

FOCUS I : DRIVING REFORMS

1. Fiscal Responsibility & Debt Management

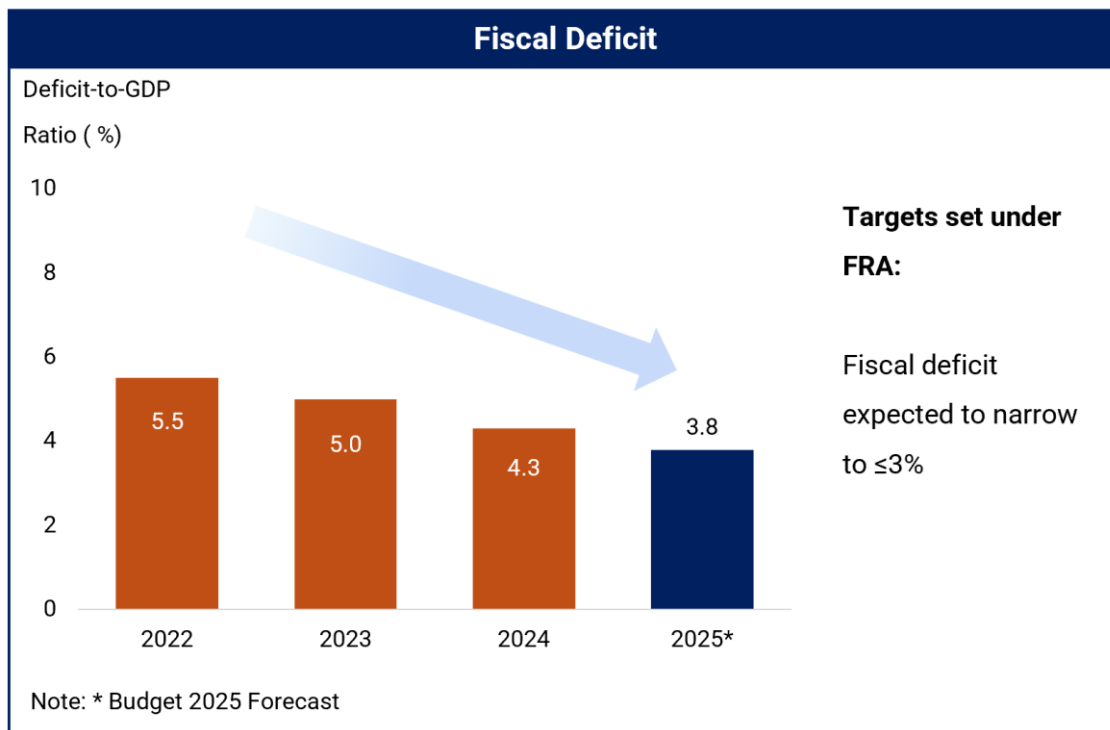
- Malaysia’s Gross Domestic Product (GDP) growth forecast in 2025 **4.5%-5.5%**
 - World Bank growth projections **4.9%**

GDP growth for 2024 is projected to be more robust, ranging between 4.8% and 5.3%, compared to initial forecast

Year	GDP
2023	3.6%
2024 – Budget Estimate	4.0% - 5.0%
2024 – Revised	4.8% - 5.3%
2025 – Budget Estimate	4.5% - 5.5%

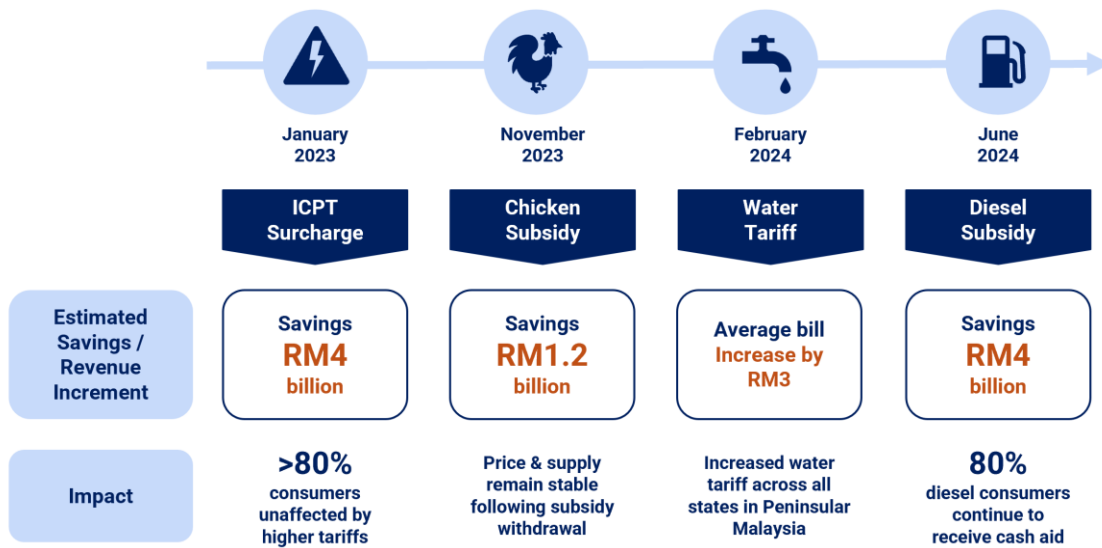
- The Government fiscal deficit projection for 2025 **3.8%**

Federal Government Fiscal Position



	Value
2. Revenue Collection	
• The Government revenue forecast for 2025	RM339.7b
3. Targeted Subsidies	
• Total allocation for subsidies, assistance and incentives	RM58.2b
• Targeted subsidies for electricity expected to yield annual savings, where 85% of population will continue to benefit from subsidies, while customers consuming over 600 kWh will be required to pay full rate without subsidies	RM4b
• Water tariff adjustment was implemented in February to alleviate financial management burden on the state	-
• Projected annual savings from floating chicken prices, without adversely affecting market supply or causing significant price increase	RM1.2b
• Projected annual savings from targeted subsidies for diesel, as subsidised diesel sales reduced by 30% generating monthly savings of more than RM600m	>RM4b
• Implement targeted subsidies for RON95 by mid-2025	-
• Allocation for Ministry of Domestic Trade and Cost of Living (KPDN) and Royal Malaysian Customs Department (RMCD) to combat leakages. Confiscation value almost at RM2b	RM60m
• Empower Malaysia Competition Commission (MyCC) to curb cartel activities, price-fixing and monopolies	RM27m

Commitment to Implement Targeted Subsidies in Stages



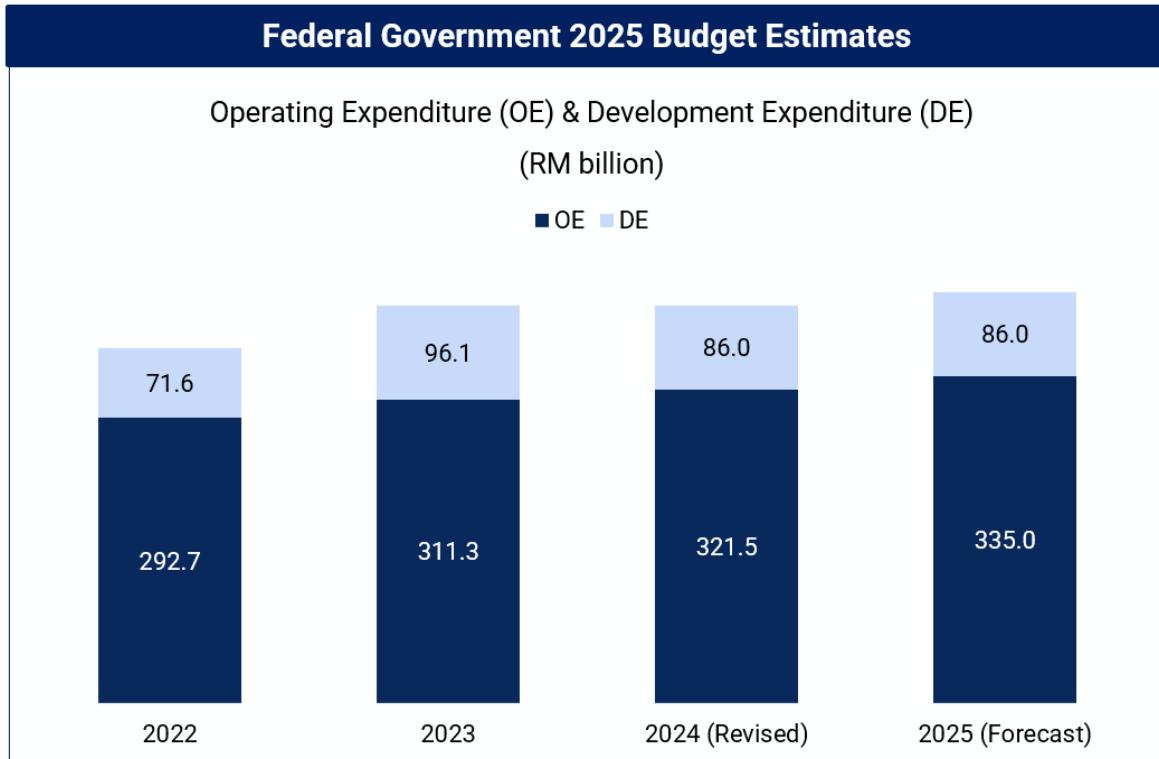
4. Budget 2025 Estimates

- Total allocation for Third MADANI Budget:
 - (a) Operating Expenditure: RM335b
 - (b) Development Expenditure: RM86b
 - (c) Contingency Reserves: RM2b

RM421b*

Note: (*) Excludes Contingency Reserves of RM2b

- Other allocations apart from Government development funds, including:
 - (a) Private Finance Initiative (PFI): RM9b
 - (b) Government-Linked Investment Companies (GLIC) Domestic Direct Investments: RM25b
- Total public investments: RM120b



5. Inclusive Development

- Reorganise new development projects to state priorities: -

Perak:

- (1) Raw Water Transfer project from Sungai Perak for water supply in Northern Perak and Penang;
- (2) Kerian Integrated Green Industrial Park (KIGIP) as the first high-tech green hub in Southeast Asia;
- (3) Automotive High-Tech Valley (AHTV) in Tanjong Malim as the nation's automotive hub, spearheaded by Proton and Geely; and
- (4) Lumut Maritime Industrial City (LuMIC) as a regional maritime industrial hub

Pahang:

- (1) High-priority flood mitigation projects involving rivers in Pahang; and
- (2) Construct bypass road from Bulatan McDonalds-Persimpangan Brinchang

Johor:

- (1) Third phase of the North-South Expressway (PLUS) expansion Simpang Renggam-Machap, from four to six lanes;
- (2) Commence operations of Johor Bahru-Singapore Rapid Transit System Link in 2027; and
- (3) Construct of riverside barrage and reservoir in Sungai Sedili Besar, Kota Tinggi

Kelantan:

- (1) Machang Water Treatment Plant construction; and
- (2) Sultan Ismail Petra Airport, Kota Bharu runway extension project

Melaka:

- (1) Elevated and Direct U-Turns at Pulau Gadong-Taman Cheng Perdana crossroads, Melaka Tengah; and
- (2) Construct Melaka central market (*pasar besar*)

Perlis:

- (1) Roads and bridges connecting Jalan Pesisir Pantai Kuala Perlis-Sanglang; and
- (2) Upgrade Control Post and construct a new block at Immigration, Customs, Quarantine and Security (ICQS) Wang Kelian Complex

Selangor:

- (1) Sungai Langat 2 Flood Mitigation Project; and
- (2) Construct and upgrade Pulau Indah Ring Road and Northport Klang, Selangor, as part of Government's initiative to support Port Klang's expansion efforts to be Top 10 busiest ports

Kedah:

- (1) Kulim Hi-Tech Park development to host the expansion of Infineon Technologies AG, a German semiconductor company, which has agreed to invest RM30.1b to build the world's largest 200-millimetre silicon carbide (SiC) power fabrication plant; and

(2) Construct auxiliary building at Kulim Hospital

Kuala Lumpur:

(1) Restore and revitalise Bangunan Sultan Abdul Samad Complex, Bangunan Stesen Kereta Api Kuala Lumpur and Carcosa Seri Negara; and

(2) Lebuhraya Laluan Istana-Kiara (LIKE) Jalan Duta-Jalan Istana

Negeri Sembilan:

(1) Upgrade Jalan Bahau-Keratong, Jempol; and

(2) Upgrade sewage treatment plant at Serantau Kuala Sawah

Penang:

(1) Penang LRT project;

(2) Penang International Airport expansion project; and

(3) Batu Kawan Industrial Park 3 (BKIP3) project

Terengganu:

(1) Sungai Tepoh and Banggol Air Lilih, Kuala Nerus Flood Mitigation Projects;

(2) Cypark Solar Hybrid Power Plant, Merchang; and

(3) Kenyir Hybrid Hydro-Floating Solar Farm and green hydrogen hub projects

- Federal allocation for development of Sabah **RM6.7b**
- Federal allocation for development of Sarawak **RM5.9b**
- Special Grants to Sabah and Sarawak **RM1.2b**

Significant Increase in Special Grants to Sabah and Sarawak		
Year	Sabah (RM million)	Sarawak (RM million)
1973-2021	26.7	16
2022	125.6	16
2023	300	300
2024	306	306
2025	600	600

	Value
<ul style="list-style-type: none"> • Letters of Acceptance (SST) issued for 17 work packages under Phase 1B Pan Borneo Sabah covering Kota Belud-Kudat, Tawau-Kampung Lot M and Telupid-Ranau 	RM9.7b
<ul style="list-style-type: none"> • Expected completion of Pan Borneo Sarawak by November 2024 	-
<ul style="list-style-type: none"> • Finalised four work packages under Sabah-Sarawak Link Road (SSLR) Phase 2 	RM7.4b
<ul style="list-style-type: none"> • Tawau Airport, Sabah and Miri Airport, Sarawak expansion projects 	RM253m
<ul style="list-style-type: none"> • Develop Sarawak Cancer Centre in Kota Samarahan through collaboration between Federal Government and Sarawak State Government 	RM1b
6. Public-Private Partnership	
<ul style="list-style-type: none"> • Public-Private Partnership Master Plan 2030 (PIKAS 2030) aims to increase private investments by RM78b and generate 900,000 new employment opportunities for the <i>rakyat</i>. Development projects to factor 'user pay' elements, including the following <i>rakyat</i>-centric projects: <ul style="list-style-type: none"> (a) Hospital Sultanah Aminah 2 in Johor; (b) Juru-Sungai Dua, Penang Elevated Highway; (c) West Ipoh Span Expressway (WISE) Gopeng-Kuala Kangsar, Perak; (d) Five Seasons in Two Years Paddy Cultivation initiative across Muda Agricultural Development Authority (MADA) areas in Kedah dan Perlis; and (e) West Coast Expressway (WCE) for Banting-Gelang Patah stretch 	-
7. Combating Corruption	
<ul style="list-style-type: none"> • Allocation for Malaysian Anti-Corruption Commission (MACC) 	RM360m
<ul style="list-style-type: none"> • Table Freedom of Information and Government Procurement Bills to increase empowerment and efficiency in the public sector 	-

	Value
<ul style="list-style-type: none"> Amended Audit Act to empower the Auditor-General to audit management of public funds, including companies receiving government guarantees taking 'Follow the Public Money Audit' approach 	-
<ul style="list-style-type: none"> Allocation for National Audit Department befitting its expanded responsibility of auditing 2,000 companies and entities receiving allocations and Government guarantees 	RM200m
8. Parliamentary Institution	
<ul style="list-style-type: none"> Allocation for Parliament of Malaysia to empower the roles of Public Accounts Committee (PAC) and the Special Select Committee of the Dewan Negara and Dewan Rakyat as a check-and-balance body preserving Parliamentary Institution's independence 	RM180m
<ul style="list-style-type: none"> Support efforts of All-Party Parliamentary Group Malaysia (APPGM) Sustainable Development Goals across all parliamentary constituencies and political parties 	RM20m
9. Legislative Reforms	
<ul style="list-style-type: none"> Allocation for Legal Affairs Division, Prime Minister's Department in accordance with commitments to legislative and institutional reforms 	RM209m
<ul style="list-style-type: none"> Formation of Legislative Reform Taskforce to spearhead the revision of more than 3,000 archaic commercial laws such as the Contracts Act 1950 to align with current standards 	-
<ul style="list-style-type: none"> Establish a Credit Oversight Board to regulate non-bank credit providers and credit service providers, such as factoring companies, non-bank leasing firms, and entities that offer 'Buy Now Pay Later' facilities 	-
<ul style="list-style-type: none"> Provide a regulatory framework through <i>Akta Kredit Pengguna</i> (CCA) for the credit industry to ensure responsible and transparent credit practices 	-

