



# MyCIF Engagement Day 2026

## Digital Wall

Monday, 16 March 2026

Securities Commission Malaysia

MyCIF participating platforms:

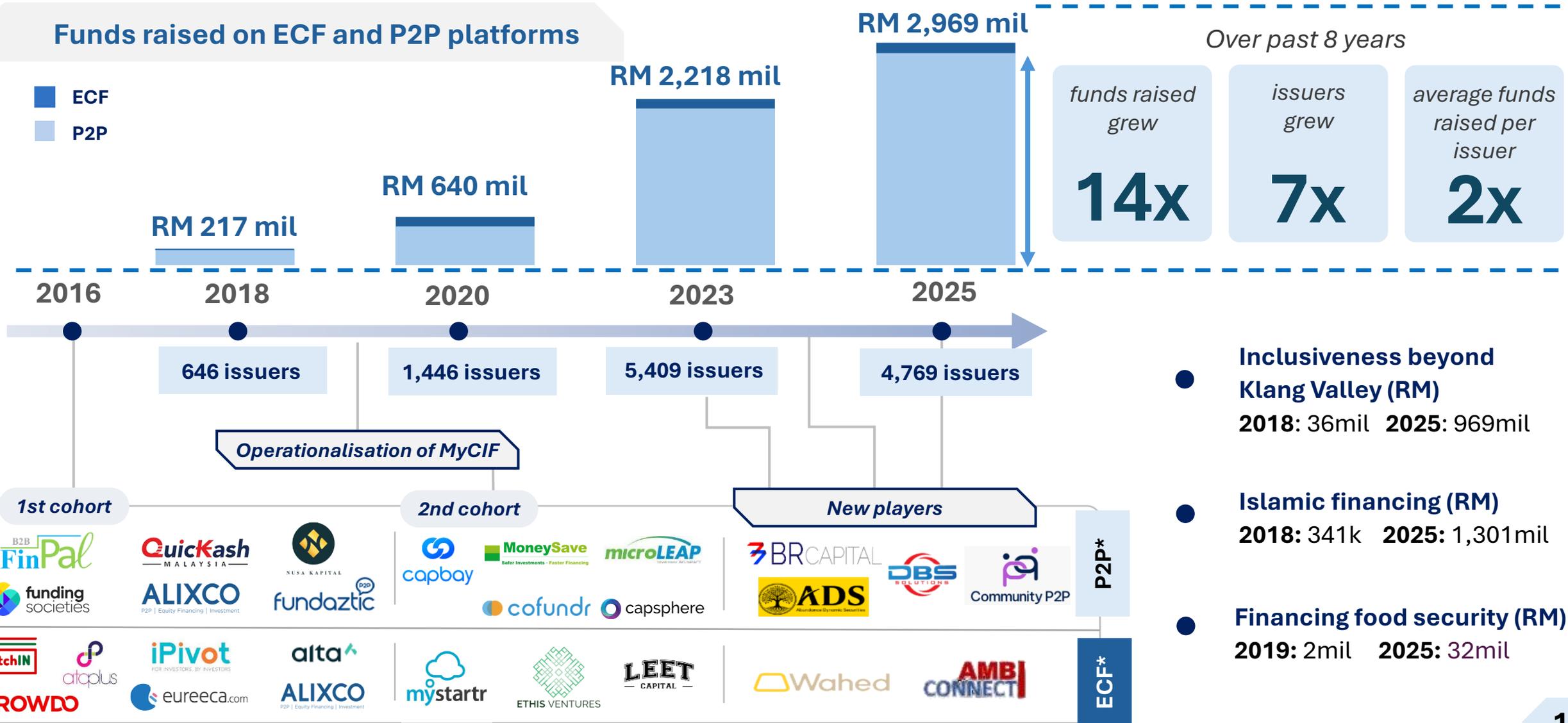




# Enabling MSMEs through ECF and P2P

## Funds raised on ECF and P2P platforms

■ ECF  
■ P2P



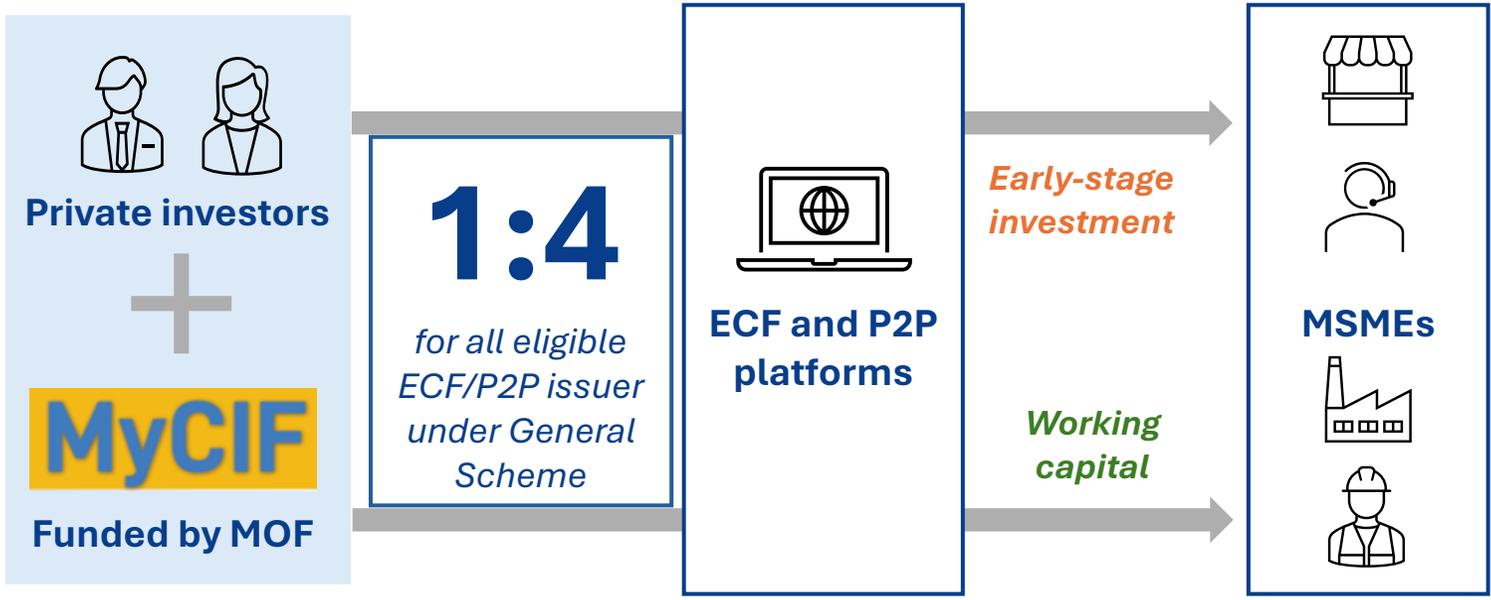
- **Inclusiveness beyond Klang Valley (RM)**  
2018: 36mil 2025: 969mil
- **Islamic financing (RM)**  
2018: 341k 2025: 1,301mil
- **Financing food security (RM)**  
2019: 2mil 2025: 32mil

\* ECF and P2P platforms – live / in operation



# MyCIF co-invests alongside private investors

## How does MyCIF work?



## Allocation of funds through strategic co-investment ratios

**1:2**  
for eligible food security relevant issuers  
(enhanced in 2023)

**1:2**  
for eligible issuers in specified ESI sectors  
(enhanced in 2024)

- Islamic Finance**
- **Islamic risk sharing (musharakah, mudharabah):** first-loss investment, 0% P2P financing rate from MyCIF.
  - **Waqf development:** Both Food Security and ESI schemes are available to **eligible MSMEs partnering with State Islamic Religious Councils (SIRCs)** to fund development projects on **Waqf assets**.

## Key features of MyCIF

**Wisdom of the Crowd**  
Passive co-investments in MSMEs that have crowded in private investments

**4.1x** private investment growth from 2020 to 2025 alongside MyCIF

**Amplifies public money**

**10.4x** Reinvested for every RM1 deployed by MyCIF on P2P platforms

**5.2x** Co-investments made for every RM1 disbursed from MOF

**Confidence in our MSMEs**  
Malaysian government has skin-in-game in the growth of our MSMEs

**11,512** MSMEs have benefitted since inception



# Financing support for MSMEs particularly for micro businesses

MyCIF's mandate focuses on micro, small or medium enterprises

**89%**

of all MyCIF co-investments are benefitting **micro and small enterprises**

**9x**

increase in total MyCIF investments into **micro businesses** from 2020 to 2025

**74%**

of **MyCIF P2P** co-investments benefitted **micro-segment** issuers



## Food & Beverages



**ARSA F&B Ventures** operates and develops food brands, offering a variety of dining and culinary products for consumers.



**Katering Seri Bandung** is a Malaysian food and event catering company.



## Energy & Construction



**Zura Charge** is an electric vehicle (EV) charging solutions provider and energy management systems, supporting sustainable energy use.



