

Grants/Loans Name	URL	Description	Requirements	Value Range (RM)	Sector	Aspiring	Managing	Growing	Women-Focused
CIP Sprint	https://cradle.com.my/cip-sprint/	A conditional grant offering up to RM600,000 for technology-based ventures, covering expenses for product enhancement, market access, and expansion.	Open to Sdn Bhd companies incorporated in Malaysia with at least 51% Malaysian ownership.	Up to 600,000	Technology	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
CIP Spark	https://cradle.com.my/cip-spark/	Provides up to RM150,000 in funding for early-stage entrepreneurs to develop and commercialize technology-based products.	Malaysian individuals or companies; companies less than 5 years old with revenue not exceeding RM3 million.	Up to 150,000	Technology	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No
eTRADE Programme 2.0	https://www.matrade.gov.my/en/export-to-the-world/trade-facilitation-page/etrade-programme	Assists Malaysian SMEs to accelerate exports through participation in international e-commerce platforms, providing financial incentives.	Malaysian SMEs registered with MATRADE; at least 60% Malaysian equity ownership.	Up to 5,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Program Agropreneur Muda (PAM)	https://www.kpk.gov.my/bm/geran-dan-insentif/program-agropreneur-muda	Aims to encourage youth participation in the agriculture sector by providing grants for projects in areas like crop cultivation, livestock, and fisheries.	Malaysian youth aged 18-40; involvement in agriculture-related projects.	Up to 20,000	Agriculture	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No
MSME Digital Grant MADANI	https://fundingsocieties.com.my/msme-digital-grant-madani	Provides grants to MSMEs to adopt digitalization measures for business operations, offering a matching grant.	Malaysian MSMEs with at least 60% Malaysian ownership; in operation for at least 6 months.	Up to 5,000	Various	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No
Market Development Grant (MDG)	https://www.matrade.gov.my/en/export-to-the-world/trade-facilitation-page/market-development-grant	Supports Malaysian exporters in promoting products or services globally, offering reimbursable grants with a lifetime limit.	Malaysian SMEs, professional service providers, trade and industry associations, chambers of commerce, professional bodies, and co-operatives.	Up to 300,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Program Geran Padanan High Impact Product (HIP)	https://epengembangan.doa.gov.my/industri-asas-tani-iat/program-iat/hip/	Provides matching grants to agro-based industry entrepreneurs with annual gross sales between RM300,000 to RM5 million to enhance product quality and marketability.	Malaysian agro-based industry entrepreneurs with specified annual gross sales.	Up to 200,000	Agro-based Industry	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Program Geran Padanan Change Upgrade Product (CUP)	https://epengembangan.doa.gov.my/en/industri-asas-tani-iat/program-iat/cup/	Offers matching grants to small-scale agro-based industry entrepreneurs with annual gross sales below RM300,000 for product quality improvement and capacity building.	Malaysian agro-based industry entrepreneurs with specified annual gross sales.	Up to 60,000	Agro-based Industry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No
National Technology & Innovation Sandbox (NTIS)	https://sandbox.gov.my/fundings	Provides various funding schemes to support the development, testing, and commercialization of innovative solutions.	Malaysian or Malaysian-owned companies accepted into the NTIS program.	Up to 4,000,000	Technology	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Service Export Fund (SEF)	https://www.matrade.gov.my/en/export-to-the-world/trade-facilitation-page/services-export-fund	Assists Malaysian service providers in expanding into international markets by reimbursing costs for various export promotion activities.	Malaysian service providers registered with MATRADE; at least 60% Malaysian equity ownership.	Up to 1,000,000	Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
