

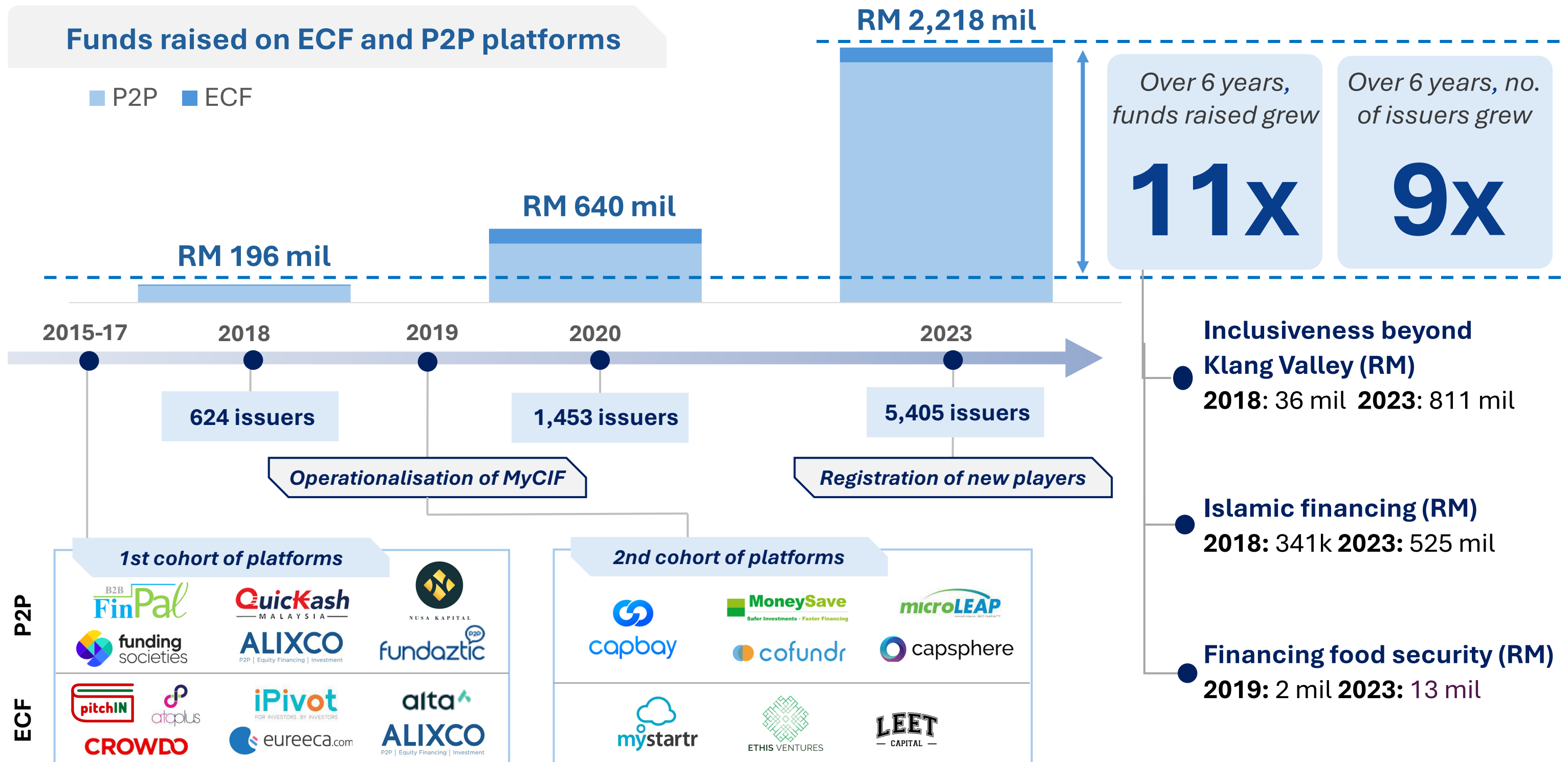


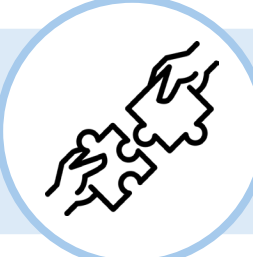
Driving MSME growth via ECF and P2P Markets

Alternative financing avenues provide wider options for MSMEs to access financing beyond traditional means