	Value
<ul style="list-style-type: none"> • Upgrade judicial infrastructure including e-Judicial systems supporting the digital agenda 	RM61m
<ul style="list-style-type: none"> • Replace the Legal Aid Act 1971 with a new, more inclusive Act that also provides digital legal aid services 	-
<ul style="list-style-type: none"> • Develop a Malaysian Syariah Judicial Academy in Bandar Enstek, Negeri Sembilan 	RM137m
10. Government Institutional Reforms	
<ul style="list-style-type: none"> • Merge Government entities with almost similar roles to ensure founding mandates are realised more effectively. These mergers include: <ul style="list-style-type: none"> (a) Malaysian Aviation Commission (MAVCOM) and Civil Aviation Authority of Malaysia (CAAM); (b) InvestKL and Malaysian Investment Development Authority (MIDA); (c) Razak School of Government (RSOG) and National Institute of Public Administration (INTAN); and (d) Halal Development Corporation (HDC) and Malaysia External Trade Development Corporation (MATRADE) 	-
<ul style="list-style-type: none"> • Provide Guidelines on Management and Governance of Federal Statutory Bodies (FSB) to ensure statutory bodies achieve their founding goals without veering off from original purpose 	-
<ul style="list-style-type: none"> • Establish Coordinating Office for FSB Rationalisation to review strategic direction, financial capabilities and overlapping roles of approximately 544 FSB entities, including extension to Company Limited by Guarantee (CLBG) 	-
11. Commitment to Administrative Efficiency	
<ul style="list-style-type: none"> • Draft Public Administration Efficiency Commitment Bill, encompassing three major shifts, namely reduce bureaucracy, accelerate processes and enhance efficiency in service delivery 	-

	Value
<ul style="list-style-type: none"> • Public Service Reform Agenda to focus on five outcomes, namely Value and Governance, Human Capital Development, Organisational Development, Service Delivery and Public and Private Strategic Synergy 	-
<ul style="list-style-type: none"> • Special Task Force on Agency Reform (STAR) to collaborate Malaysia Productivity Corporation (MPC) to expand <i>Reformasi Kerenah Birokrasi (RKB)</i> Initiative across all agencies, including reviewing regulations to shorten approval processes for benefit of the <i>rakyat</i>, traders and investors 	RM25m
<ul style="list-style-type: none"> • Establish centralised channel at Urban Transformation Centres (UTCs) to assist <i>rakyat</i> in requesting for assistance across various agencies 	-
<ul style="list-style-type: none"> • Government will trace the registration of companies that can be consolidated 	-
<ul style="list-style-type: none"> • Improve quality of counter services across: <ul style="list-style-type: none"> (a) Road Transport Department (RTD) counter operating hours extended by an hour; (b) Develop UTC in Seberang Perai, Penang and provide Queue Management System (QMS) to allow <i>rakyat</i> to obtain queue numbers online, ensuring they only need to be present at the specified date and time (RM4m); (c) <i>Kiosk Sentuhan MADANI</i> initiative by gathering various Government service kiosks in crowded areas to enable dealing with Government outside office hours; (d) Use of iPayment at all Government counters beginning 2025 as a cashless payment platform; and (e) Upgrade health clinics at UTCs (RM6m) 	-
<ul style="list-style-type: none"> • Empower mobile services to meet needs of rural and remote communities: <ul style="list-style-type: none"> (a) Expand Mobile Community services in Sabah and Sarawak, including proposed locations in Kampung Pangaraan, Sabah and Pulau Brait, Sarawak (RM2m); (b) Expand mobile clinic treatment services encompassing physiotherapy, psychosocial support, training for family 	RM100m

members to care for bed-ridden patients at home as well as mammogram screenings by university teaching hospitals such as University Malaya Medical Centre (UMMC) (RM13m);
 (c) Mobile Health and Dental Clinics, including nine additional mobile dental clinics, totalling 54 nationwide (RM63.4m);
 (d) Instil financial literacy among communities through Financial Education Network (FEN) roadshows nationwide by Bank Negara Malaysia (BNM);
 (e) Science on Wheels by National Science Centre as mobile mini science centre to expand outreach and access of STEM programme to rural, interior and remote areas (RM5m);
 (f) Empower *Perkhidmatan Menyemai Kasih Rakyat* (MEKAR) JPN through 4WD MEKAR (RM1m);
 (g) Mobile Court and Legal Aid (Justice on Wheels) (RM5m);
 and
 (h) Mobile BSN Bank (RM10m);

12. SejaTi MADANI

- Allocation between RM50,000 and RM100,000 for community committee economic activities -
- Intensify SejaTi MADANI initiatives through broader collaborations, including: **RM1b**
 - (a) Boost economy of communities in villages, cities, rural areas and Orang Asli villages under ICU supervision. Village committees will decide economic activity to be ventured into by the respective committees (RM600m);
 - (b) Extend Kampung Angkat MADANI Programme benefits in 200 villages led by Ministries/Departments (RM200m);
 - (c) Allocation for public universities to implement Kampung Angkat MADANI and TVET institutions provide community and TVET services (RM100m); and
 - (d) Empower Program Perumahan Rakyat (PPR) communities through various socioeconomic programmes (RM100m)
- Major palm oil companies such as Kuala Lumpur Kepong (KLK), IOI Group, SD Guthrie, TH Plantation and United Plantations will adopt adjacent palm oil smallholders to provide assistance including supply of latest seeds and best -

fertilisers as well as helping them comply with sustainability standards

- Facilitate procurement process for *rakyat*-critical projects through increased thresholds for:
 - (a) gotong-royong activities to RM200,000;
 - (b) quotation value for lift maintenance and replacement works in public housing and quarters to RM1.2m; and
 - (c) increase value limit for direct appointments and quotations for all maintenance and minor repair works, to RM200,000 and RM1m, respectively, in addition to projects for schools, dilapidated clinics and existing healthcare facilities

13. Optimal Use of Resources

- Relocate foreign offices not operating under one roof to the Chancellor Office or merge with nearest offices to optimise operating costs and resources -
- STAR will review vacant spaces and buildings owned by Government agencies, GLICs and Government-linked Companies (GLCs) to be used as preschools, childcare centres and skills training centres -
- Centralise Government agency applications such as Pangkalan Data Utama (PADU), Road Transport Department (RTD) and Inland Revenue Board of Malaysia (IRBM) under the MyDigital ID Single Application in line with digital transformation -
- Extend MyLesen to 15,000 secondary/university students and B40 youth looking for jobs requiring Malaysian Driving License (LMM) Class B2 (Motorcycle) from Special License Plates (NPK) sale proceeds -
- Finance existing *rakyat*-centric initiatives such as Free Helmet Replacement to 67,000 B40 families, MyLesen and Self-Employment Social Security Scheme (SKSPS- -

	Value
SOCSO) Contributions through bulk sales of Special Registration Numbers (NPIs) to automotive companies	
<ul style="list-style-type: none"> • Improve governance of Outcome Based Budgeting system to ensure allocations provided achieve objectives and meet expectations and needs of <i>rakyat</i> 	
14. Cybersecurity	
<ul style="list-style-type: none"> • Strengthen role of National Fraud Response Centre (NSRC) involving collaboration with BNM, Royal Malaysian Police (RMP) and financial institutions 	RM20m
<ul style="list-style-type: none"> • Launch National Fraud Portal to combat online fraud through automatic detection of suspicious transactions 	-
<ul style="list-style-type: none"> • Amendments to Penal Code [Act 574] and Criminal Procedure Code [Act 593] to enable more effective action by enforcement agencies in curbing mule account syndicates 	-
<ul style="list-style-type: none"> • Enactment of Online Safety Bill to ensure service providers are responsible to enhance safety of users, especially involving children 	-
<ul style="list-style-type: none"> • Add 100 positions at the National Cyber Security Agency (NACSA) to strengthen nation's cybersecurity 	RM10m
<ul style="list-style-type: none"> • Allocation for CyberSecurity Malaysia, including: <ul style="list-style-type: none"> (a) Develop advanced cyber technology security assessment and testing capacities (CENTREACT) (RM8m); (b) Strengthen cyber threat monitoring, detection and reporting (RM8m); (c) Digital security and privacy certification (RM7m); (d) Strengthen cyber forensic system capacity (RM6m); (e) Malaysia cyber security empowerment promotion programme for SMEs (RM6m); and (f) Strengthen cyber ethics on nation's human capital towards cyber security professionalism (RM2m) 	RM53m

	Value
<ul style="list-style-type: none"> • Ensure artificial intelligence is harnessed to detect, prevent and combat cyber crimes 	RM2.5m
<ul style="list-style-type: none"> • Government, through MCMC, will reinforce regulatory oversight via Special Task Force to Combat Cyber Crimes, involving various ministries 	-
15. Catastrophe & Disaster	
<ul style="list-style-type: none"> • Clean and upgrade drains and ditches to reduce flooding in several hotspot areas under local authorities (PBT). In ensuring immediate implementation, DID and PBT allowed to carry out procurement of up to RM1m through quotation method among registered G1 to G3 contractors 	RM150m
<ul style="list-style-type: none"> • Allocation for National Disaster Management Agency (NADMA) in preparation for floods (RM300m provision for this year in the event of floods at the end of the year) 	RM582m
<ul style="list-style-type: none"> • Matching grant immediately provided to GLICs' and GLCs' foundations to intensify response and distribution of aid to victims in flood-affected areas 	RM20m
<ul style="list-style-type: none"> • Issue Letters of Acceptance (SST) for 12 Flood Mitigation Projects (RTB), including: <ul style="list-style-type: none"> (a) RTB Sungai Damansara, Selangor; (b) RTB Sungai Likas, Kota Kinabalu, Sabah; (c) RTB Sungai Triang, Bera, Pahang; (d) RTB Sungai Tepoh and Banggol Air Lilih, Kuala Nerus, Terengganu; and (e) Development of Lembangan Sungai Bersepadu Sungai Kelantan Fasa 2, Kota Bharu 	RM3b
<ul style="list-style-type: none"> • Landslide and Slope Mitigation and Repair Programmes across Malaysia 	RM251m
<ul style="list-style-type: none"> • Programme to curb issue of soil slips (<i>Program Pemulihan Tanah Jerlus</i>) in Kerian Laut, Perak, Kedah and Perlis 	RM21m

	Value
<ul style="list-style-type: none"> • Implement Geotechnical Survey of Soil Layer Structure on major roads around Kuala Lumpur Golden Triangle 	RM10m
<ul style="list-style-type: none"> • Repair damage to Volunteer Fire Brigade (PBS) stations nationwide 	RM3m
<ul style="list-style-type: none"> • Enhance capacity of consular assistance to Malaysian diaspora, including during emergencies, evacuations and other urgent needs 	RM20m

FOCUS II : REINVIGORATING THE ECONOMY

16. New Investment Incentive Framework

- | | |
|---|-------------|
| <ul style="list-style-type: none"> • Introduce New Investment Incentive Framework focusing on high-value activities in the third quarter of 2025 | - |
| <ul style="list-style-type: none"> • Introduce strategic investment fund to enhance talent capacity and spur high-value activities | RM1b |
| <ul style="list-style-type: none"> • Government committed to streamline existing incentives, create new non-tax incentives as well as study feasibility of Tax Credit Strategic Investment to mitigate impact of GMT | |
| <ul style="list-style-type: none"> • MIDA to be approving authority for employment pass for non-citizen graduate from public HEIs to fulfil human capital needs of NIMP sectors | |

17. Strategic Investments

- | | |
|--|-----------------|
| <ul style="list-style-type: none"> • Strategic Co-Investment Fund (CoSIF) under NIMP 2030 for matching investments through equity crowdfunding (ECF) and peer-to-peer (P2P) financing platforms to support expansion of local vendors in electrical and electronics (E&E), specialty chemicals and medical devices industries to strengthen local supply chains | RM131.5m |
| <ul style="list-style-type: none"> • NIMP Industrial Development Fund to encourage innovation of local companies through technology adoption, targeting creation of 3,000 smart factories by 2030 | RM68.5m |

Value

- Collective pledge by GLICs for domestic direct investments amounting to RM120b over next five years under first phase of Government-linked Enterprises Activation and Reform Programme (GEAR-uP). RM25b will be invested in 2025

-

Securities Commission Malaysia

Programme/ Scheme	Allocation	Purpose	Financing Terms
NIMP Strategic Co-Investment Fund (CoSIF)	RM131.5m	Co-investment funds through SC-approved ECF and P2P platforms aims to attract investor participation in financing priority sectors and new growth sectors identified under NIMP 2030	<p>ECF/P2P platforms will assess SMEs and Mid-Tier Companies (MTCs) applicant eligibility in NIMP 2030 sectors based on the conditions determined by MITI</p> <p>Financing rate, size and tenure: Determined by ECF/P2P platforms which will publish financing campaign of applicant company</p> <p>Matching ratio of 1:3 (For every RM3 issued from ECF/P2P campaign, RM1 will be funded by CoSIF)</p>

Domestic Direct Investment Commitments by Government-linked Investment Companies (GLICs) in line with Key Economic Sectors

A renewed focus on Malaysia ...

Domestic Direct Investments
RM120b
Over 2024-28

On top of RM440b steady state investment in public markets



... to transform the nation's strategic sectors and companies ...



Invest to **create** high value ecosystems to **achieve national ambitions ...**

... with a **relay race** across GLICs to support Malaysian entrepreneurs at each stage of growth

... and be a lighthouse for Malaysian corporates to workers and communities ...