NCER Grant	https://www.veecotech.com.my/rm100k-ncer-coe-grant/	Provides funding to support SMEs in the Northern Corridor Economic Region (NCER) to enhance competitiveness and innovation.	SMEs operating within NCER; registered with relevant authorities.	Up to 100,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Program Rezeki Tani	https://www.kpk.gov.my/bm/geran-dan-insentif/program-rezeki-tani	Aims to increase the income of participants through agricultural activities by providing financial assistance and training.	Malaysian citizens; involvement in agricultural activities.	Varies	Agriculture	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No
Low Carbon Transition Facility (LCTF)	https://www.bnm.gov.my/documents/20124/2294076/lctf2022_en_broc.pdf	Supports SMEs in adopting sustainable practices by providing financing for low carbon initiatives.	Malaysian SMEs; commitment to implement low carbon practices.	Up to 10 million	Green Technology	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No

RiSE4WRD	https://hrdcorp.gov.my/ms/rise4wr4-untuk-industry4wr4	Assists SMEs in adopting Industry 4.0 technologies through training and development programs.	Malaysian SMEs; registered with HRD Corp.	Varies	Manufacturing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No
SME Revitalisation Financing (SMERF)	https://www.smeinfo.com.my/wp-content/uploads/2020/12/Brochure-SME-Revitalisation-Financing.pdf	Provides financing to assist SMEs affected by economic challenges to revitalize their businesses.	Malaysian SMEs; in operation for at least 2 years; viable business plan.	Up to 1 million	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Digital Content Grant (DCG)	https://mdec.my/grants/dcg	Supports the development and commercialization of digital content by providing financial assistance.	Malaysian companies; at least 51% Malaysian ownership; involved in digital content creation.	Up to 300,000	Digital Entertainment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Malaysia Digital X-Port Grant (MDXG)	https://mdec.my/grants/mdxg	Assists Malaysian technology companies in expanding into international markets by providing financial support.	Malaysian technology companies; at least 51% Malaysian ownership; ready for international expansion.	Up to 500,000	Digital Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Bridging Fund (BGF)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/06/GARIS-PANDUAN_BGF_150542024.pdf	Provides funding to bridge the gap between research outcomes and commercialization for technology-based companies.	Malaysian companies; involved in technology development; ready for commercialization.	Up to 4 million	Technology	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Technology Development Fund 1 (TeD 1)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/06/GARIS-PANDUAN-TED1_15052024.pdf	Offers funding up to RM1,000,000 for projects at TRL 2–4, aiming to support early-stage technology development.	Open to Start-ups, SMEs, GRIs, Public and Private IHLs, and STI Agencies.	Up to RM1,000,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Technology Development Fund 2 (TeD 2)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/06/GARIS-PANDUAN-TED2_15052024.pdf	Provides funding up to RM3,000,000 for projects at TRL 4–7, focusing on advancing technology development towards commercialization.	Open to Start-ups, SMEs, GRIs, Public and Private IHLs, and STI Agencies.	Up to RM3,000,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Applied Innovation Fund (AIF)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/06/GARIS-PANDUAN_AIF_15052024.pdf	Offers funding up to RM500,000 for projects at TRL 2–9, supporting applied innovation initiatives with potential for commercialization.	Open to Individuals, GRIs, Public and Private IHLs, STI Agencies, Start-ups, Registered Associations/Cooperatives/NGOs, and SMEs.	Up to RM500,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Strategic Research Fund (SRF-APP)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/06/GARIS-PANDUAN-SRF-APP_27052024.pdf	Provides funding up to RM15,000,000 for strategic research projects at TRL 2–9, aiming to address national priorities and challenges.	Open to Large Companies, Start-ups, Multinational Corporations (MNCs), GRIs, Government Ministries/Departments/Agencies, Federal/State Statutory Bodies, SMEs, and Public and Private IHLs.	