**Ar Raad** provides construction and engineering services including civil construction, building and carpentry work.



## Digital Platforms



**Deemples Technologies** allows golfers to find playing partners and book tee times at golf courses more easily.



**Rentguard** is a proptech company that provides online rental protection and tenancy management solutions.



# Catalysing Malaysia's food security agenda

100% MyCIF beneficiaries are from upstream, directing all support toward strengthening local production

**RM22mil** co-invested in **Food Security Scheme** by MyCIF

**3x** Increased of total co-investments into **food security** MSMEs from 2022 to 2025

**12%** Issuers secured their **first** ever funding

## Crops



**Musang Valley Agro** utilises smart farming to scale Musang King for exports. **StarGrower** raised funds to expand its footprint from 5-acre to 28-acre plots of dragon fruit and Bentong ginger farming.



## Livestock

*Aliyah Rizq Farm Sdn Bhd raised funds via ECF with ETHIS which MyCIF provided a boost with its 1:2 special ratio for agribusinesses. This enabled us to expand from 25 to 200 acres, upgrade infrastructure, and increase livestock by 300%. Farmers should seize this opportunity for business expansion.'*

**Ashraf Bakar, CEO**  
**Aliyah Rizq Farm**



## Aquaculture



**Borneo Eco Fish**, focus on sustainable fish farming and supply of quality seafood products. **FDIGS Makmur**, specialises in technological innovation and sustainable tiger prawn farming and export.



# Investing for environmental & social impact

**34%** of MyCIF ECF issuers are impact-driven businesses (ESI Scheme) in 2025

**4x** Increase in number of issuers from 2024 to 2025

## Education & Community



### DIA Academy

DIA – Dialogues Includes All, an accredited social enterprise, does corporate training for employers to equip them when hiring the blind.

#### Post fundraising targets

**10** Individuals with disabilities to be trained

**1,000** Corporate workshops to be delivered

## Healthcare



### Ascension Innovation

Tech-driven clinical management process for patient engagement and retention, championing inclusive healthcare.

Ascension Innovation has **connected**

**234**

doctors and nurses to over

**400k**

patients in 2025

## Environment



### Telecov

A company that offers e-waste recycling solutions, including proprietary mobile app that streamlines e-waste collection.

**480 tonnes**

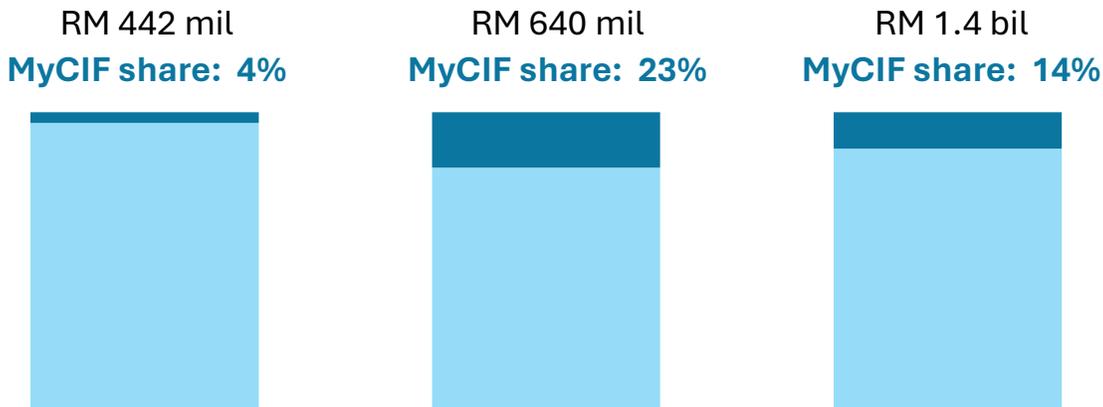
of e-waste reduced in 2025



# Resilience during the pandemic

MyCIF stepped in during the pandemic to support **continued business growth and enable digital pivot** by providing a **temporary relief co-investment ratio of 1:2**, doubling its co-investment size.

## Share of MyCIF investments over total funds raised



2019

2020

2021

*Onset of pandemic*

Temporary relief with **co-investment ratio of 1:2**

MyCIF **resumes 1:4** co-investment ratio

## Supporting continued business growth

Bebas  
Jaya  
Motor  
Trading

“Funding Societies gave me the confidence and capital to expand faster — more cars, more customers, and a stronger business.”

**Alex, Bebas Jaya Motor Trading**



“MyCIF via CapBay was crucial to us during the pandemic, fuelling our growth as an IT solutions company.”

**Rajasekhar Gummadi, Nityo Infotech Malaysia**

## Enabling digital pivot during the pandemic



A brick and mortar ‘pan mee’ business, **Meet Mee**, **pivoted to digital sales of instant pan mee**. To support this shift, they fundraised approx. RM 1.6 mil via ECF on MyStarttr.