Funds raised on ECF and P2P platforms

■ P2P ■ ECF

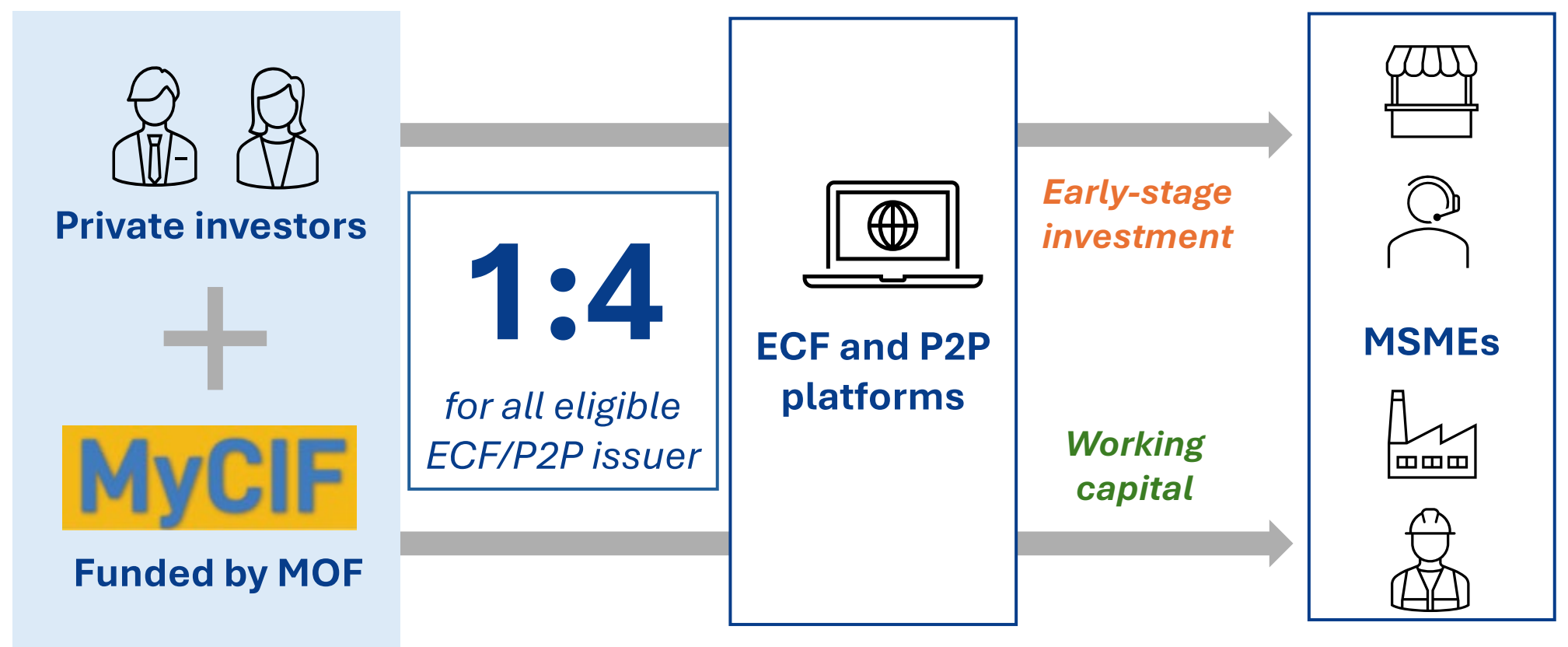




Catalysing investments into ECF and P2P markets via MyCIF

Co-investment model provides efficient and transparent means to channel government funds to MSMEs

How does MyCIF work?



Key features of MyCIF



Wisdom of the Crowd

Passive co-investments in MSMEs that have crowded in private investments

3.5x

private investment growth from 2020 to 2023 alongside MyCIF



Sustainable Funds

Capital and returns are reinvested back into MyCIF for other MSMEs

9x

RM1 from MyCIF is re-invested 9 times on P2P platforms



Confidence in our MSMEs

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

6,328

MSMEs have benefitted since inception

Allocation of funds through strategic co-investment ratios

1:1

for social enterprises issued on P2P (introduced in 2020)

1:2

for eligible ECF and P2P agriculture issuers (introduced in 2022)

1:2

for eligible ECF issuers in specified ESG sectors (introduced in 2023)



MyCIF statistics since inception

The fund multiplied the grant received from MOF by 3.7 times and funded a total of 6,328 MSMEs

**all figures are cumulative*

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|------------------------------------------------------|------|--------------------------------------------------------------|---------|---------|---------|
| Grant from MOF (RM 'mil) | 50 | 100 <small>+RM10 mil for Social Enterprise Scheme</small> | 180 | 230 | 250 |
| MyCIF's Co-Investments (RM 'mil) | | 165 | 358 | 640 | 930 |
| MyCIF's co-investments / grant from MOF | | 1.7x | 2.0x | 2.8x | 3.7x |
| Private Investments alongside MyCIF (RM 'mil) | | 431 | 1,360 | 2,560 | 3,820 |
| Ratio of MyCIF to private investments | | 1 : 2.6 | 1 : 3.8 | 1 : 4.0 | 1 : 4.1 |
| MSMEs Funded | | 1,197 | 2,279 | 3,635 | 6,328 |
| Net return (RM 'mil) | | 2.7 | 8.9 | 16.5 | 20.7 |
| % net return over grant from MOF | | 2.7% | 4.9% | 7.2% | 8.2% |