Up to RM15,000,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Strategic Research Fund (SRF-RFP)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/09/GARIS-PANDUAN-SRF-RFP-Ogos-2024.pdf	Offers funding up to RM15,000,000 for research projects at TRL 3–9, focusing on specific research areas identified through Requests for Proposals (RFP).	Open to SMEs, Start-ups, MNCs, Large Companies, GRIs, Public and Private IHLs, and STI Agencies.	Up to RM15,000,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Strategic Research Fund (SRF-RFP Malaysia-China)	https://sdb.mosti.gov.my/sdbcms/wp-content/uploads/2024/11/GARIS-PANDUAN-SRF-RFP-MALAYSIA-CHINA-7NOVEMBER2024_241108_180427.pdf	Provides funding up to RM2,000,000 for collaborative research projects between Malaysia and China at TRL 3–9, focusing on mutual research interests.	Open to SMEs, Start-ups, STI Agencies, and Public and Private IHLs.	Up to RM2,000,000	Various	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
Government Guarantee Scheme MADANI/-i (GGSM/-i)	https://www.maybank2u.com.my/maybank2u/malaysia/en/business/financing/government_aided/business/government-guarantee-scheme-madani-i.page	A financing package designed to offer financial support for working capital and capital expenditure, aiming to help Malaysian Small and Medium Enterprises (SMEs) and Mid Companies (MSCs) across all business sectors.	Malaysian SMEs and MSCs across all business sectors.	Up to RM30.0 million	All Sectors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No

Working Capital Guarantee Scheme (SJMK)	https://www.sjpp.com.my/schemes/working-capital-guarantee-scheme-wcgs/wcgs-su	Offers guarantees for working capital loans to SMEs to facilitate access to financing.	Malaysian SMEs with viable business plans; specific criteria may apply.	Up to RM200 million	Various	✓	✓	✓	No
Bumiputera Expansion and Catalyst Fund Programme	https://teraju.gov.my/financing/?lang=en	Provides strategic financial support in collaboration with financial institutions to scale and expand Bumiputera enterprises, offering financing up to RM10 million per company.	Minimum of 51% Bumiputera shareholding; Bumiputera status verified by the Ministry of Finance; CEO/MD and majority of top management are Bumiputera; incorporated in Malaysia under the Companies Act 2016.	Up to RM10 million	All economic sectors, with priority to High Growth High Value (HGHV) sectors.	✓	✓	✓	No
Islamic Working Capital Project Financing (i-WCPF) Programme	https://teraju.gov.my/financing/?lang=en	Offers innovative Peer-to-Peer (P2P) digital financing platform designed to scale and grow Bumiputera enterprises, providing financing up to RM1 million per transaction.	Minimum of 51% Bumiputera shareholding; Bumiputera status verified by the Ministry of Finance; CEO/MD and majority of top management are Bumiputera; incorporated in Malaysia under the Companies Act 2016; not hosted concurrently on multiple P2P platforms; no ongoing legal proceedings.	Up to RM1 million	All economic sectors, with priority to High Growth High Value (HGHV) sectors.	✓	✓	✓	No
Malaysia Digital Catalyst Grant (MDCG)	https://mdc.my/grants/mdcg	Designed to catalyse the use and development of disruptive and innovative sustainable solutions within Malaysia Digital (MD) promoted sectors, aligning with the National 4th IR policy. The grant supports co-creation, problem-solving, development, and commercialization of innovative solutions with an end-user partner.	Local Owned Company: Incorporated in Malaysia under the Companies Act 1965 or 2016; minimum issued share capital of at least RM50,000; active with a minimum of 51% equity held by Malaysians. Majority Foreign Owned Company: Active with a minimum issued share capital of RM500,000. Other Criteria: In operation for at least one year; not subject to liquidation/winding up/bankruptcy order; directors and shareholders must declare any relationships with MDEC's directors or employees; must be Malaysia Digital (MD) or MSC Malaysia status company.	Ceiling limit of RM1,000,000	Digital Agriculture, Digital Services, Digital Cities, Digital Health, Digital Finance, Digital Trade, Digital Content, Digital Tourism, Islamic Digital Economy, and various Tech Enablers including AI, Big Data Analytics, Blockchain, Cloud & Data Centre, Cybersecurity, DroneTech, IoT, Robotics, Automation, Extended Reality, Creative Media Technology, IC design, Embedded Software, Advanced Network Connectivity, and Telecommunication Technology.	☐	✓	✓	No