Recognise **responsibility** to be a catalyst for **nation building and social justice** (e.g. GLICs' commitments to RM3,100 living wage)



... acting united as one across GLICs and Government



Cross-collaborations across GLICs on strategic areas (e.g. joint investments by Khazanah and KWAP to strengthen the VC ecosystem)

Cooperation between GLICs and Government to enhance public healthcare (e.g. *Rakan KKM*)

Private Market Investment Programmes by GLICs			
Programme / Fund	Programme Size (RM million)	Period	Objective
Dana Pemacu (KWAP)	6,000	2024-2028	Strengthen domestic private market across private equity (PE), infrastructure and real estate classes
Dana Perintis (KWAP)	1,000	2024-2028	Facilitate efforts to advance Malaysia's startup and venture capital (VC) ecosystem via direct and indirect investments
National Fund-of-Funds (NFOF) (Khazanah)	1,000	2024-2028	Invest in innovative and high-growth startups via PE and VC funds
Mid-Tier Companies (MTCs) Programme (Khazanah)	1,000	2024-2028	Enhance competitiveness of local MTCs through funding as well as capacity and capability building programmes
Semiconductor (Khazanah)	1,000	2024-2028	Lead investments that support local semiconductor industry

	Value
18. Venture Capital & Startup Ecosystem	
<ul style="list-style-type: none"> • Khazanah to establish National Fund-of-Funds (NFOF) with a total allocation of RM1b deployed over next four years to support VC fund managers investing in startup companies 	RM300m
<ul style="list-style-type: none"> • KWAP through Dana Perintis will allocate RM1b over next four years to accelerate development of local startup ecosystem 	RM200m
<ul style="list-style-type: none"> • Cradle Fund’s programmes to identify and support startups with high potential to expand regionally and globally 	RM50m
<ul style="list-style-type: none"> • Cradle Fund through Innovation Accelerator Programme to provide matching grants in strengthening linkages between GLCs with local startups and corporate VC initiatives 	RM15m
<ul style="list-style-type: none"> • BNM to facilitate Foreign Exchange Administration Policy involving PE and VC fund management companies based on total fund size mandate to enhance industry competitiveness and attract foreign investors 	-
<ul style="list-style-type: none"> • Provide conducive facilities to attract startup companies in Kuala Lumpur 	RM5m
<ul style="list-style-type: none"> • Various entrepreneurship training programmes for MSMEs under Centre for Entrepreneur Development and Research (CEDAR) 	RM2m
<ul style="list-style-type: none"> • Business Export Programme for internationalisation of MSMEs in high-value sectors (SME Bank) 	RM5m
<ul style="list-style-type: none"> • <i>Dana Mudahcara MySTI</i> – Catalyst fund to promote use of local R&D innovations for Government procurement 	RM5m
<ul style="list-style-type: none"> • Allocations for startup ecosystem, including: <ul style="list-style-type: none"> (a) Cradle Fund (RM24.5m) (b) Malaysia Debt Venture (MDV) (Technology Acquisition and Commercialisation Scheme – TACT 2.0) (RM30m) 	RM77.5m

	Value
(c) MDV (Financing Microfund Guarantee Scheme – Tech FMG) (RM18m)	
(d) Malaysian Research Accelerator for Technology & Innovation (MRANTI) (RM5m)	
19. Digitalisation & Automation	
<ul style="list-style-type: none"> • Investments totalling USD16.9b for the period up to 2038 from global technology giants such as Amazon Web Services (AWS), Microsoft, Google and Oracle 	-
<ul style="list-style-type: none"> • Establish National Artificial Intelligence Office (NAIO) to enhance AI adoption through collaboration between academia and industry 	RM10m
<ul style="list-style-type: none"> • Establish ASEAN AI Safety Network (ASEAN AI Safe) to mobilise AI expertise and security with neighbouring countries 	RM3m
<ul style="list-style-type: none"> • Government to implement a multi-tiered levy mechanism early next year to reduce dependence on foreign workers. Proceeds from levy channelled to industry for automation and mechanisation 	-
<ul style="list-style-type: none"> • Digital PMKS MADANI matching grant and Digital Penjaja MADANI grant under BSN for local entrepreneurs to remain competitive 	RM50m
<ul style="list-style-type: none"> • Empower National Information Dissemination Centre (NADI) nationwide as a community platform to increase income through online entrepreneurial activities, allocated for five years under MCMC 	RM100m
<ul style="list-style-type: none"> • Continue Rural Community Centres’ initiative to bridge the digital divide in rural areas 	RM10.5m
<ul style="list-style-type: none"> • Increase productivity through R&D and training expenditure matching grants: <ul style="list-style-type: none"> (a) Domestic Investment Accelerator Fund (DIAF) for domestic companies (RM5m); and 	RM20m

	Value
<ul style="list-style-type: none"> • (b) Foreign Direct Investment Accelerator Fund (FIAF) for multinational corporations (RM15m) 	
<ul style="list-style-type: none"> • Allocation for promotion of e-commerce activities under MATRADE, MARA and MDEC 	RM24m
<ul style="list-style-type: none"> • Upgrade basic infrastructure in existing integrated industrial areas 	RM15m
<ul style="list-style-type: none"> • Launch InvestMalaysia's one-stop investor portal as main touchpoint for local and foreign investors to obtain information, data and strategic narrative related to the country's economic direction 	-
20. Johor-Singapore Special Economic Zone	
<ul style="list-style-type: none"> • Forest City's incentive package upgraded from Duty Free Island to Forest City Special Financial Zone to boost financial services activities such as Fintech 	-
<ul style="list-style-type: none"> • Single Family Office scheme coordinated by SC as part of incentive packages for Forest City Special Financial Zone 	-
<ul style="list-style-type: none"> • Government to announce by year-end special incentives for JS-SEZ to attract quality investments and high-value jobs 	-
<ul style="list-style-type: none"> • Establish Invest Malaysia Facilitation Centre-Johor (IMFC-J) to expedite approval processes including advisory services to reduce bureaucracy in facilitating investments in Johor-Singapore Special Economic Zone (JS-SEZ) 	-
21. Facilitating Export Markets	
<ul style="list-style-type: none"> • Khazanah to launch MTC programme to provide funding as well as capacity and capability building 	RM1b
<ul style="list-style-type: none"> • <i>Skim Insentif Pemampanan Pengeksport</i> by Exim Bank to encourage local exporters to expand operations globally 	RM750m

	Value
<ul style="list-style-type: none"> • Continue Market Development Grant to facilitate export and promotion of <i>Made in Malaysia</i> products and services globally, explore new non-traditional markets and high-value goods including pharmaceuticals, medical devices and green products 	RM40m
<ul style="list-style-type: none"> • Construct and upgrade Pulau Indah Ring Road and Northport Klang, Selangor 	RM107m
22. Tourism & Culture	
<ul style="list-style-type: none"> • Visit Malaysia 2026 campaign to elevate Malaysia as a preferred tourist destination in Asia 	RM400m
<ul style="list-style-type: none"> • Tourism Sector Support Grant (GSSP) to organise tourism events 	RM50m
<ul style="list-style-type: none"> • Cultural Sector Matching Grant (GSSK) for arts and cultural events 	RM30m
<ul style="list-style-type: none"> • International & Charter Flights Matching Grant (GSPC) to increase number of international flights 	RM30m
<ul style="list-style-type: none"> • <i>Galakan Melancong (GAMELAN)</i> matching grant to enhance tourism promotional activities 	RM20m
<ul style="list-style-type: none"> • Promote activities related to arts, culture and heritage 	RM5m
<ul style="list-style-type: none"> • Promote activities related arts and culture through heritage food 	RM5m
<ul style="list-style-type: none"> • Foster development of local handicraft and batik communities 	RM5m
<ul style="list-style-type: none"> • Programme of activities under digitalisation of visual artworks 	RM5m
<ul style="list-style-type: none"> • Establish a digital repository of national heritage artifacts to safeguard national treasure and heritage 	RM15m

	Value
<ul style="list-style-type: none"> • Improve and enhance key tourist areas with basic amenities, establish ecotourism partnerships and support nominations for UNESCO, including: <ul style="list-style-type: none"> (a) Enhance facilities at Endau Rompin National Park, Johor, Redang Island, Terengganu and Tusan Berkenu Beach, Sarawak; (b) Establish ecotourism partnerships with UNDP and Habitat Foundation; and (c) Nominations for UNESCO such as the Sungai Lembing Tin Mining Site, Pahang; and cultural elements like the Chingay Cultural parade and lion dance 	RM110m
<ul style="list-style-type: none"> • Restoration efforts to rejuvenate Bangunan Sultan Abdul Samad Complex and Carcosa Seri Negara by Khazanah to uplift Kuala Lumpur as a creative and cultural district. These includes building a multi-storey bridge that connects the Perdana Botanical Gardens with Carcosa Seri Negara commencing next year 	RM600m
<ul style="list-style-type: none"> • Conserve Putrajaya Monorail Suspension Bridge as a tourist landmark 	RM15m
<ul style="list-style-type: none"> • Incentive for tourism programmes including international sporting events 	RM4m
<ul style="list-style-type: none"> • Malaysian Healthcare Travel Council (MHTC) allocation for health tourism related programmes 	RM31m
<ul style="list-style-type: none"> • Allocation for Malaysia Convention & Exhibition Bureau (MyCEB) 	RM8.2m
<ul style="list-style-type: none"> • Allocation for Museum 	RM60m
23. ASEAN-Malaysia 2025 Chairmanship	
<ul style="list-style-type: none"> • All ministries and departments involved in organising ASEAN-Malaysia Chairmanship events to source handicrafts from local entrepreneurs 	-

	Value
<ul style="list-style-type: none"> Facilitate procurement of souvenirs up to RM100,000 and quotations of up to RM1m to support local artisans in conjunction with Malaysia-ASEAN Chairmanship 2025 	-
24. Energy Transition	
<ul style="list-style-type: none"> Allocation for National Energy Transition Facility fund to support energy transition projects towards achieving net-zero emission targets by 2050 	RM305.9m
<ul style="list-style-type: none"> NETR projects entering the execution phase: <ul style="list-style-type: none"> (a) Kenyir Hybrid Hydro-Floating Solar Farm with a generation capacity of 1,000 MW, of which half of the energy output will be allocated towards the first green hydrogen hub project in Terengganu through a collaboration between PETRONAS and Tenaga Nasional Berhad (TNB); and (b) Large-Scale Solar (LSS) programme to develop LSS power generation projects with a total quota of 2,000 MW through a competitive bidding process with evaluation to be completed by December 2024 	-
<ul style="list-style-type: none"> Initiative to enhance access to renewable energy (RE) 	-
<ul style="list-style-type: none"> Investment by UEM Lestra and TNB to enhance the capacity of transmission and distribution networks as well as decarbonise industrial parks to meet RE demand 	RM16b
<ul style="list-style-type: none"> Corporate Renewable Energy Supply Scheme (CRESS) is an open grid access initiative enabling corporates to source green electricity directly from RE generators in the market 	-
<ul style="list-style-type: none"> Extension of existing Net Energy Metering (NEM) programme to 30 June 2025 encouraging solar PV systems installation as follows: <ul style="list-style-type: none"> (a) Additional quota of 50MW for domestic category under NEM <i>rakyat</i> programme; and (b) Additional quota of 300MW for commercial and industrial category under NEM NOVA programme 	-

	Value
<ul style="list-style-type: none"> • Roll out of specific programme prioritising on structural design of dual-layered systems for RE generation such as agrivoltaics concept 	-
<ul style="list-style-type: none"> • Introduce Energy Performance Contracts (EPC) for all Government agencies to save up to 10% of total electricity bills 	-
<ul style="list-style-type: none"> • Provision of e-rebates by the <i>Nikmat Untuk Rakyat PETRA</i> (NUR@PETRA) programme to encourage: <ul style="list-style-type: none"> (a) Domestic consumers purchase electrical equipment such as refrigerators and air conditioners that are energy-efficient; and (b) Industrial and commercial sectors to replace existing chillers to be more energy-efficient 	RM70m
<ul style="list-style-type: none"> • Provide solar panelled-covered walkways and parking lots in Putrajaya, as a lighthouse for other cities 	-
<ul style="list-style-type: none"> • Progressive Regulatory Framework Bill on Carbon Capture, Utilisation and Storage (CCUS) will be tabled imminently 	-
<ul style="list-style-type: none"> • Continuation of Electric Motorcycle Use Promotion Scheme of RM2,400 cash rebates for purchase of Completely Knocked Down (CKD) electric motorcycles, applicable to <i>rakyat</i> with an annual income below RM120,000 	RM10m
<ul style="list-style-type: none"> • Financing facilities through the Conditional Energy Audit and Energy Management Grant Programme in the Industrial and Commercial Sectors 	RM24m
<ul style="list-style-type: none"> • Develop a holistic solar rooftop programme factoring into considerations surrounding grid and network capacity to spur installation of solar photovoltaic (PV) systems on rooftops of residential, commercial, industrial and agricultural premises 	-

	Value
25. Preserving Natural Treasures	
<ul style="list-style-type: none"> • Ecological Fiscal Transfer (EFT) allocation for efforts to protect forests and wildlife, including tree replanting programs by the State Government. 50% of allocated amount distributed is subject to the implementation and expenditure performance by the State Government 	RM250m
<ul style="list-style-type: none"> • Increase number of community rangers to 2,500 through the Biodiversity Protection and Patrolling Programme (BP3) and Smart Patrol in the Permanent Reserved Forest (PRF) in the Central Forest Spine (CFS): <ul style="list-style-type: none"> (a) Veterans of Malaysian Armed Forces and RMP (RM27m); (b) Orang Asli (RM20m); and (c) Local communities, Sabah & Sarawak community rangers (RM33m) 	RM80m
<ul style="list-style-type: none"> • National River Trail (DSK) and community river cleanup programmes to be complemented with communication, education & public awareness (CEPA) involving local communities in: <ul style="list-style-type: none"> (a) Sungai Anak Bukit, Kedah; (b) Sungai Pegalan, Sabah; and (c) Sungai Etanak, Sarawak 	RM10m
<ul style="list-style-type: none"> • Upgrade existing regional sewage treatment plants and construct a sewage pipeline network to curb water pollution at Sungai Kim Kim, Johor 	RM693m
<ul style="list-style-type: none"> • Amend National Trust Fund Act 1988 broadening sources of contributions to the National Trust Fund (KWAN) as well as reinforce governance of fund's withdrawal 	-
<ul style="list-style-type: none"> • Strengthen enforcement programme by Department of Environment (DOE) and enhancement of Environmental Quality Act (AKAS) 1974 	RM3.9m

	Value
<ul style="list-style-type: none"> • Improve efficiency of Marine Protected Area (MPA) management, including planning, monitoring and enforcement 	RM3.3m
<ul style="list-style-type: none"> • Allocation for forest restoration projects 	RM98m
26. Food Security	
<ul style="list-style-type: none"> • Continue Land Use Optimisation Programme in collaboration with State Governments for agricultural projects, including: <ul style="list-style-type: none"> (a) Prisma 1: Conservation of Nogori Rice Fields in Negeri Sembilan; (b) Perak Onion Project SADC; (c) Commercial Red Tilapia Livestock Project in Pahang; (d) Smart Agriculture & IoT Rice Field in Penang; and (e) Fishermen's Jetty Repair & Seed Release Programme in Penang 	RM300m
<ul style="list-style-type: none"> • Utilise nearly 8,800 acres of idle land under regional development authorities and affiliated agencies to implement agricultural projects such as cluster crops, paddy redevelopment and organic chicken and cattle enterprises 	-
<ul style="list-style-type: none"> • Onion Industry Development Programme for farmers in Perak, Kelantan, Selangor, Johor, Kedah and Penang 	RM6m
<ul style="list-style-type: none"> • Incentives for small ruminant farmers with an existing livestock birth rate of at least 100% 	RM12m
<ul style="list-style-type: none"> • Incentives for beef cattle farmers with an existing livestock birth rate of at least 60% 	RM8.8m
<ul style="list-style-type: none"> • Phase 1 of Five Seasons in Two Years Paddy Cultivation using 11,000 hectares land across the MADA region 	RM784m
<ul style="list-style-type: none"> • Expand FELCRA paddy estates in Sarawak and Sabah for food security agenda 	RM10m
<ul style="list-style-type: none"> • Development and maintenance projects on water resources and irrigation infrastructure of rice granary zones and adjacent areas 	RM55m

	Value
<ul style="list-style-type: none"> • Pilot project to introduce precision farming including usage of organic fertilisers through an open tender process 	-
<ul style="list-style-type: none"> • Special provisions of subsidies, assistance and incentives for farmers and fishermen, including: <ul style="list-style-type: none"> (a) <i>Skim Takaful Tanaman Padi Perlindungan Pertanian</i> (RM45m); (b) Paddy Price Subsidy Scheme (RM825m); (c) Huma or Hill Paddy Allocation (RM57.2m) (d) Monthly subsistence allowance for fishermen (RM144.2m); and (e) Incentives for fish landings (RM15m) 	RM2.7b
<ul style="list-style-type: none"> • Ceiling rate for new construction or relocation assistance for fishermen's houses at RM84,000 for Peninsular Malaysia and RM90,000 for Sabah and Sarawak 	-
<ul style="list-style-type: none"> • Fishermen Housing Assistance to refurbish and build new homes for fishermen 	RM10m
<ul style="list-style-type: none"> • Investment funds through Venture Fund for agricultural, biotechnology and agritech-based companies 	RM10m
<ul style="list-style-type: none"> • Expand the MADANI community gardens (<i>Kebuniti</i>) programme by All-Party Parliamentary Party Group Malaysia (APPGM) for identified locations to support food security agenda 	RM10m
<ul style="list-style-type: none"> • Continue the <i>Pembangunan Semula Hasil Baharu Pekebun Kecil</i> programme provide income generation opportunities through short-term crops and livestock farming 	RM112.6m
<ul style="list-style-type: none"> • Sustainable agriculture agenda includes development of agrifood sustainability, soil conservation programmes 	RM49m
<ul style="list-style-type: none"> • Agricultural Disaster Fund (TBP) to assist those affected by the disaster to ensure the recovery and sustainability of national agrifood projects 	RM25m