A pisang goreng stall, **Bunpah**, which fundraised RM 15k via P2P on microLEAP, expanded to **cater for online food delivery** – after which, sales increased by 30%.



# Seeding AI-driven startups

MyCIF has invested into **~15 AI-driven startups** across various domains

**RM 450k**

Average MyCIF investment  
in AI startups

**10%**

AI startups are based  
outside Klang Valley

**35%**

Micro AI startups

## Healthcare



### QueueMed Healthtech

AI-driven tools to improve efficiency  
and productivity in medical facilities  
and professionals

- **Reduction in patient registration** time to <1 min
- AI-driven scribe for **faster clinical documentation**
- **Real-time insights** for clinical operations

## Education



### AI Tutor

AI math tutor that breaks down lessons  
into understandable chunks and adapts to  
student level of mastery

- >5000** students signed up
- 50%** reported to have better understanding of topics
- 60%** students in partnering schools improved their scores

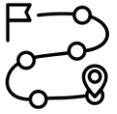
## Enterprise Analytics



### Global Psytech

Leverages psychometric data and AI for  
various organizational use cases

- **Inclusivity of credit evaluation**, especially underserved populations
- **Psychometric insights for people management** - recruitment, development and retention
- **AI driven exam management system**, adaptive testing and remote proctoring



# Fuelling the growth journey of 346 start-ups in ECF



Startups which started small with MyCIF **gained confidence for subsequent fundraising rounds**

**19** companies secured multiple rounds of funding via MyCIF



MyCIF beneficiaries on ECF gained **visibility from other investors** including **Venture Capital (VC)**

**43** companies obtained additional funding via VCs



MyCIF **enables companies to expand beyond domestic market**, leading to regional presence

**98** companies have regional presence



**ZoeyFood**, a company that produce healthy food for children, and **Regov Technologies**, an AI-driven solutions to help financial institution automate, both went on to subsequent ECF fundraising rounds.



**PolicyStreet**, an insurtech startup, and **Debit Circle**, is a digital family financial app, secured more than **USD 67 mil** and **USD 238 k** in additional VC funding respectively.



**Angkasa X**, a tech-social inclusion company, having presence across ASEAN.



**DF Automation and Robotics** develops autonomous mobile robots (AMRs) and industrial automation. They have presence in 9 countries including Germany, Philippines and Ireland



# MyCIF has crowded in over RM7B for MSMEs with a grant of RM290M

*\*all figures are cumulative*

	2019	2020	2023	2025
<b>Grant from MOF</b> (RM 'mil)	50	100 <small>+RM10 mil for Social Enterprise Scheme</small>	250	290
<b>MyCIF's Co-Investments</b> (RM 'mil)		165	930	1,501
<b>MyCIF's co-investments / grant from MOF</b>		1.7x	3.7x	5.2x
<b>Total Investments into MSMEs</b> (RM 'mil)		431	4,750	7,708
<b>Private investments / MyCIF investments</b>		2.6x	4.1x	4.1x
<b>MSMEs Funded</b>		1,197	6,328	11,512
<b>Net return</b> (RM 'mil)		2.7	20.7	35.9

*\*ex-P2P default but includes write-off and administrative cost*



# New schemes and incentives for 2026

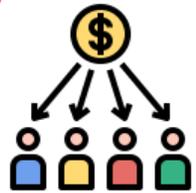
1



## New Scheme: Silver Economy Scheme

A new scheme to crowd-in capital into MSMEs providing products and services for the ageing population (care-tech, specialised healthcare, and senior living)

2



## New Incentive: Profit-Sharing Incentive for VC/PE-led Deals

50% profit-sharing / carried interest incentive for VC/PE to enable ECF Investors access to curated, professionally-led deals.

**Gobi Partners** and **OSK Ventures International** have expressed intentions to flow deals to ECF platforms



3



## Enhanced Food Security Scheme

Extended until 2027 and now expanded to include Agricultural Technology (Agritech) to modernise local food production

All existing schemes i.e. general, ESI and Islamic finance incentives will continue in 2026.



# Get more info by contacting the ECF/P2P operators:

## ECF

Ataplus



Alta



Crowdo



MyStartr



PitchIN



## P2P

Alixco



Bay Smart Capital



B2B Finpal



CapSphere



Cofundr



Fundaztic



Funding Societies



MicroLEAP



MoneySave



QuicKash



For more contacts on other MyCIF participating platforms, please visit:

<https://www.sc.com.my/mycif>