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



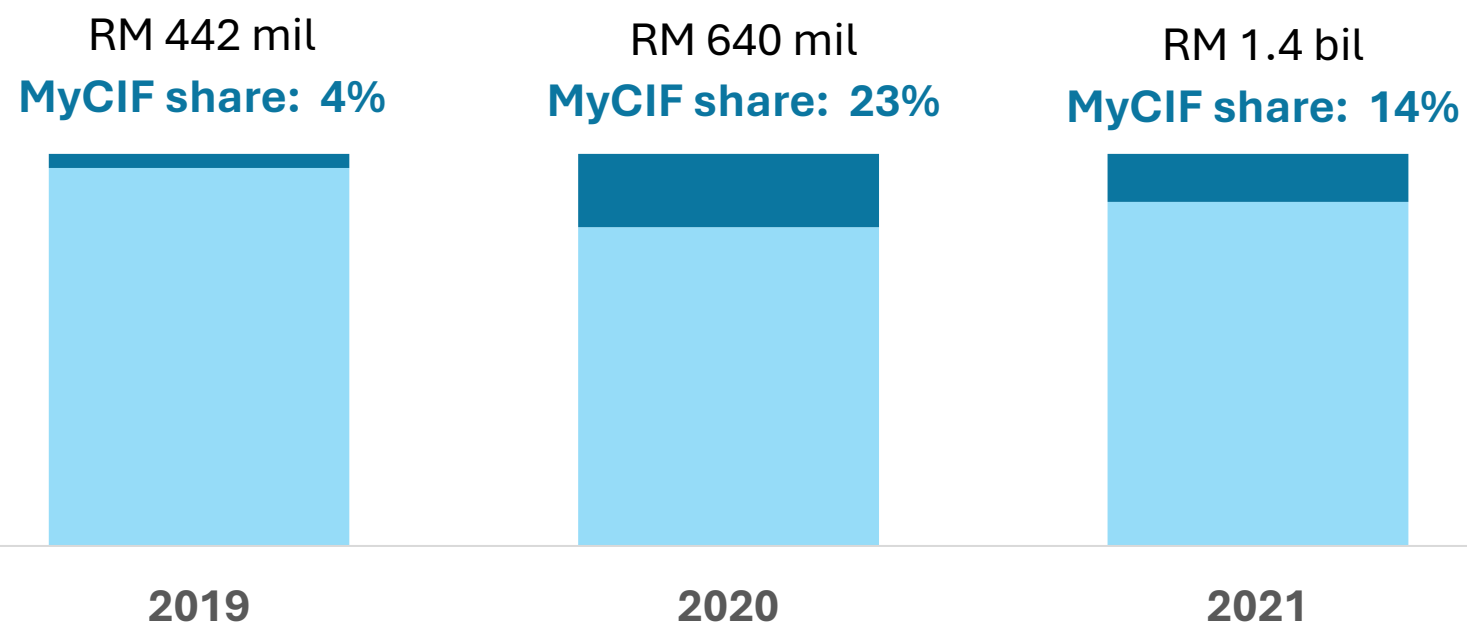
Higher MyCIF investment ratio implemented to address MSME financing needs during pandemic

Vital for MSME continued growth and competitiveness 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

■ Total ■ MyCIF investments



Onset of pandemic

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

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

Supporting continued business growth



“Saya telah bekerjasama dengan Funding Societies selama 3-4 tahun. Sokongan mereka membolehkan saya membeli lebih banyak inventori terutamanya semasa pandemic.”

Azriy Ibrahlim, Baiduri Auto



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

Rajasekhar Gummadi, Nityo Infotech Malaysia

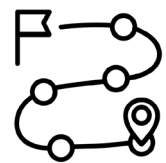
Enabling digital pivot during the pandemic



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 MyStartr.

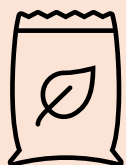


A pisang goreng stall, **Bunpah**, which fundraised RM 15k via P2P on microLEAP, expanded to **cater for online food delivery** – after which, sales increased by 30%.