	Value
<ul style="list-style-type: none"> Promotion Programme for Good Agricultural Practices (GAP) Scheme to promote production of quality and safe produce for consumption 	RM5.5m
<ul style="list-style-type: none"> Implement a Regulatory Impact Assessment (RIA) in an effort to strengthen enforcement of national agrofood regulation to eradicate middlemen 	RM10m
27. Plantation & Commodities	
<ul style="list-style-type: none"> Allocation of plantation and commodity agencies namely FELDA, FELCRA and RISDA to mitigate global challenges and incorporate modern technology within agri-commodity sector 	RM2.6b
<ul style="list-style-type: none"> Continue Smallholder Palm Oil Replanting Financing Incentive Scheme (TSPKS 2.0) to facilitate replanting efforts through a hybrid scheme in form of a 50% grant and 50% soft loan 	RM100m
<ul style="list-style-type: none"> Collaboration between PETRONAS, SD Guthrie and FGV Holdings to produce sustainable aviation fuel (SAF) using residual palm oil waste from palm oil mill waste 	-
<ul style="list-style-type: none"> Empower palm oil industry sustainability and global anti-palm oil campaigns: <ul style="list-style-type: none"> (a) Malaysian Sustainable Palm Oil Certification Programme (MSPO) (RM50m); and (b) Anti-palm oil campaign (RM15m) 	RM65m
<ul style="list-style-type: none"> Matching grants for Smallholders' Latex Productivity Enhancement (PROTEKS) programme under RISDA to enhance latex production for smallholders in meeting industry demands while reducing import dependence 	RM60m
<ul style="list-style-type: none"> Incentive for smallholders to re-cultivate abandoned and untapped rubber plantation areas through a land leasing approach, where abandoned land will be leased for re-cultivation and profits will be divided according to agreement between smallholders, implementing agencies and landowners 	RM20m
<ul style="list-style-type: none"> Disaster relief fund for treatment and control of diseases and pests for the agri commodity sector to protect crops from 	RM10m

	Value
diseases such as Pestalotiopsis Leaf Fall Disease (LDP), bagworms (Metisa plana), Ganoderma, Sooty Mold and others	
<ul style="list-style-type: none"> • Upgrade and maintain Smallholder Farm Roads (JLPK) nationwide 	RM19m
28. Islamic Financial Innovation	
<ul style="list-style-type: none"> • Matching grants for Islamic financing based on Islamic principle from Islamic banking institutions and private investors. Pioneered financing options include fair risk and profit-sharing, with a focus on climate finance projects and food security projects 	RM100m
<ul style="list-style-type: none"> • Additional allocation for matching grants to support more micro-entrepreneurs and encourage greater participation from financial institutions in the i-TEKAD initiative. A total of RM5m is earmarked for contributions to insurance or takaful premiums, which RM1m is specifically allocated for the procurement of mobile devices in collaboration with digital banking institutions to assist i-TEKAD entrepreneurs in their digitalisation efforts 	RM20m
<ul style="list-style-type: none"> • Allocation to Malaysia Co-investment Fund (MyCIF) for matching investments in 2025 to promote Islamic financial risk-sharing models based on concepts of Musharakah and Mudharabah through ECF and P2P platforms 	RM40m
<ul style="list-style-type: none"> • Support joint venture between International Islamic University Malaysia and INCEIF University to enhance application of Islamic economic values. Development of research and academic programmes will help to integrate Islamic economics into current policy formulation, ensuring alignment with the principles of <i>Maqasid Shariah</i>, fairness, inclusivity and sustainability for shared prosperity 	RM10m
29. Halal Industry Development	
<ul style="list-style-type: none"> • Addition of 100 new officers as halal auditors under JAKIM to expedite issuance of halal certificates 	RM5m

	Value
<ul style="list-style-type: none"> • Enhance MYeHALAL system to reduce processing time for halal certificates issuance to between 15 and 23 days from 30 days, as well as centralise 20 Government agencies and 100 international halal certification bodies under a single platform 	RM5m
<ul style="list-style-type: none"> • Halal Industry Development including Halal Go Global to be more competitive and able to penetrate foreign market 	RM20m
<ul style="list-style-type: none"> • Assistance for local halal entrepreneurs transition towards green practices to enhance export businesses abroad in collaboration with BNM, Islamic Development Bank (IsDB), World Bank Hub in Malaysia and selected implementation partners 	RM15m
30. Waqf Land Development	
<ul style="list-style-type: none"> • Funds from KWAP to enhance development of <i>Waqf</i> land for building independent retirement homes for low-income pensioners 	RM300m
<ul style="list-style-type: none"> • Funding through UDA for the development of affordable housing for <i>rakyat</i> on <i>Waqf</i> lands 	RM200m
<ul style="list-style-type: none"> • Funding provision through Public Sector Home Financing Board (LPPSA) for the benefit of civil servants purchasing homes on <i>Waqf</i> land 	-
<ul style="list-style-type: none"> • Government Guarantee through Syarikat Jaminan Kredit Perumahan (SJKP) for programmes under financial institutions that offer financing for the purchase of a first house worth up to RM500,000 developed on <i>Waqf</i> land 	-
<ul style="list-style-type: none"> • PNB through <i>Wakaf</i> ASNB continues to be empowered as a channel for unitholders to make charitable donation while investing with ASNB through a combination of investment and <i>waqf</i>. The unitholders' dividend proceeds will be channelled to <i>waqf</i> projects for the benefit of the ummah 	-
<ul style="list-style-type: none"> • <i>Waqf</i> Majlis Amanah Rakyat (MARA) MADANI fund to attract <i>waqf</i> contributions from the corporate sector, including 	-

	Value
figures who have benefited from MARA to achieve the RM1b fund target	
31. Business Assistance and Financing	
• Indian Community Programme – Empowering socio-economy of the community (MITRA)	RM100m
• Skim Pembiayaan Usahawan Masyarakat India (SPUMI) under TEKUN Nasional	RM30m
• Allocation for Buy Malaysian Goods Campaign (KBBM)	RM10m
• Franchise development programme to increase franchise trade and exports: (a) Enhanced Franchise Development Programme (EFDP) to increase exports (RM2.7m); and (b) Be Your Own Boss Project (RM6m)	RM8.7m
• Vendor development through research and commercialisation grants: (a) Vendor Capacity Development Programme (RM7m); and (b) Vendor Research and Commercialisation Programme (RM2m)	RM9m
Business Loan Facilities	
• Total value of loans and financing guarantees available for the benefit of MSMEs, include: (a) Bank Simpanan Nasional (BSN) micro financing scheme to provide business capital, equipment purchases, premises as well as marketing to hawkers and small traders (RM1.4b); (b) <i>Skim Pembiayaan Inklusif</i> to empower micro-entrepreneurs and small traders under TEKUN Nasional (RM330m, including dedicated business financing for the Indian community amounting to RM30m);	RM40b

- (c) Dedicated allocation to encourage women and youth to venture into business (RM650m);
- (d) BNM Loan Fund to support SMEs, including RM3.3b dedicated for micro-enterprises and low-income entrepreneurs, small contractors, to encourage adoption of sustainable practices and sectors related to food security (RM7.1b);
- (e) Syarikat Jaminan Pembiayaan Perniagaan (SJPP) to continue assisting SMEs in focus sectors such as halal, high technology, ESG and tourism (RM20b);
- (f) Malaysian Cooperative Societies Commission's *Tabung Modal Pusingan* to strengthen the capability of cooperatives in supply chain (RM100m); and
- (g) CAKNA 1 and CAKNA 2 schemes to support Government vendors' cash flow (RM200m)

MICRO CREDIT SCHEME

Financing terms are subject to the conditions and credit ratings by financial institutions

Bank Negara Malaysia (BNM)

Programme / Scheme	Available Funds	Purpose	Financing Terms
Micro Enterprises Facility (MEF)	RM700m	Access to financing for micro-entrepreneurs under the Micro Financing Scheme, especially for segments that do not or have limited access to financing from financial institutions	Financing rate: To be determined by financial institutions Size: Up to RM100,000 Tenure: Up to 7 years
i-TEKAD	RM80m	Assist low-income micro-entrepreneurs strengthen financial management and business acumen towards generating continuous income	Financing rate, size and tenure: To be determined by respective financial institutions <i>* Note: RM50m allocation from MEF and RM30m from startup capital (e.g. matching grants and social finance funds)</i>

Bank Simpanan Nasional (BSN)

Programme / Scheme	Fund Size	Target Group	Financing Terms
Skim Mikro Umum	RM520m	Nano/micro/small businesses in all sectors	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years

Programme / Scheme	Fund Size	Target Group	Financing Terms
Skim Mikro Wanita	RM250m	Women in nano/micro/small businesses	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
Skim Mikro Belia	RM150m	Nano/micro/small traders aged 30 years and below	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
Skim MulaNiaga	RM50m	Youth entrepreneurs aged 30 years and below in nano/micro/small businesses	Financing rate: 4% Size: Up to RM20,000 Tenure: Up to 5 years
Skim Mikro Industri Desa	RM40m	Rural industry entrepreneurs in nano/micro/small businesses	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
Skim Mikro Bakti	RM20m	Nano/micro/small businesses by veterans of uniformed bodies and civil servant retirees	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
Skim Mikro GIG	RM20m	Nano/micro/small businesses by gig workers, including delivery services by motorcyclists	Financing rate: 4% Size: Up to RM20,000 Tenure: Up to 5 years
Skim Mikro Penjaja	RM100m	Nano/micro/small businesses by hawkers	Financing rate: 4% Size: Up to RM20,000 Tenure: Up to 5 years
Skim Mikro Sinar	RM50m	Nano/micro/small businesses by former inmates, AADK trainers, persons with disabilities (PWD), Department of Social Welfare (JKM) and SOCSO recipients	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years

Programme / Scheme	Fund Size	Target Group	Financing Terms
Pembiayaan Perkampungan Baru Cina	RM150m	Micro/small businesses of residents of Kampung Baru Cina or those operating in the area	Financing rate: 4% Size: Up to RM150,000 Tenure: Up to 5 years
Skim Pembiayaan Usahawan Perusahaan Kecil Komuniti Cina	RM90m	Micro/small businesses of the Chinese community	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
Skim Penjaja Kecil Cina	RM5m	Hawkers of the Chinese community	Financing rate: 4% Size: Up to RM20,000 Tenure: Up to 5 years

TEKUN Nasional

Programme/Scheme	Fund Size	Target Group	Financing Terms
Tabung Ekonomi Kumpulan Usaha Niaga – Bumiputera 2.0	RM300m	Bumiputera micro entrepreneurs	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 10 years
Skim Pembangunan Usahawan Masyarakat India	RM30m	Members of the Indian community who venture into business	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 10 years

Bank Negara Malaysia Fund for SMEs – Selected Facilities

- More than RM7 billion is available under the BNM Fund.
- Funds will be channelled through participating financial institutions (PFIs), consisting of licensed banks, designated development financial institutions (DFIs) and Credit Guarantee Corporation Malaysia Berhad (CGC).
- Applications to be made through PFIs and approvals are subject to credit assessment.

Scheme	Available Funds	Purpose	Financing Terms
All Economic Sectors (AES) Facility	RM2.1b	Improve SMEs' access to financing and support economic growth	Financing rate: Up to 7% (including guarantee fee) Size: Up to RM5m Tenure: Up to 5 years
Agrofood Facility (AF)	RM1.3b	Increase food production for domestic and export markets	Financing rate: Up to 3.75% (including guarantee fee) Size: Up to RM5m Tenure: Up to 8 years
High Tech and Green Facility (HTG)	RM1.3b	Assist innovative SMEs and startups to expand their businesses and invest in strategic sectors and digital, green and biotechnology	Financing rate: Up to 3.5% (not including guarantee fee); up to 5% (including guarantee fee) Size: Up to RM10m Tenure: Up to 10 years
Low Carbon Transition Facility (LCTF)	RM600m	Assist SMEs to adopt sustainable and low-carbon practices in their business operations	Financing rate: Up to 5% (including guarantee fee) Size: Up to RM10m Tenure: Up to 10 years
SME Automation and Digitalisation Facility (ADF)	RM600m	Incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency	Financing rate: Up to 4% (including guarantee fee) Size: Up to RM3m Tenure: Up to 10 years
PENJANA Tourism Financing (PTF)	RM200m	Dedicated fund for businesses in tourism sectors still affected by the pandemic	Financing rate: Up to 3.5% (including guarantee fee) Size: Up to RM500,000 for SMEs and up to RM75,000 for micro-entrepreneurs Tenure: Up to 7 years (including moratorium tenure)

Scheme	Available Funds	Purpose	Financing Terms
Disaster Relief Facility (DRF)	RM300m	Alleviate the financial burden on SMEs affected by floods and enable them to continue their business operations.	Financing rate: Up to 3.5% (including guarantee fee) Size: Up to RM700,000 for SMEs and up to RM150,000 for micro-entrepreneurs Tenure: Up to 7 years (including moratorium tenure)

From the allocation of RM7b under BNM, RM600m is allocated for four segments under BNM funds:

1. **Micro enterprises and low-income entrepreneurs**
 - RM200m under MEF, where RM50m is specifically allocated for i-TEKAD programme.
2. **Small contractors (G1-G4)**
 - RM200m under CAKNA 2 AES programme to finance pre-contracts of G1-G4 Bumiputera small contractor for up to RM1.5m per contract for small-scale Government projects.
3. **Food security**
 - RM100m under AF to increase food production and import capacity to meet rising demand for food.
4. **Sustainable and low carbon practices**
 - RM100m under LCTF to support certification related to sustainable and green practices.

SME SOFT LOANS

Financing terms are subject to conditions and credit ratings by financial institutions.

Agrobank

Programme/Scheme	Fund Size	Target Group	Financing Terms
Dana Pembiayaan Agromakanan	RM200m	Agropreneurs who intend to expand their operations and new entrants venturing into agro-food sector	Financing rate: As low as 3% Size: Up to RM5m Tenure: Up to 10 years

Programme/Scheme	Fund Size	Target Group	Financing Terms
			Grace period: Up to 6 months depending on eligibility
Program Modenisasi Rantian Nilai Agromakanan	RM30m	Agropreneurs who intend to adopt technology to modernise their operations	Financing rate: As low as 3% Size: Up to RM1m Tenure: Up to 10 years Grace period: Up to 12 months depending on eligibility
Program Tanam Semula Pekebun Kecil Sawit (TSPKS) 2.0	RM100m	Individual smallholders with land ownership of less than 10 hectares for Sabah and Sarawak and 6.5 hectares for Peninsular Malaysia	Financing rate: As low as 0% for first 4 years, 2% after 4 years Size: Up to RM117,000 Tenure: Up to 12 years

Bank Rakyat Malaysia

Programme/Scheme	Fund Size	Target Group	Financing Terms
BR Plus – i BizLady	RM30m	Women in MSMEs and cooperatives for business continuity and mitigate cash flow issues	Financing rate: SME: BFR+1.5% (including guarantee fee) Cooperative: BFR+0% Micro: 7.5% Size: Up to RM1m Tenure: Up to 7 years
Financing for MSMEs	RM750m	Spur growth and encourage entrepreneur	Financing rate: As low as BFR+0%

Programme/Scheme	Fund Size	Target Group	Financing Terms
		venturing into MSME sector	Size: Up to RM30m Tenure: Up to 15 years
Financing for Cooperatives	RM250m	Spur growth and competitiveness of cooperative sector	Financing rate: As low as BFR+0% Size: Up to RM10m Tenure: Up to 20 years

EXIM Bank

Programme/Scheme	Fund Size	Target Group	Financing Terms
Skim Insentif Pemampanan Pengeksport (SIP2)	RM750m	SMEs to penetrate international markets	Financing rate: Current financing rate – incentive 1% Size: Up to RM20m Tenure: Up to 7 years

Majlis Amanah Rakyat (MARA)

Programme/ Scheme	Fund Size	Target Group	Financing Terms
SPIKE and SPIKE GLC Entrepreneurship Development Programme	RM320m	Bumiputera contractors for working capital of Government/agencies/GLCs contracts	Financing rate: 6% Size: Up to RM1m Tenure: According to contract duration
Youth Entrepreneurship Development Programme	RM30m	Bumiputera youth aged 40 years and below	Financing rate: 0% Size: Up to RM500,000 Tenure: Up to 5 years
MARA Integrated Smart Auto Financing Scheme	RM20m	Bumiputera entrepreneurs in automotive sector providing 3S services	Borrowing rate: 2% Size: Up to RM1m Tenure: Up to 10 years

