
syarikat milik  
penuh  
**Menteri  
Kewangan  
Diperbadankan.**

SJPP dimandatkan dan  
bertanggungjawab  
untuk mengurus dan  
mentadbir skim-skim  
jaminan kerajaan di  
bawah Kementerian  
Kewangan Malaysia.

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W  
C  
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## Objective

WCGS-Bumi is a guarantee scheme by the Government of Malaysia to assist small and medium-sized enterprises ("SME") Bumiputera companies in all sectors and industries to gain access to financing from participating Financial Institutions ("FI").

## Eligibility

**SME**

SME Bumiputera companies in all sectors and industries

### Non-manufacturing

With sales turnover not exceeding RM20 million

OR

Full-time employees not exceeding 75 workers

### Manufacturing

With sales turnover not exceeding RM50 million

OR

Full-time employees not exceeding 200 workers



### Incorporated Under

- » Companies Commission of Malaysia ("SSM")
  - Registration of Business Act 1956
  - Companies Act 1965 or 2016
  - Limited Liability Partnership Act 2012
- » Sabah and Sarawak local authorities and district offices
- » Statutory Bodies that provide professional services

**≥51%**

### Shareholding

- » At least 51% shares held by **Bumiputera**

## Purpose of Financing Facilities

Working Capital  
Capital Expenditure (CAPEX)

## Type of Facilities

Term Loan/ Term Financing,  
Overdraft/ Cash Line-i,  
Trade Facilities  
and Commercial Card

## Source of Funds

From participating FIs, with  
interest/ profit rates  
determined by the FIs

## Financing Limit

**For Sendirian Berhad**  
RM100,000.00 - RM3.0 million  
**For Partnership and  
Sole Proprietorship**  
RM100,000.00 - RM1.0 million

## Guarantee Coverage

**80%** of total financing obtained  
from the participating FIs  
(including principal and  
interest/ profit)

## Guarantee Fee

**0.75%** of guarantee coverage per  
annum, payable upfront

## Participating Financial Institutions

Open to all Commercial Banks,  
Islamic Banks and Development  
FIs under the purview of Bank  
Negara Malaysia

## How to Apply

Contact the  
participating FIs  
under this  
guarantee scheme  
as listed in our  
website :

[www.sjpp.com.my](http://www.sjpp.com.my)



## Cara Memohon

Sila hubungi  
Institusi-Institusi  
Kewangan yang  
menyertai skim  
jaminan ini seperti  
yang disenaraikan  
dalam laman web  
kami di :

[www.sjpp.com.my](http://www.sjpp.com.my)

## Objektif

Skim Jaminan Modal Kerja – Bumi adalah satu skim jaminan oleh Kerajaan Malaysia untuk membantu syarikat-syarikat Perusahaan Kecil dan Sederhana ("PKS") Bumiputera daripada semua sektor dan industri untuk mendapat akses kepada pembiayaan daripada Institusi-Institusi Kewangan yang terlibat.

## Kelayakan

**PKS**

Syarikat-syarikat PKS Bumiputera  
daripada semua sektor dan industri

### Perkhidmatan dan sektor lain

Dimana jualan tidak melebihi  
RM20 juta

ATAU

Bilangan pekerja sepenuh masa  
tidak melebihi 75 orang

### Pembuatan

Dimana jualan tidak melebihi  
RM50 juta

ATAU

Bilangan pekerja sepenuh masa  
tidak melebihi 200 orang



### Diperbadankan di bawah

- » Suruhanjaya Syarikat Malaysia ("SSM")
  - Akta Perniagaan 1956
  - Akta Syarikat 1965 atau 2016
  - Akta Perkongsian Liabiliti Terhad 2012
- » Pihak berkuasa atau pejabat daerah di Sabah dan Sarawak
- » Badan Berkanun yang menyediakan perkhidmatan profesional

**≥51%**

### Pegangan Saham

- » Sekurang-kurangnya 51% saham  
dipegang oleh **Bumiputera**