Fuelling the growth journey of 274 start-ups

MyCIF has supported funding journey of many start-ups, accelerating their path to growth and regional expansion



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

16 companies secured multiple rounds of funding via MyCIF



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

39 companies obtained additional funding via VCs



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

83 companies have regional presence



Speedrent Technology, a rental property platform, and **Uni Enrol**, a digital scholarship matching service, both went on to subsequent ECF fundraising rounds.



PolicyStreet, an insurtech startup, and **Fefifo**, an agritech startup, secured more than **USD 67 mil** and **USD 3.1 mil** in additional VC funding respectively.



Angkasa X, a tech-social inclusion company, having presence across ASEAN, filed for **listing on Nasdaq** in 2023.



Govicle, a pioneer of parking payment solutions, offers diverse IT innovations in Sri Lanka and Saudi Arabia too.



MyCIF has supported strategic segments of the economy, aligned with national agenda

Applies preferential co-investment ratios to Social Enterprises, Agriculture, and ESG-related businesses

1 A majority of MyCIF beneficiaries are reported to be micro, small or medium enterprises

93%

of all MyCIF issuers are
micro, small, or medium enterprises

4x

increase in total MyCIF investments
into **micro enterprises** from 2020 to
2023

2 MyCIF targets key segments that are aligned with identified government priorities



Food Security

8x

increase in agri issuers invested by MyCIF
after implementation of 1:2 special ratio

“MyCIF and ECF fundraising via ETHIS enabled us to expand from 25 to 200 acres, upgrade infrastructure, and increase livestock by 300%.”

Ashraf Bakar, Aliyah Rizq Farm



“ECF via Alta and MyCIF propelled us to the forefront of success in the agarwood industry, driving agricultural innovation and growth.”

Adrieent Tan, DAdvance Agarwood Solutions



Social Enterprises

5.9M

Amount co-invested (RM)
in social enterprises by
MyCIF since inception

“During the initial days of MCO, survival was our top priority as we set aside our growth plans. We're grateful for the support of Funding Societies and the MyCIF Social Enterprise program, which provided us with lower-cost financing during the pandemic.”

Christopher Lim, iHandal Energy Solutions



Environmental (ESG)

Environmental-impact companies that have fundraised with MyCIF, include:



Recently introduced in 2023 – 1:2 special co-investment ratio granted to **ECF issuers** in specified **ESG-related sectors**:

Renewable energy

Waste and water management

Circular economy



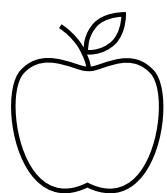
Moving forward, MyCIF will continue to incentivise national strategic growth pillars, in tandem with execution of other initiatives

Fortifying food security and creating environment and social impact via MyCIF investments

Expanding strategic allocation to support national agenda

Complementing MyCIF with Securities Commission Malaysia's developmental initiatives

1



Fostering food security

Current Agriculture Scheme
1:2 ratio for agriculture issuers

NEW: Expand Agriculture Scheme to include **bioeconomy sector**

GROW initiative driven by Securities Commission Malaysia and Ministry of Agriculture and Food Security

- **Data-driven approach:** Explore alternative data to enhance credit scoring models for agriculture businesses.
- **P2P and ECF:** Pilot projects related to revenue financing and agriculture value chain financing.

2



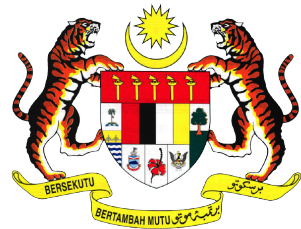
Creating environmental & social impact

Current ESG Scheme
1:2 ratio for specified ESG-related issuers

NEW: Expand ESG scheme to issuers creating impact for focused sectors.
(Environment, community, food security, education and healthcare)

MyCIF investing for Impact

- **Partnering with State Islamic Religious Councils (SIRCs):** Funding development projects on Waqf assets in focused sectors.
- **Issue MyCIF Impact Assessment Framework** for impact investing in focused sectors.



KEMENTERIAN KEWANGAN



Suruhanjaya Sekuriti
Securities Commission
Malaysia

MyCIF OPEN DAY

GENESIS, CONTRIBUTION AND
FUTURE OF MyCIF



MyCIF OPEN DAY

Marking MyCIF 5-year contributions
in supporting the MSMEs

Roundtable Discussion

*Finance Minister II, **YB Senator Datuk Seri Amir Hamzah Azizan** chaired a roundtable discussion with platform operators and successful issuers alongside **YBhg. Datuk Johan Mahmood Merican** and **YBhg. Dato' Seri Dr Awang Adek Hussin** to gain further insights on MyCIF and its benefits.*





Government agencies, ECF and P2P operators, VC/PE firms, and issuers explored curated digital boards alongside Finance Minister II. These boards offered insights into the Genesis of MyCIF, its evolution, key strategic focus areas, and future plans.