Programme/ Scheme	Fund Size	Target Group	Financing Terms
		(sales, services and spare parts)	
Professional Entrepreneur Development Financing Scheme	RM40m	Bumiputera entrepreneurs in field of professional entrepreneurship	Financing rate: 4% Size: Up to RM250,000 (Sole proprietorship/Partnership) or RM500,000 (private limited company) Tenure: Up to 10 years
Special Business Financing Scheme for Women	RM90m	Bumiputera women entrepreneurs	Financing rate: 3.5% Size: Up to RM150,000 Tenure: Up to 10 years

Malaysian Industrial Development Finance (MIDF)

Programme/Scheme	Fund Size	Target Group	Financing Terms
Skim Pembiayaan Mudah bagi Automasi dan Pemodelan	RM180m	Manufacturing and manufacturing-related services companies	Financing rate: 4% Size: Up to RM20m Tenure: Up to 25 years
Industrial Investment Fund in Aerospace and Electrical and Electronics Fields	RM50m	Aerospace and electrical and electronics companies	Matching grant: Up to 80% based on eligible expenses Total: Up to RM40m Project tenure: Up to 12 months Management fee: 2%

Programme/Scheme	Fund Size	Target Group	Financing Terms
Second Chance Financing	RM29m	SMEs in the manufacturing and services sectors	Financing rate: 3% Size: Up to RM5m Tenure: Up to 10 years
Matching Grant for Bumiputera SMEs in the Aerospace Industry	RM10m	Bumiputera SMEs in aerospace industry	Matching grant: Up to 80% based on eligible expenses Size: Up to RM2.5m Project tenure: Up to 12 months Management fee: 2%
Green and Sustainable Business Financing	RM39m	Manufacturing and services companies in green technology ecosystem	Financing rate: 2% Size: Up to RM10m Tenure: Up to 25 years
Sustainable Mobility Business Financing	RM10m	Companies in automotive ecosystem	Financing rate: 2% Size: Up to RM5m Tenure: Depending on type of financing

Perbadanan Usahawan Nasional Berhad (PUNB)

Programme/Scheme	Fund Size	Target Group	Financing Terms
PROSPER Financing	RM300m	Bumiputera SMEs	Financing rate: 5% – 8% Size: Up to RM10m Tenure: Up to 7 years

Malaysia Co-operative Societies Commission of Malaysia (SKM)

Programme/Scheme	Fund Size	Target Group	Financing Terms
Tabung Modal Pusingan (TMP)	RM100m	Cooperatives undertake viable projects	Financing rate: 1% – 6% Size: Up to RM30m Tenure: Up to 25 years Grace period: 3-6 months

SME Bank

Programme/Scheme	Fund Size	Target Group	Financing Terms
SME Technology Transformation Fund	RM400m	MSMEs undertake technological transformation and/or adopt Industry4WRD	Financing rate: 4% Size: Up to RM3m Tenure: Up to 10 years
Jaguh Serantau Programme	RM200m	Bumiputera SMEs in regional markets or ready to penetrate regional markets	Financing rate: Based on risk Size: Up to RM10m Tenure: Up to 10 years
Program Pembiayaan HalalBiz	RM100m	MSMEs in halal industry ecosystem	Financing rate: 5% Size: Up to RM1m Tenure: Up to 7 years
MySMELady 2.0	RM100m	Women MSMEs	Financing rate: 5% (including guarantee fee) Size: Up to RM3m Tenure: Up to 5 or 7 years
Tabung Khas Pelancongan (“TKP”)	RM200m	MSMEs in tourism industry to meet working capital and/or asset acquisition requirements	Financing rate: Up to 5.5% per annum Size: Up to RM20m Tenure: Up to 20 years

Programme/Scheme	Fund Size	Target Group	Financing Terms
Skim Pembiayaan Perusahaan Sosial	RM15m	Social enterprises to meet working capital and asset acquisition requirements	Financing rate: 3% – 4% Size: Up to RM500,000 Tenure: Up to 5 or 7 years
Pembiayaan Ekosistem Payung	RM50m	Bumiputera MSME entrepreneurs	Financing rate: 4% Size: Up to RM1m Tenure: Up to 7 years
Dana Kelestarian Alam	RM100m	Bumiputera MSME entrepreneurs	Financing rate: 3% – 4% Size: Up to RM5m Tenure: Up to 5 or 7 years

Bank Pembangunan Malaysia Berhad (BPMB)

Type	Programme/Scheme	Fund Size	Target Group	Terms
Subsidised loans	MADANI Development Scheme	RM2b	Companies involved in activities contributing to Twelfth Malaysia Plan, Ekonomi MADANI and not within coverage of existing programmes, including general infrastructure related development, utilities, social infrastructure development, food security and tourism	Financing rate: Government: COF + Margin - Subsidy 1% Commercial: BFR + Margin - Subsidy 1% Sukuk/Bond: Guarantee Fee - Subsidy 1% Size: RM20m and above

Type	Programme/Scheme	Fund Size	Target Group	Terms
	Logistics and Transportation Scheme	RM1b	Companies involved in activities related to marine, oil and gas supply chain, aerospace, logistics and transportation	
	Sustainable Development and Transition Scheme	RM1.4b	Companies involved in activities related to climate adaptation and risk mitigation, sustainable development, circular economy as well as transition (excluding energy)	
	Renewable Energy and Energy Transition Programme	RM500m	Companies involved in energy activities under National Energy Transition Roadmap (NETR)	
	Bumiputera Economic Development Programme	RM500m	Bumiputera companies involved in activities contributing to Bumiputera Economic Transformation Plan 2035 such as (but not limited to) halal ecosystem and supply chain	

Type	Programme/Scheme	Fund Size	Target Group	Terms
	Digital Infrastructure Programmes and High-Impact Sectors	RM600m	Companies involved in activities related to Fourth Industrial Revolution (including Digital Economy) as well as projects contributing to New Industrial Master Plan 2030 (NIMP 2030)	
Loan/equity financing	Capital Access Programme	RM400m	Companies involved in activities related to new growth sectors as well as support development of MSMEs who require capital	Financing rate: As low as 8% Size: Up to RM30m Tenure: Up to 5 years

Financing Guarantee Scheme

1. Green Technology Funding Scheme (GTFS 5.0) with a total financing value of RM1b (without profit rate subsidy)
2. Guarantee scheme Syarikat Jaminan Pembiayaan Perniagaan (SJPP) amounting to RM20b will be provided for financial institutions funding. Focus sectors for guarantees include:
 - Bumiputera (RM5b)
 - High Technology and ESG (RM3b)
 - Halal (RM1b)
 - Tourism (RM1b)

SJPP Guarantee	Funding Terms
Funding Guarantee	Up to 70% Focus sector: Up to 80%
Funding Limit	Up to RM20m
Guarantee Fee	Up to 1% a year Focus sector: Up to 0.75%
Tenure	Up to 7 years

Women

Programme/Scheme	Fund Size	Target Group	Financing Terms
Bank Rakyat Malaysia BR Plus - i BizLady	RM30m	Women in MSMEs as well as cooperatives for business continuity and to reduce cash flow issues	Financing rate: SME: BFR+1.5% (including guarantee fee) Co-operative: BFR+0% Micro: 7.5% Size: Up to RM1m Tenure: Up to 7 years
BSN Women Micro Scheme	RM250m	Women in micro/small businesses	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 5 years
SME Bank MySMELady 2.0	RM100m	Women MSMEs	Financing rate: 5% (including guarantee fee) Size: Up to RM3m Tenure: Up to 7 years
MARA Women Special Business Financing Scheme	RM90m	Bumiputera women entrepreneurs	Financing rate: 3.5% Size: Up to RM150,000 Tenure: Up to 10 years

	Value
32. Hawkers and Small Traders Facilities	
<ul style="list-style-type: none"> • Allocation for the following purposes: RM100m <ul style="list-style-type: none"> (a) construct and repair of stalls and public market infrastructures in local PBT nationwide; (b) provide business spaces for hawkers at Tamu Desa Sabah and Sarawak; and (c) upgrade business facilities under DBKL and MARA • SHIFT@Wilayah Programme to facilitate business registration and licensing process for 2,000 informal entrepreneurs RM1.2m 	
33. Bumiputera Economic Transformation	
<ul style="list-style-type: none"> • Strengthen support chain throughout Bumiputera business lifecycle: - <ul style="list-style-type: none"> (a) Early-stage: MARA to assist Bumiputera startup companies; (b) Mid-stage: Ekuinas to investment in preparing Bumiputera companies for public listing; and (c) Final-stage: PNB to undertake role as a strategic investor in next phase of development • Total allocation for small and medium contractors G1-G4 to provide opportunities for contractors of small and medium projects RM1.3b • 50 acres of the Bandar Malaysia strategic development project will be allocated as Malay Reserve Land - • PNB and PHB to enhance cooperation in development of Malay reserve land for affordable housing projects, houses for rent, student accommodation and elderly care facilities - • Initiatives under Bumiputera Economic Transformation Plan (PuTERA35) to raise Bumiputera status and dignity RM100m • Empower Bumiputera entrepreneur development programme under MARA RM500m 	

- | | Value |
|--|-----------------|
| <ul style="list-style-type: none"> • Loan facility for Bumiputera entrepreneurs: <ul style="list-style-type: none"> (a) Evaluation and Counselling (RM29.5m); (b) Islamic Loan/Financing (RM140m); and (c) Rural Economic Development (RM16m) | RM185.5m |

FOCUS III : PROSPERING THE RAKYAT

34. Cost of Living of the Rakyat

- | | |
|--|--------------|
| <ul style="list-style-type: none"> • <i>Sumbangan Tunai Rahmah (STR)</i> and <i>Sumbangan Asas Rahmah (SARA)</i>: <ul style="list-style-type: none"> (a) 5.4 million STR recipients in the household and senior citizen categories will receive SARA up to RM100 per month; (b) SARA assistance will be distributed to through MyKAD starting from April 2025; (c) STR rate for single's categories is increased to RM600; and (d) Maximum amount received by households is increased to RM4,600 | RM13b |
|--|--------------|

STR & SARA Assistance Rate							
Recipient Category	STR & SARA Category / Monthly Income	No. of Children	Sum STR Assistance	STR Recipients eligible for SARA (RM100 / RM50 for 9 months)	Total STR & SARA	Additional SARA for the Poor & Hardcore Poor Categories	Maximum & Minimum STR & SARA
Household	RM2,500 and lower (3.1 million recipients)	Nil	RM1,000	RM900	RM1,900	RM1,200/ RM600 Yearly (RM100/ RM50 12 months)	Maximum RM4,600 Minimum RM600
		1 – 2	RM1,500	RM900	RM2,400		
		3 – 4	RM2,000	RM900	RM2,900		
		≥ 5	RM2,500	RM900	RM3,400		
	RM2,501 - RM5,000 (1.0 million recipients)	Nil	RM500	RM900	RM1,400		
		1 – 2	RM750	RM900	RM1,650		
		3 – 4	RM1,000	RM900	RM1,900		
		≥ 5	RM1,250	RM900	RM2,150		
Single Senior Citizen (≥60 years)	RM5,000 or lower (1.3 million recipients)	Nil	RM600	RM450	RM1,050		
Single (21 - 59 years)	RM2,500 or lower (3.4 million recipients)	Nil	RM600	-	RM600		

- Cash assistance under the Department of Social Welfare (JKM) covers various assistance targeting hardcore poor families, persons with disabilities (OKU), and the senior citizens, with the following monthly rates:
 - (a) Senior citizens Assistance raised to RM600 from RM500 per month;
 - (b) Child Assistance for low-income families increased to RM250 from RM200 for each child aged 6 and below or to

RM2.9b

	Value
RM200 from RM150 for each child aged 7 to 18 years old, with a maximum of RM1,000 per family; and (c) Federal Territories, general assistance raised from a minimum of RM100 to RM150, with a maximum of RM500 per family	
<ul style="list-style-type: none"> Continuation of allocation for the <i>Payung RAHMAH</i> initiative, including the <i>Jualan Malaysia 2025</i> and <i>Jualan Mega Rahmah</i>. <i>Jualan Rahmah</i> will be amplified to offer essential goods at affordable prices in all state constituencies (DUN) every month 	RM300m
<ul style="list-style-type: none"> Price control programme, including through cooperation with supermarket entrepreneurs, wholesale markets, retail stores, farmers' markets, cooperatives and so on 	RM700m
<ul style="list-style-type: none"> Continued allocation for the expansion of the Distribution Programme of Essential Goods (Program Pengedaran Barang Perlu) to several zones, including new distribution areas in Magandai, Kota Marudu, dan Nanga Pelawan, Bintulu 	RM250m
<ul style="list-style-type: none"> Continuation of the Electricity Bill Rebate Programme of up to RM40 per month for hardcore poor households 	RM55m
<ul style="list-style-type: none"> Price Standardisation Programme in Sabah, Sarawak and Labuan 	RM40m
35. Income of the Rakyat	
<ul style="list-style-type: none"> Raising minimum wage from RM1,500 per month to RM1,700 per month, effective 1 February 2025 	-
<ul style="list-style-type: none"> Penangguhan kuat kuasa gaji minimum RM1,700 membabitkan majikan yang mempunyai kurang daripada lima (5) pekerja bagi tempoh enam (6) bulan yang berkuat kuasa mulai 1 Ogos 2025 	-
<ul style="list-style-type: none"> Progressive Wage Policy piloted in June 2024 to reform labour market with the goal of increasing workers' incomes, to be fully enforced in 2025 	RM200m

	Value
<ul style="list-style-type: none"> • People's Income Initiative (IPR) – assistance for hardcore poor and B40 to generate additional income sustainably through agriculture (INTAN), food business (INSAN) and service operator (IKHSAN) initiatives 	RM250m
<ul style="list-style-type: none"> • <i>Ekonomi MADANI</i> in army camps programme to boost economy among the wives of armed forces personnel at army camps throughout Malaysia 	RM10m
<ul style="list-style-type: none"> • Malaysia Short-term Employment Programme (MySTEP) initiative continues for 2025 	-
<ul style="list-style-type: none"> • 2 Years Empowerment Program (2YEP) by the Department of Social Welfare (JKM) which focuses on empowerment and mindset transformation of not only JKM assistance recipients but also for household members (AIR) of the assistance recipients 	RM2m
36. Social Protection	
<ul style="list-style-type: none"> • Increment in the Government's matching incentive rate for the i-Saraan programme from 15% to 20% from total annual contribution of individuals, subject to a maximum annual matching incentive limit of RM500 or RM5,000 for lifetime 	RM150m
<ul style="list-style-type: none"> • Continuation of the EPF i-Suri Programme matching incentive, with the Government contributing 50% of annual contributions. Maximum annual incentive is capped at RM300 or RM3,000 for lifetime, with active contributions required from participants 	RM20m
<ul style="list-style-type: none"> • Continuation of the Self-Employment Social Security Scheme (SKSPS) Subsidy Programme under SOCSO: Government will cover 70% of the contribution amount by self-employed individuals such as food delivery riders, farmers, fishermen, artists and others 	RM100m
<ul style="list-style-type: none"> • Continue the Perlindungan Tenang scheme, a collaboration between BNM, insurance and takaful industries benefiting 2 million STR recipients. Eligible STR recipients are able to 	-

	Value
receive RM30 voucher for the purchase of affordable microinsurance and microtakaful products	
<ul style="list-style-type: none"> • EPF is reviewing its scheme to strengthen its intergenerational transfer approach, whereby a portion of members' EPF savings can be transferred directly into the EPF accounts of their immediate family members, in line with the Islamic concept of <i>hibah</i> 	-
<ul style="list-style-type: none"> • Mandatory EPF contribution for non-citizen employees as follows: <ul style="list-style-type: none"> (a) Non-citizen employees with new contract of employment, the contribution rate will be the same as contribution rates of Malaysian employees i.e. 11% (employees' contribution), 12 or 13% (employers' contribution), subject to salary compensation; and (b) For existing contract of employment, the contribution rate for employer and employee to commence at 2% and to be increased in phases till the contribution rate is in par as the stipulated contribution rate of Malaysian employees within a period of 6 years 	-
<ul style="list-style-type: none"> • MYInsentif Programme KESUMA as below: <ul style="list-style-type: none"> (a) Persons with Disabilities (PWD) development; (b) Seniors Back in Action (SEBA); (c) Second Chance and Opportunities for People to Excel (SCOPE); and (d) Upskilling Indian youth 	RM30m
37. Mainstream Education	
<ul style="list-style-type: none"> • Allocation for Ministry of Education (MoE) 	RM64.1b
<ul style="list-style-type: none"> • Maintenance, improvement and upgrade of school buildings and facilities nationwide, including: <ul style="list-style-type: none"> (a) Maintenance of facilities, including canteens for all types of schools: national schools, Chinese schools, Tamil schools, religious schools, schools in military camps, and special education schools for persons with disabilities (RM1b); 	RM2b

	Value
(b) Upgrade of dilapidated infrastructure in 543 schools, particularly in Sabah and Sarawak (RM1b)	
<ul style="list-style-type: none"> • Construct 44 new schools, including: - <li style="padding-left: 20px;">(a) SK Bandar Putra Indah, Batu Pahat, Johor; <li style="padding-left: 20px;">(b) SMK Bandar Seri Putra (2), Hulu Langat, Selangor; <li style="padding-left: 20px;">(c) SMK Lok Kawi, Putatan, Sabah; <li style="padding-left: 20px;">(d) SMK Semeling, Sungai Petani, Kedah; and <li style="padding-left: 20px;">(e) SK Dudong, Sibu, Sarawak 	
• Fixed-Line Broadband Infrastructure Connectivity Programme for internet connectivity at 4,323 schools in remote areas of Peninsular Malaysia, Sabah and Sarawak	RM100m
• Continued funding for point-of-presence (PoP) projects under <i>Pelan Jalinan Digital Negara</i> (JENDELA)	RM830m
• Repair musolla and canteen facilities at schools, particularly sinks, lights, fans, dining tables and dilapidated surroundings	RM100m
• Encourage contributions from private entities, GLCs, alumni associations, and philanthropists for improvement of facilities such as school assembly halls	-
• Total allocation for 17 types of educational assistance, including meal programmes for dormitories and preschools	RM5.3b
• Boarding School Food Assistance (BMA)	RM2b
• <i>Rancangan Makanan Tambahan</i> (RMT) for 867,000 students to ensure children from low-income families receive nutritious meals	RM870m
• Early School Assistance (BAP) amounting to RM150 will be provided to students from Standard 1 to Form 5, regardless of their parents' income levels. This assistance will benefit 5.2 million students, with payment starting January 2025	RM791m
• Increase Poor Students' Trust Fund (Kumpulan Wang Amanah Pelajar Miskin)	RM180m
• Raise TVET Education Per Capita Grant rate to 15%	RM913m

	Value
• Additional Rural School Assistance for 687 rural schools	RM10m
• Increase in the living allowance for trainer teachers under the Bachelor of Education Programme in <i>Institut Pendidikan Guru</i> (IPG) to RM530 per month	-
• STI 1003 programme involving 100 local scientists with a target of 100 schools within 100 days	RM1m
• Empower science, technology, engineering, and mathematics (STEM) education in MoE schools by computer laboratories upgrade and new equipment supplies	RM36m
• Preschool Food Assistance (BMP)	RM137m
38. Higher Education	
• Allocation for Ministry of Higher Education (MoHE)	RM18b
• Allocation for scholarships, loans and education allowances to benefit all youth in pursuing higher education	RM4b
• GLICs and GLCs commitment to ensure at least 50% of scholarships are allocated for children from low- and middle-income families	-
• <i>Perbadanan Tabung Pendidikan Tinggi Nasional</i> (PTPTN) education financing funds to prioritise students pursuing studies in STEM fields at public HEIs	RM500m
• Expand eligibility criteria for <i>Geran Padanan Ihsan</i> (GAPAI) Initiative's matching grant of up to RM5,000 from SSPN savings account's amount for students at higher education institutions (HEI) with family incomes of up to RM6,000, for two years period	RM5m
• Implement Celik MADANI Programme by Permodalan Nasional Berhad (PNB) with Amanah Saham Bumiputera (ASB) accounts opening worth RM50 for free to 100,000 students pursuing higher education	RM5m

	Value
<ul style="list-style-type: none"> • Replace, upgrade and restore outdated infrastructure and equipment in public HEIs to create a conducive higher education environment that aligns with industry needs 	RM501.6m
<ul style="list-style-type: none"> • Digitisation of higher education through DIGITAL FIRST initiative, involving teaching and learning (PdP) in public universities, cloud computing, upgrade and expand dilapidated campus local area network (LAN) and Wi-Fi network infrastructure 	RM135.6m
<ul style="list-style-type: none"> • Allocation for UiTM to produce more E&E engineers 	RM20m
<ul style="list-style-type: none"> • Construction of Matriculation College Terengganu 	RM27m
<ul style="list-style-type: none"> • Upgrade Advanced Medical and Dental Institute, Universiti Sains Malaysia (IPPT USM) to the Clinical and Cancer Research Specialist Centre, Universiti Sains Malaysia (PPKPK USM) 	RM2m
<ul style="list-style-type: none"> • Nurturing talent with knowledge and skills aligned with E&E industry needs through implementation of programmes such as: <ul style="list-style-type: none"> (a) Structured Industry Apprenticeship Programme (SIAP); and (b) MOHE-Intel Elite Internship Programme 	RM3.1m
<ul style="list-style-type: none"> • Enhance capacity and targeted community development to enhance accessibility of research outcomes from HEIs via Komuniti@UniMADANI programme, including proposed border area lighting project through installation of solar lights by UniMAP in collaboration with MINDEF 	RM15m
<ul style="list-style-type: none"> • Malaysia Research and Education Network (MYREN) project at public HEIs, polytechnics, and community colleges will continue to upgrade broadband capacity 	RM80.7m
39. Artificial Intelligence (AI)	
<ul style="list-style-type: none"> • Expansion of facility upgrades and provide platforms to empower AI for Research Universities: <ul style="list-style-type: none"> (a) Universiti Malaya focusing AI for medical field to address life-threatening diseases such as cancer; 	RM50m

	Value
<ul style="list-style-type: none"> (b) Universiti Putra Malaysia advancing AI application in quantum computing to boost readiness against complex cybersecurity threats; (c) Universiti Sains Malaysia exploring AI developments in semiconductors, aligning with Malaysia's status as a global semiconductor hub; and (d) Universiti Kebangsaan Malaysia leading AI efforts in language translation to elevate Malay language as a language of knowledge 	
<ul style="list-style-type: none"> • R&D funds under MoHE and Ministry of Science, Technology, and Innovation (MOSTI) as follows: <ul style="list-style-type: none"> (a) MoHE (RM400m) (b) MOSTI (RM195m) 	RM595m
<ul style="list-style-type: none"> • Malaysia Science Endowment (MSE) Trust Fund to drive R&D initiatives in science and technology involving private entities and industry players through provision of matching grants 	RM170m
<ul style="list-style-type: none"> • Inculcate Science, Technology and Innovation (STI) through Malaysia Techlympics Programme, which include tournaments, exhibitions, focused trainings and conventions 	RM10m
40. TVET Empowerment	
<ul style="list-style-type: none"> • Total allocation for TVET programmes with priority to: <ul style="list-style-type: none"> (a) enhance cooperation with the industry; (b) provide training opportunities for vulnerable youth including urban poor, marginalised, remote and Orang Asli communities; and (c) deliver TVET services for the benefit of community 	RM7.5b
<ul style="list-style-type: none"> • Matching grants for 'Anak Angkat ILKA' programme by industries 	RM50m
<ul style="list-style-type: none"> • GLCs will lead development of new skills training for their respective industries such as TNB (energy transition) and SD Guthrie (mechanisation and automation in plantation) 	-

	Value
<ul style="list-style-type: none"> Employers entitled to utilise up to 50% of HRD Corp funds to finance skills training facilities, including equipment purchases and renovations of training facilities 	-
<ul style="list-style-type: none"> Incentive of RM600 per month for three months to employers who employ vulnerable groups such as PWDs and inmates under supervision of SOCSO 	RM20m
<ul style="list-style-type: none"> Vocational colleges and technical secondary schools to continue training for 77,000 students 	RM1.2b
<ul style="list-style-type: none"> Funding by the Skills Development Fund Corporation (PTPK) to benefit over 20,000 trainees including RM100 million dedicated to priority sectors of NIMP 2030 such as MRO, EV, aerospace and AI 	RM500m
<ul style="list-style-type: none"> HRDCorp will offer 3 million training opportunities and re-allocate special fund of 15% from total levy collection to MADANI training programmes for vulnerable groups 	RM3b
<ul style="list-style-type: none"> Khazanah Youth Development Programme (K-Youth) under Khazanah developing 11,000 local talents in key sectors such as semiconductor 	RM200m
<ul style="list-style-type: none"> Tahfiz TVET Empowerment programme for Bumiputera to increase skilled professional huffaz, including: (a) A target of 10,000 Tahfiz TVET students undergo training under GIATMARA and community colleges over a period of five years for those without SPM qualifications; and (b) Tahfiz TVET programmes for SPM graduates from Tahfiz schools to diversify skills while continuing their memorisation studies 	RM55m
<ul style="list-style-type: none"> Short-term training for over 3,000 gig workers by GiatMARA 	RM10m
<ul style="list-style-type: none"> SOCSO will build a rehabilitation centre that offers comprehensive services covering rehabilitation treatment as well return to work programme 	RM600m
<ul style="list-style-type: none"> Enhance involvement of target communities with TVET skills, entrepreneurship and digital technology through the lifelong 	RM5m

	Value
learning programmes at community colleges to improve socio-economic conditions	
• Establish Malaysia-China Institute (MCI) in Bagan Datuk, Perak for High Impact TVET	RM20m
• Implement Sports TVET and Autistic Youth TVET to produce skilled youth	RM1m
• Empower TVET talents in aerospace industry through MyAERO Centre of Excellence (CoE)	RM15m
• Collaborative Research in Engineering, Science and Technology (CREST) in collaboration with Qualcomm to develop certification modules for Bluetooth Radio Frequency Testing and Wi-Fi for the automotive sector	RM10m
41. Healthcare	
• Allocation for the Ministry of Health (MoH)	RM45.3b
• Medicine supply, reagents, vaccines and consumables	RM6b
• Overall allocation for maintenance of healthcare infrastructure including allocation of RM300m to continue actively upgrading dilapidated clinics across the whole country	RM1.3b
• Revenue gained from this additional collection of excise duty on sugary drinks will be used for these initiatives: (a) Strengthen Diabetes Mellitus treatment which use SGLT-2 in hospitals and clinics across the country; (b) Expand Peritoneal Dialysis (PD) treatments for End Stage Kidney Disease (ESKD) for more MoH patients nationwide, apart from FELDA which will also improve dialysis centres in FELDA settlements; and (c) Strengthen cancer patient treatment with Targeted Therapy Method in MoH hospitals	-
• Agenda Nasional Malaysia Sihat (ANMS) 2.0	RM51m

	Value
<ul style="list-style-type: none"> • Enhance public accessibility to sports (Sports for All) by increasing access to sports facilities and programmes for specific target groups such as: <ul style="list-style-type: none"> (a) Development of motorsports; (b) PWD Sports Development Programme; (c) Basic Sports Skills Training Program (KLAS) for swimming; (d) Sports Culture Programme for the Senior Citizens; (e) Large Screen Viewing Events; (f) Empower Wall Climbing Sports; and (g) Fitness Talent Development Programme (Cheerleading and Aerobic Dance) 	RM23.9m
<ul style="list-style-type: none"> • Organisation of National Sports Day 	RM3m
<ul style="list-style-type: none"> • The <i>Rakan KKM</i> initiative in cooperation with GLICs to enhance public healthcare service, while providing options for paid services at reasonable rates. The pilot phase will commence with five selected MoH hospitals that have high demand and suitable infrastructure, such as Hospital Cyberjaya 	RM25m
<ul style="list-style-type: none"> • Allocation for outsourcing patients to military, public and private hospitals 	RM144m
<ul style="list-style-type: none"> • A public-private partnership with 91 private hospital service providers to outsource patients from public hospitals for specific treatments and services such as cardiology, radiology, and nephrology 	-
<ul style="list-style-type: none"> • Procurement of critical pharmaceutical products and medical devices using appropriate focused mechanisms from local firms 	-
<ul style="list-style-type: none"> • Establish halal vaccine production 	-
<ul style="list-style-type: none"> • Allocation for leading MoH specialist hospitals identified to procure latest equipment 	RM100m
<ul style="list-style-type: none"> • Establishment of a Cancer Specialist Hospital in Kuching and a Heart Specialist Hospital in Kota Kinabalu. 	-

	Value
• Procurement of new state-of-the-art healthcare medical equipment	RM520.3m
• Build 15 new healthcare facilities including Klinik Kesihatan in Mersing, Johor; Keni Keningau, Sabah; Betong, Sarawak; Pasir Puteh, Kelantan and Chemor, Perak	RM1b
• Medical costs for treatment of rare diseases that are increasingly on the rise	RM25m
• Expand MySalam scheme to cover rare diseases	-
• Improve and replace equipment for physiotherapy services at MoH clinics	RM5m
• Ambulance procurement to ensure healthcare service readiness to respond to emergency calls	RM195m
• Allocation for Cloud-based Clinical Management System (CCMS)	RM19.8m
• Mental Health Initiatives	RM24.6m
• Dental Health Initiatives	RM119.4m
• Allocation for MADANI Healthcare Scheme (<i>Skim Perubatan MADANI</i>)	RM100m
• Initiatives for babies and children	RM380m
• <i>Peduli Sihat Kumpulan B40 (PeKA B40) Scheme</i>	RM80m
• Basic health screening programme under SOCSO for self-employed and gig workers to promote healthy lifestyle	-
• Haemodialysis and peritoneal dialysis services for vulnerable groups in collaboration with Yayasan Hasanah	RM5m
42. Rakyat Residential Homes	
• Continuing 48 <i>Projek Perumahan Rakyat (PPR)</i> , including two new ones in Port Dickson, Negeri Sembilan and Seberang Perai Tengah, Pulau Pinang. A total of 30 PPR projects is	RM405m

Value

expected to be completed by end-2025, benefiting nearly 17,500 new residents

- 14 *Rumah Mesra Rakyat* (RMR) to be continued which involves construction of 5,410 unit of new housing units **RM452m**
- Government Guarantees under SJKP on housing financing for the benefit of 20,000 home buyers **RM10b**
- Streamline and increase the assistance to build new public houses such as PPRT residents, fishermen, Kampung Baru Cina, to a maximum of RM90,000. Ceiling rate for public housing repairs has also been raised to a maximum of RM20,000 **-**

Pelarasan Kadar Bantuan Perumahan – New Build					
Ministries	Region	Area (Existing) (sq. ft.)	Ceiling / House Price (Existing) (RM)	Area (Revised) (sq. ft.)	Ceiling / House Price (Revised) (RM)
KPKT*	Semenanjung	750	85,000.00	750	90,000.00*
	Sabah, Sarawak, Labuan				
KKDW**	Semenanjung	660	66,000.00	700 (min) -750 (max)	84,000.00 (min)-90,000.00* (max)
	Sabah, Sarawak, Labuan		79,000.00		
KPKM** NEWLY BUILT/ RESETTLEMENT OF FISHERMEN (PSN)	Semenanjung	700	56,000.00	700 (min) -750 (max)	84,000.00 (min)-90,000.00*(max)
	Sabah, Sarawak, Labuan		68,000.00		

Housing Assistance Rate Adjustment – Repairs					
Ministry	Region	Area (Existing) (sq. ft.)	Cost (Existing) (RM)	Area (Revised) (sq. ft.)	Cost (Revised) (RM)
KPKT	All	750	Up to 20,000.00	750	Up to 20,000.00
KKDW	Peninsular	660	Up to 15,000.00	660	Up to 20,000.00
	Sabah, Sarawak, Labuan		Up to 17,000.00		
KPKM	Peninsular	700	Up to 13,000.00	700	Up to 20,000.00
	Sabah, Sarawak, Labuan		Up to 15,000.00		

- Maintenance of low-cost and medium-cost strata public and private housing **RM97m**
- Maintenance and replacement of lifts under *Penyelenggaraan Perumahan Mampu Milik Berstrata* (LIF) programme **RM88.1m**
- Upgrade 48 MADANI Public Parks and landscapes for the use of urban and small-town local communities **RM96m**
- Upgrade basic and social amenities for Kampung Baru Cina **RM84m**
- Coordinate needs among village areas for the Indian community **RM10m**
- Empower *Anak Kita* programme under Yayasan Hasanah to address the school dropout issue affecting approximately 80,000 school children **RM30m**

	Value
<ul style="list-style-type: none"> • A Government pilot project jointly funded with UNICEF to address malnutrition issues in Klang Valley People’s Housing Programme (PPR) 	RM5m
<ul style="list-style-type: none"> • Dapur Digital platform by Pepper Labs and Yayasan Hasanah to stimulate economic activities at the <i>rakyat</i> level such as food enterprises 	RM5m
<ul style="list-style-type: none"> • Installation of 180 high-definition closed-circuit cameras (CCTV) and 45 panic buttons to strengthen public safety in Putrajaya and Labuan 	RM11m
<ul style="list-style-type: none"> • A community empowerment framework to strengthen the role of residents' associations as facilitators at the community level with the leadership training by Yayasan Sime Darby, non-governmental organisations (NGO) 	RM10m
<ul style="list-style-type: none"> • Construction of crematoriums in several states, including Kedah, Johor, Selangor, Negeri Sembilan and Penang 	RM20m
43. Basic Rural Infrastructure	
<ul style="list-style-type: none"> • Allocation for basic infrastructure in rural, village, and remote areas will be further upgraded to provide comfort to the residents, including: <ul style="list-style-type: none"> (a) Construction and repair of village roads like in Kota Belud, Sabah; Pasit Putih, Kelantan and Kuala Lipis, Pahang (RM1.8b); (b) Construction and upgrade of 142 bridges that are no longer safe (RM86m); (c) Project Lampu Jalan Kampung (RM270m); (d) Electricity supply connectivity (RM352m, including RM284m specifically for Sabah and Sarawak covering 1,050 housing units; (e) Clean water supply (RM322m, including RM207m specifically for Sabah and Sarawak covering 4,100 housing units; and (f) Construction and repair of other basic facilities such as village halls, public halls, and covered walkways in rural and interior areas (RM37m) 	RM2.9b

	Value
<ul style="list-style-type: none"> • Support will be given for collaborations among public HEIs to improve village infrastructure 	-
<ul style="list-style-type: none"> • <i>Skim Pembangunan Kesejahteraan Rakyat</i>, to refurbish rural housing 	RM464m
44. Digital Connectivity	
<ul style="list-style-type: none"> • Development announcements of the second 5G network will be made to increase competitiveness in the ICT field 	-
<ul style="list-style-type: none"> • Implement 5G Use Case Pilot Project (ASEAN 5G Showcase) to fund the implementation of 5G enterprise pilot projects for various sectors 	RM20m
<ul style="list-style-type: none"> • Allocation to enhance internet coverage in public universities through Malaysian Communications and Multimedia Commission (MCMC) 	RM120m
45. Public Transport and Road Network	
<ul style="list-style-type: none"> • Subsidies for Rural Air Services (RAS) to benefit <i>rakyat</i> of Sabah and Sarawak, including opening new routes such as from Kota Kinabalu to Layang-Layang and from Miri to Long Banga 	RM209m
<ul style="list-style-type: none"> • Continue monthly My50 pass: <ul style="list-style-type: none"> (a) Benefit 180,000 Klang Valley residents using buses and Prasarana rail services (b) Subsidy of RM150 per month or RM1,800 per annum 	RM216m
<ul style="list-style-type: none"> • Expand Stage Bus Service Transformation (SBST) and Interim Stage Bus Support Fund (ISBSF) to additional locations, namely Kota Setar, Kota Bharu, Kangar, Ipoh and others. Expand complimentary travel on all BAS.MY rides across the country for students at all universities, polytechnics, community and matriculation colleges under the SBST programme 	RM273m
<ul style="list-style-type: none"> • Expand dedicated bus lanes encompassing three corridors, namely Jalan Ipoh, Jalan Cheras and Jalan Gombak, spanning 47km 	RM10m

	Value
<ul style="list-style-type: none"> • Procure 250 electric buses by Prasarana Malaysia Berhad and 12 passenger train sets by Ministry of Transport. Further 50 passenger train sets will be procured on lease through a collaboration with Government of China 	-
<ul style="list-style-type: none"> • Strategic collaboration between GLCs and private entities to upgrade 100 bus stops involving seven PBT areas of Klang Valley 	-
<ul style="list-style-type: none"> • Expand current Demand Responsive Transit (DRT) by Prasarana in the areas nearby and around schools from selected train stations with a fare of 50 cents per trip: <ul style="list-style-type: none"> (a) Stations at LRT Sri Rampai ke Giant Ulu Kelang and SMK Seksyen 5, Wangsa Maju; and (b) Stations at LRT Melati ke Danau Kota, SMK Gombak Setia Seksyen 1 and 2, SRA Al-Nawawi, Setapak as well as SRA Zaid Harithah, Gombak 	-
<ul style="list-style-type: none"> • Construct new roads to enhance accessibility, such as: <ul style="list-style-type: none"> (a) Construct bridges and roads from Nanga Belawai to Song-Kapit, Kapit, Sarawak (RM321m); (b) Upgrade Jalan Bahau-Keratong, Jempol, Negeri Sembilan (RM190m); (c) Upgrade Jalan Persiaran Wawasan, Kangar, Perlis from two to four lanes (RM80m); and (d) Upgrade motorcycle lane of Lebuhraya Persekutuan (RM20m) 	-
<ul style="list-style-type: none"> • Repair secondary, FELDA and industrial roads, including bridge upgrade works, and federal roads damaged from flooding 	RM1.2b
<ul style="list-style-type: none"> • Allocation to upgrade Federal Roads in 2025, including RM450m designated for G1 to G4 small and medium Bumiputera contractors 	RM1.6b
<ul style="list-style-type: none"> • Funding for the Malaysian Road Records Information System (MARRIS) to maintain state roads, including damaged drainage, slopes and bridges due to disasters, as well as 	RM5.5b

	Value
procurement of temporary Bailey bridges for all State Government	
<ul style="list-style-type: none"> Enhance road user safety through the maintenance of streetlights, smart traffic lights, and Federal Road infrastructure 	RM178m
<ul style="list-style-type: none"> Enhance District Engineers' services to address minor and unexpected complaints of Federal Roads through the allocation of 115 District Engineers 	RM30m
<ul style="list-style-type: none"> Install High-Speed Weight in Motion (HSWIM) through strategic collaborations with private entities to reduce the accident risk, road congestion and damaged roads due to overweight vehicles 	-
<ul style="list-style-type: none"> Subsidy for the operating costs of uneconomical train services in East Coast 	RM22m
<ul style="list-style-type: none"> Replacement of streetlights to LED in phases in urban and rural areas 	-
<ul style="list-style-type: none"> Upgrade bridges in rural areas 	RM85.8m
<ul style="list-style-type: none"> Allocation for <i>Dana Mudah Cara Infrastruktur</i> 	RM55m
46. Women	
<ul style="list-style-type: none"> Target to have at least 30% of female representation in decision-making management level among the listed companies 	-
<ul style="list-style-type: none"> Advocacy and Women's Professionalism Enhancement Programmes such as: <ul style="list-style-type: none"> (a) Empowerment of Women's Professionalism; (b) Women's Leadership Apprenticeship (PERANTIS); (c) Empowerment of Single Mothers; (d) Mammogram and Cervical Cancer Subsidy; and (e) Providing Post-Breast Cancer Assistance (f) Women's Welfare; (g) Safety Empowerment; and (h) Women's Wellbeing 	RM25m

	Value
<ul style="list-style-type: none"> • BNM and SC to organise a returnship programme, a pilot initiative to facilitate women's return-to-work in the financial sector through a pilot initiative. Targeted funding under F-STEP and InvestED programmes to support women re-entering the workforce in the financial industry and capital markets, including training programs, networking with potential employers, and additional support. 	RM5m
<ul style="list-style-type: none"> • Family institution empowerment via the following programmes: <ul style="list-style-type: none"> (a) National Family Foundation Building programme; (b) Youth Value Strengthening Programme (Sex Education and Social Health Programme); (c) Subsidy for Fertility Treatment via Intrauterine Insemination; and (d) Increase in the eligibility threshold for bedridden patient assistance under JKM based on household income to RM5,000 	a) - c): RM20m d): RM180m
<ul style="list-style-type: none"> • <i>Pusat Sokongan Sosial Setempat (PSSS)</i> offers social services providing emotional support, including guidance and counselling, to target groups such as women, children, elderly and PWDs to address and reduce psychosocial issues 	RM8m
<ul style="list-style-type: none"> • Introduce <i>Kesejahteraan Komuniti</i> initiative with the aim to improve the living of the <i>rakyat</i> in Federal Territories, while creating a competitive society via the following programmes: <ul style="list-style-type: none"> (a) Empower Women Programme; (b) Federal Territory Urban Poverty Eradication Synergy Programme; (c) Reactivate of the Anjung Kelana Homeless Transformation Center; (d) TUAH Fund Programme for children born in the Federal Territories starting January 1, 2025; (e) Expand the social protection and security scheme to hawkers and housewives in the hardcore poor category; (f) Expand of the Tuition Mission programme in all three Federal Territories; (g) Organise e-sports programmes in the Federal Territories; and 	RM3m

	Value
(h) Improve quality of life for the <i>rakyat</i> of the Federal Territories through the maintenance and upgrading of basic facilities at PPR & PA in Kuala Lumpur, as well as in Taman Mutiara Damai and Taman Mutiara Permai, Labuan	
<ul style="list-style-type: none"> • Continue to strengthen the awareness on Gender Responsive Budgeting (GRB) comprehensively to the Ministries and Agencies 	-
47. Youth	
<ul style="list-style-type: none"> • Program Latihan Khidmat Negara 3.0 will be launched on a pilot basis with new concepts 	RM50m
<ul style="list-style-type: none"> • Implementation of the Rakan Muda Programme as a platform for developing the youth's potential and identity 	RM25m
<ul style="list-style-type: none"> • Step-Up Financing Scheme to be introduced as a government guarantee specifically for youngsters seeking to purchase their first home with a reduced interest loan repayment term for the first 5 years 	RM5b
<ul style="list-style-type: none"> • Matching Grant (LiKES) for SMEs and startups catered to university students, especially those in the STEM fields, to offer structured industrial training placements 	RM10m
<ul style="list-style-type: none"> • Extending Tunas Usahawan Belia Bumiputera (TUBE) programme to continue its efforts: <ul style="list-style-type: none"> • (a) Pushing the youth to leap into the world of entrepreneurship; and • (b) Training and guidance by SME Corporation Malaysia with a comprehensive model 	RM20m
<ul style="list-style-type: none"> • Anjung Sinar transit centre, a temporary transit centre providing social support systems for children who have phased out institutions under the Department of Social Welfare (JKM), to empower the potential of these children by offering educational and skills opportunities 	RM4.5m

Value

48. Children

- Implementation of the First 1,000 Days of Life initiative through the Hepatitis B Transmission Elimination Programme from mother to child via early screening **RM5m**

- Develop 34 new preschools, including: **RM262m**
 - (a) Sekolah Kebangsaan Pakatan Jaya, Kinta Utara, Perak
 - (b) Sekolah Kebangsaan Jalan Kebun, Klang, Selangor
 - (c) Sekolah Kebangsaan Tawang, Bachok, Kelantan
 - (d) Sekolah Kebangsaan (FELDA) Palong 1, Jempol, Negeri Sembilan
 - (e) Sekolah Kebangsaan Kelebang Jaya, Chemor, Perak
 - (f) Sekolah Kebangsaan Tanjong Tokong, Timur Laut, Pulau Pinang

16 new *taska* and *Tabika Kemas*, including:

- (a) Taska Kemas Pekan PKM Gopeng, Kampar, Perak
- (b) Taska Kemas PKM Simpang Pertang, Jelevu, Negeri Sembilan
- (c) Taska Kemas Taman Seri Duyong, Melaka Tengah, Melaka
- (d) Tabika Kemas Taman Astaka Jaya A, Segamat, Johor
- (e) Tabika Kemas Ayer Baloi, Pontian, Johor
- (f) Tabika Kemas Kampung Sungai Kual, Pontian, Johor
- (g) Tabika Kemas Sg. Puteri, Rompin, Pahang
- (h) Tabika Kemas Kg. Bukit Mengawan, Hulu Terengganu, Terengganu
- (i) Tabika Kemas Bukit Besi, Dungun, Terengganu
- (j) Tabika Kemas Kampung Sungai Tapang, Kuching, Sarawak
- (k) Tabika Kemas Sentosa Salim, Sibu, Sarawak
- (l) Tabika Kemas Kampung Tambirat, Asajaya, Samarahan, Sarawak
- (m) Tabika Kemas Berkembar Medan Klebang Putra 2 Dan 3, Kinta, Perak
- (n) Tabika Kemas Taman Ayer Keroh Heights, Melaka Tengah, Melaka
- (o) Tabika Kemas Pekan Juasseh, Kuala Pilah, Negeri Sembilan

	Value
(p) Pusat Pendidikan Awal Kanak-Kanak (PPAK) Kemas Bukit Katil, Melaka	
<ul style="list-style-type: none"> • Construction of 11 new PERMATA Kurnia centres, including: RM125.4m <ul style="list-style-type: none"> (a) PERMATA Kurnia centre in Melaka; (b) PERMATA Kurnia centre in Negeri Sembilan; (c) PERMATA Kurnia centre in Perak; (d) PERMATA Kurnia centre in Sarawak; (e) PERMATA Kurnia centre in Terengganu; (f) PERMATA Kurnia centre in Selangor; (g) PERMATA Kurnia centre in Pahang; (h) PERMATA Kurnia centre in Penang; (i) PERMATA Kurnia centre in Sabah; (j) PERMATA integrated early childhood centre in Pasir Mas, Kelantan; and (k) PERMATA integrated early childhood centre in Johor 	
<ul style="list-style-type: none"> • Construction of two new schools for students with special needs, namely Sekolah Menengah Pendidikan Khas Vokasional (SMPKV) Tuaran, Sabah and Sekolah Menengah Kebangsaan Pendidikan Khas Johor Bahru, Johor. The school in Johor Bahru will be the first school to fully focus on education for autistic children 	RM300m
<ul style="list-style-type: none"> • Special Needs Student Allowance of RM150 per month for more than 110,000 students with disabilities 	RM200m
<ul style="list-style-type: none"> • Assistance and support for parents and autistic children are as follows: RM33m <ul style="list-style-type: none"> (a) Learning Fees Assistance for 30,000 autistic children to ease the burden on eligible children (RM15m); (b) Assistance to MoE-registered private autistic schools to complete learning facilities (RM10m); (c) Develop Autistic Service Centres (RM5m); and (d) Increase allowance rate for children in institutions under the Department of Social Welfare (RM3m) 	
<ul style="list-style-type: none"> • Childcare Fee Subsidy for households earning below RM8,000 enrolling their children to government-registered TASKA 	RM9m

	Value
(a) Childcare Fee Subsidy for parents/families with per capita income below RM800 for urban and RM500 for rural at institutional nursery	
(b) Childcare fee subsidy for income of RM5,000 and below at community nursery	
(c) Child welfare team/child protection team	
(d) Children's activity centres	
• Management and operations of temporary childcare shelters for children affected by the migration processes in Malaysia under the 'Alternative to Detention' initiative	RM2m
• Allocation for early childhood education programmes under the Department of Community Development (KEMAS)	RM373m
49. Senior Citizens	
• Senior-Citizen Welfare Allocation, comprising of:	RM1b
(a) Wang Saku Institusi Warga Emas;	
(b) Bantuan Sosioekonomi Warga Emas;	
(c) Senior Citizens Activity Centres (PAWE); and	
(d) Older Person Care Unit (UPWE)	
• Senior Citizen, Children, PWDs operation grants by NGOs	RM20m
50. Persons with Disabilities (PWD)	
• Allocation for the wellbeing of PWDs including assistance for chronic patient care, allowances for unfit PWDs and PWD workers	RM1.3b
• Salary eligibility threshold for recipients of Incentive Allowance for Disabled Workers Salary to be increased to RM1,700	-
• Develop and upgrade public HEIs facilities to PWD-friendly	RM20m
• Enhancing the living standards of PWD to improve the standards of living and income of the community through the Community-Based Rehabilitation Programme (CBR)	RM10m
• Enhancement of Government Digital Services through GovTech, a unit under Kementerian Digital, which includes	RM10m

	Value
ensuring that all contents on the Government's websites are accessible to PWDs, particularly in terms of visual and hearing	
<ul style="list-style-type: none"> • PWD-Friendly Call Center by MyGCC to meet the needs of PWD callers by providing video call facilities with sign language 	RM10m
<ul style="list-style-type: none"> • Empower equitable education for student with special needs by improving facilities and infrastructure to be PWD-friendly, as well as providing teaching and learning (PdP) equipment 	RM30m
<ul style="list-style-type: none"> • Abolishment of business registration renewal fees for PWDs through the <i>Skim 1 OKU 1 Perniagaan</i> (S101P) 	-
<ul style="list-style-type: none"> • Critical equipment needs for autistic patients (MOH) 	RM2m
51. Orang Asli	
<ul style="list-style-type: none"> • Allocation for the Orang Asli community, including the Orang Asli Plantation Redevelopment Project across the country 	RM376m
<ul style="list-style-type: none"> • Collaboration between JAKOA and NGOs to safeguard the welfare of the Orang Asli through: <ul style="list-style-type: none"> (a) Construction of EPIC Homes; and (b) Providing water and electricity using innovative, fast, and cost-effective methods 	RM10m
<ul style="list-style-type: none"> • Development of profile and mapping of high-risk slope areas in Orang Asli villages 	RM18m
<ul style="list-style-type: none"> • Community Feeding Programme for Orang Asli children 	RM15.3m
<ul style="list-style-type: none"> • Sponsorship for Orang Asli education in HEIs by MARA 	RM7.5m
52. Second Chance	
<ul style="list-style-type: none"> • Improvement to the Second Chance Policy Initiative (Insolvency 2.0) – "Out of the Box Strategy" to expedite bankruptcy processing, extended to insolvent companies 	-
<ul style="list-style-type: none"> • Continue to intensify the Second Chance Programme (PEKA) for prisoners to return to society as reformed individuals through the following programmes: 	RM10m

	Value
(a) PEKA by Malaysian Prison Department (RM7m); and (b) PEKA by National Anti-Drugs Agency (NADA) (RM3m)	
<ul style="list-style-type: none"> • Expand <i>Baitul Mahabbah</i> programme under Immigration Department of Malaysia in collaboration with NGOs and relevant international organisations to ensure children of foreign nationality receive protection in appropriate temporary shelters, besides immigration detention centres 	-
<ul style="list-style-type: none"> • Draft new Act to allow provisions for home detention as alternative to imprisonment avenue at appropriate places such as residences, care homes and work dormitories under specific conditions and monitoring system by prison officers 	-
<ul style="list-style-type: none"> • Drug Dependants (Treatment and Rehabilitation) (Amendment) Bill 2024 approved in the Senate on August 1, 2024, and will be enforced in 2025. Policy of diverting drug users from imprisonment to treatment and rehabilitation programs, as reflected in the amendments to the Drug Dependants (Treatment and Rehabilitation) Act 1983, is a balanced approach taken by the Government to address the need for drug treatment and rehabilitation while ensuring that public safety and order are maintained 	-
53. Islamic Principles	
<ul style="list-style-type: none"> • Allocation to the Ministry of Women, Family and Community Development (KPWKM) to handle abused children and restore faith (<i>aqidah</i>) following to the ongoing Ops Global 	RM25m
<ul style="list-style-type: none"> • Total allocation for Islamic Affairs 	RM2b
<ul style="list-style-type: none"> • Allocation for the maintenance of religious, <i>tahfiz</i> and institutions that implement Al-Quran and Fardu Ain classes (KAFA) across premises beyond the governance of Ministry of Education Malaysia (KPM) 	RM150m
<ul style="list-style-type: none"> • Increase of 1,500 KAFA teachers which aims to improve the PdP quality and effectiveness of KAFA for students with special needs and Pre-Tahfiz to align to mainstream education 	-

	Value
<ul style="list-style-type: none"> • Increase allowance for students at the <i>Institut Pengajian Islam dan Dakwah Sabah (IPDAS) Kampus Kudat dan Keningau, Institut Kemahiran Islam Malaysia Sarawak (IKMAS)</i> in Kuching and <i>Darul Quran JAKIM</i> in Kuala Kubu Bharu, as follows: <ul style="list-style-type: none"> (a) Darul Quran Scholarships <ul style="list-style-type: none"> <i>Certificate/Diploma: From RM450/month to RM550/month</i> <i>Degree: From RM550/month to RM650/month</i> (b) Institut Kemahiran Islam Malaysia Sarawak (IKMAS) Allowance <ul style="list-style-type: none"> <i>Certificate/Diploma: From RM100/month to RM200/month</i> (c) Institut Pengajian Islam dan Dakwah Sabah (IPDAS) Allowance <ul style="list-style-type: none"> <i>Advanced Certificate/Diploma: From RM100/month to RM200/month</i> <i>Certificate: From RM75/month to RM175/month</i> 	RM14m
<ul style="list-style-type: none"> • Special contributions of RM500 for more than 70,000 KAFA teachers, <i>Guru Takmir, Imam, Bilal, Siak, Noja and Marbut</i> 	RM35m
<ul style="list-style-type: none"> • Develop three JAKIM school projects involving construction of: <ul style="list-style-type: none"> (a) Sekolah Rendah Agama Presint 16, Putrajaya; (b) Sekolah Rendah Agama Al-Mahmudiah, Segambut, Kuala Lumpur; and (c) New classroom blocks at Sekolah Rendah Agama Saidina Hamzah, Batu Muda, Kuala Lumpur 	RM92m
<ul style="list-style-type: none"> • Construct Sekolah Menengah Agama MAIWP Labuan (SMA-MAIWPL) in Kg. Sg. Bedaun 	RM20m
<ul style="list-style-type: none"> • Construct Kompleks Sekolah Menengah Integrasi Sains Tahfiz (SMISTA) Kuala Lumpur 	RM10m
<ul style="list-style-type: none"> • Grants amounting to RM20,000 to all Sekolah Agama Rakyat registered under JAKIM 	-
<ul style="list-style-type: none"> • Monthly allowance for <i>Imam, KAFA teachers and Guru Takmir</i> 	RM730m

	Value
54. Sports Development	
<ul style="list-style-type: none"> • Empower high-performance sports in preparation for Olympics, including the Podium Programme, Sports Special Projects - Olympic Sports Development Programme for eight sports (squash, athletics, swimming, diving, badminton, archery, taekwondo, and cycling), and the Road to Gold (RTG) programme 	RM134m
<ul style="list-style-type: none"> • Paralympians Special Development Programme including participation of the Malaysian Deaf Sports Association (MSDeaf) in the Summer Deaflympics 2025 in Tokyo 	RM20m
<ul style="list-style-type: none"> • Maintenance of KBS buildings and facilities, which also involves ILKBS and JBSN, with the following scope: <ul style="list-style-type: none"> (a) Maintenance and/or minor repair works such as toilet repairs, replacement of broken tiles, cementing of potholes, minor damage to fences/roofs, painting, and other related tasks; and (b) Purchase of loose furniture 	RM50m
<ul style="list-style-type: none"> • Sports Matching Grant (GPS) with limited scope to the organisation of programmes involving sports competitions and associations/NGOs that are unable to cover their expenses to organise competitions 	RM30m
<ul style="list-style-type: none"> • Allocation for Harimau Malaya, Under-18 and Under-13 teams as well as Junior Squad in collaboration with Football Association Malaysia (FAM) to secure the best coaches, participate in the best training sessions, and provide fair rewards to the players 	RM15m
<ul style="list-style-type: none"> • Allocation for cricket 	RM1m
<ul style="list-style-type: none"> • Empowerment of e-sports through talent development, e-sports TVET, and upgrading existing facilities to be used for e-sports 	RM20m
<ul style="list-style-type: none"> • Allocation to the National Athletes Welfare Foundation (YAKEB) to implement programmes and provide welfare assistance to former athletes 	RM2m

	Value
<ul style="list-style-type: none"> • Development of water sports, including upgrading facilities, maintaining equipment, and promoting the organisation of national and international water sports events in the Federal Territories 	RM5m
<ul style="list-style-type: none"> • Allocation to maintain, upgrade and build sports facilities 	RM136m
55. Volunteerism	
<ul style="list-style-type: none"> • Implementation of Unity, National Integration, and Harmony Programmes to foster a spirit of unity and national identity 	RM50m
<ul style="list-style-type: none"> • Matching grants with the GLIC/GLC Disaster Relief Network (GDRN) members, such as Yayasan Hasanah, Yayasan Sime Darby, Yayasan Axiata, Yayasan Maybank and Yayasan UEM will be provided to mobilise various social service programmes including assistance to flood victims 	RM100m
<ul style="list-style-type: none"> • MADANI <i>Gotong-Royong</i> Parent-Teacher Association (PIBG) initiative at all schools across the country 	RM20m
<ul style="list-style-type: none"> • Empowering the role of Neighbourhood Watch Areas (KRT) as a bridge builder within communities 	RM20m
<ul style="list-style-type: none"> • Repair and maintenance of unity premises to improve public services for the <i>rakyat</i> 	RM10m
<ul style="list-style-type: none"> • Maintenance of places of worship for non-Muslims (RIBI) nationwide, including Sabah and Sarawak, to assist with repairs, renovations, and maintenance works as designated by the Government under the programme 	RM50m
<ul style="list-style-type: none"> • <i>Program Jiwa Murni</i> or Civil Military Cooperation (CIMIC) as a platform to strengthen the relationship between the armed forces and the <i>rakyat</i> through community service events and upgrading of community infrastructure 	RM10m
56. Language and Creative Works	
<ul style="list-style-type: none"> • Allocation for Dewan Bahasa dan Pustaka (DBP) to collaborate with cultural and language activists to intensify culture, language and literature, specifically among the 	RM50m

	Value
younger generation, including preserving languages of ethnic minorities such as Siamese	
<ul style="list-style-type: none"> • Allocation for the Digital Content Grant (DCG) to promote works, especially those based on the spirit of nationhood 	RM65m
<ul style="list-style-type: none"> • Film in Malaysia Incentive (FIMI) initiative through cash rebates provisions to continue promoting Malaysia as an international film destination 	RM38m
<ul style="list-style-type: none"> • Develop creative works for the local arts and creative industry through MyCreative Ventures, including: <ul style="list-style-type: none"> (a) Equity injection for high-potential companies (RM10m); (b) <i>Kembara RIUH</i> programme (RM10m); and (c) Financing for Creative Social Entrepreneurs (RM5m) 	RM25m
<ul style="list-style-type: none"> • MADANI Community Creative Youth programme for youths to increase the production of high-quality creative content, particularly in filmmaking 	RM30m
<ul style="list-style-type: none"> • Transform Old Post Office building in Ipoh, Perak into a visual arts hub featuring a gallery based on innovation and digital art technology 	RM5m
<ul style="list-style-type: none"> • Allocation for ASWARA 	RM44.3m
<ul style="list-style-type: none"> • Concerts & Events in Malaysia Initiative (CEMI) to attract internationally acclaimed artists to perform in Malaysia as a stimulus to domestic economy 	RM10m
57. National Security & Defence	
<ul style="list-style-type: none"> • Allocation for the Ministry of Home Affairs (KDN) 	RM19.5b
<ul style="list-style-type: none"> • Allocation for specialised assets for the Royal Malaysia Police (PDRM) and uniformed agencies under KDN to ensure national security 	RM2.1b
<ul style="list-style-type: none"> • Construction of new police stations including: <ul style="list-style-type: none"> (a) Ibu Pejabat Polis Kontinjen Pahang; (b) Ibu Pejabat Polis Daerah Wangsa Maju; (c) Ibu Pejabat Polis Daerah Petaling Jaya; and 	RM2.1b

	Value
(d) Balai Polis Tanjung Minyak	
• Allocation for the Ministry of Defence (MINDEF)	RM21.2b
• Allocation for maintenance and repair work as well as the procurement of new military assets to ensure full readiness of the Malaysian Armed Forces (ATM). Next year, the Government will receive new assets, including: (a) Three Unmanned Aerial System (UAS) under TUDM; and (b) Nine Fast Interceptor Craft (FIC) for TLDM	RM5.8b
• Veteran-PROTÉGÉ programme will be introduced specifically to make it mandatory for contractors to provide employment opportunities for ATM veterans, especially those with TVET qualifications	-
• Allocations for prison maintenance: (a) Facility improvement (capital asset) at the training centres for Malaysian prisons' officers; and (b) Building a parade ground and covered open hall as well as other related facilities at the Malaysian Correctional Institute	RM80m
• Allocation for enforcement activities and Search & Rescue involving K9 dogs, Fire & Rescue Department (BOMBA), KDN and Royal Malaysian Customs Department (JKDM)	RM75m
58. National Borders	
• Increase maritime assets, including new procurement under the Malaysian Maritime Enforcement Agency (APMM), namely: (a) Six vessels under the Phase 2 Ship Life Extension Programme (RM150m); (b) One Multi-Purpose Mission Ship (RM350m); and (c) Two New Generation Patrol Vessels (RM160m).	RM660m
• Projects to strengthen country borders, including (a) Construct new and upgrading of ICQS in Rantau Panjang and Bukit Berapit; (b) Construct two new border posts in Bantul and Serudung, Sabah;	RM1b

	Value
(c) Equip enforcement agencies with drone technology to enhance monitoring capabilities; and (d) Prioritise the development of bordering towns with Kalimantan, Indonesia and Southern Thailand through provision for complete basic infrastructure, including RM50m for the construction of connecting bridges in Rantau Panjang-Golok and Pengkalan Kubor-Tumpat	
<ul style="list-style-type: none"> • <i>Projek Transformasi Bekalan Air Bersih</i> through hybrid rainwater and groundwater systems at the Eastern Sabah Security Zone (ESSZONE) to address water supply constraints 	RM5m
<ul style="list-style-type: none"> • With regards to the management of border entry and exit: <ul style="list-style-type: none"> (a) Establish the Malaysian Border Control and Protection Agency (MCBA) to enhance border management (RM24.9m); (b) Expand use of automated gate system to further countries to ease immigration clearance process; and (c) Implement QR code immigration clearance at Bangunan Sultan Iskandar (BSI) CIQ and Kompleks Sultan Abu Bakar (KSAB) as the main southern entry point to expedite inspection process of bus passengers and motorcyclists (projected time reduction by up to 40%) (RM20m) 	-
<ul style="list-style-type: none"> • Allocation for maintenance and repair of the United States Coast Guard Cutter 	RM15m
59. Civil Servants	
<ul style="list-style-type: none"> • Implementation of new employment system by MoH across all hospitals and health clinics in a targeted manner. Increase in on-call duty allowance between RM55 to RM65 for public sector medical and dental officers depending on field service and department 	-
<ul style="list-style-type: none"> • Coverage of 50% or a maximum of RM15,000 of tuition fees by the Government for APEL.Q programme managed by INTAN for civil servants with over 15 years of service 	RM15m
<ul style="list-style-type: none"> • Build, maintain and refurbish all quarters for civil servants including teachers, army, police, fire and prisons department 	RM1.8b

Value

personnel as well as *Rumah Keluarga Angkatan Tentera (RKAT)*

- Youth Housing Financing Scheme under the LPPSA to benefit young civil servants seeking mortgage financing for a term of up to 40 years -

- The Ex-Gratia Work Disaster Scheme has been improved to include the following: -
 - (a) One-off Ex-Gratia Operational Benefit (EXO) payment of up to RM50,000, specifically for members of the Security Forces and Enforcement Agencies who suffer permanent disability due to accidents while on duty (wounded in action), for work accidents starting 2024;
 - (b) One-off Ex-Gratia Lump Sum Benefit (EXP) of RM20,000 will be provided as an additional payment to the next of kin in cases of death resulting from accidents during duty starting 2024;
 - (c) Constant Service Allowance (ELA) will be increased by 200% from RM500 per month to RM1,500 per month for eligible officers;
 - (d) Ex-Gratia Temporary Disability Benefit (EXS) will be provided for officers who have been granted Extended Sick Leave due to accidents while on duty, at a rate of RM25 per day, limited to 180 days per year; and
 - (e) The coverage scope of the Ex-Gratia Work Disaster Scheme has also been expanded to provide protection for officers directed to attend health appointments at hospitals or health facilities