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SARAWAK ECONOMIC DEVELOPMENT CORPORATION

QUALITY PROCEDURE

APPLICATION AND APPROVAL OF FINANCIAL
AIDS AND EQUIPMENT FOR BUMIPUTERA
ENTREPRENEUR

DOCUMENT NO: QP-SEDC-16

CONTROLLED COPY

	PREPARED BY:	APPROVED BY:
SIGNATURE		
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DESIGNATION	Acting Director, Entrepreneur And Community Development Division	General Manager, SEDC
DATE	18 August 2020	18 August 2020

ISSUED TO	IQD		
REVISION NO.	2	DATE	18 August 2020



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1. OBJECTIVE

This procedure provides guidelines on financial aids and equipment for Bumiputera Entrepreneurs.

2. SCOPE

This procedure is applicable for application of financial aids and equipment for Bumiputera Entrepreneurs.

3. DEFINITION

- a) Financial Aids/Equipment - Assistance in the form of cash and/or assets given to Bumiputera Entrepreneurs with / without interest, comprising the following:
 - Skim Niaga Jaya (SNJ) - Financial assistance in the form of Working Capital above RM1,000.00 – RM10,000.00 for retailing, F&B, tailoring, bridal, IT, saloon, processing, etc.
 - Skim Niaga Perdana (SNP) - Financial assistance in the form of Working Capital above RM10,000.00 – RM50,000.00 for retailing, agro based business, handicraft-making, food and beverage or service sector.
 - Skim Niaga Fest (SNF) - Financial assistance in the form of Working Capital up to RM1,000.00 for participation in any festivals, carnivals, or trade expo.
 - Skim Pinjaman Industri Kecil dan Sederhana (SPIKS) - Assistance in the form of Working capital, purchase of equipment / machinery and renovation works valued ranging from RM20,000.00 - RM250,000.00 for processing / manufacturing, IT and services industry.
 - Program Peningkatan Usahawan Bumiputera (PUTERA) - Assistance in the form of assets up to RM5,000.00 for retail shop, food processing, services and other related business.
- b) ECD Loan Committee (ELC) - Committee established by the management to evaluate application for BCIC loan, schemes and programmes. This Committee is chaired by the DIR(ECD) and its other members consists of DIR(CFD), DIR(IQD), DIR(LAD) and DIR(IAD).
- c) SPIKS Committee (SC) - Committee established by the State to evaluate and approve application for SPIKS loan. This Committee is chaired by the Assistant Minister in the Ministry of Industrial Trade & Industry, Industrial Terminal & Entrepreneur Development Sarawak (MINTRED) and its other members consists of Permanent Secretary (MINTRED), *Ketua Penolong Pengarah* (MINTRED) and SEDC's GM / DIR(ECD).
- d) SPIKS Technical Committee (STC) - Committee established by the State to undertake technical evaluation on SPIKS loan. This Committee is chaired by the *Ketua Penolong Pengarah* (MINTRED) and its other members consists of *Penolong Pengarah* (MINTRED), and AO(ECD)/AAO(ECD).
- e) PUTERA Main Committee (PMC) - Committee established by the State to approve application for PUTERA scheme recommended by PTC. This Committee is chaired by the Pengarah Bahagian Perolehan (SFS) and its other members consists of 2 other SFS Officers, and DIR(ECD)/AO(ECD)/AAO(ECD).
- f) PUTERA Technical Committee (PTC) - Committee established by the State to undertake technical evaluation for PUTERA scheme. This Committee comprise 2 SFS's Officers, and 2 SEDC's Officers – AO(ECD)/AAO(ECD)



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4. ABBREVIATIONS

DIR(ECD)	- Director, Entrepreneur & Community Development Division
DIR(CFD)	- Director, Corporate Finance Division
AO(ECD)	- Administrative Officer, ECD
AAO(ECD)	- Assistant Administrative Officer, ECD
AA(ECD)	- Administrative Assistant, ECD
ECD	- Entrepreneur & Community Development Division
ELC	- ECD Loan Committee
SC	- SPIKS Committee
PPRK	- Programme Pembangunan Rakyat Khas
PUTERA	- Program Peningkatan Usahawan Bumiputera
SOW	- Shop-On-Wheel
STC	- SPIKS Technical Committee
PWC	- PUTERA Working Committee
PTC	- PUTERA Technical Committee
PC	- PUTERA Committee
RO	- Regional Offices
MINTRED	- Ministry of Industrial Trade & Industry, Industrial Terminal & Entrepreneur Development Sarawak

5. QUALITY RECORD

ATTACHMENT	TYPE	RETENTION	LOCATION
-	Application Form of SNJ, SNP & SNF	Upon Full Settlement	ECD
-	Application Form of SPIKS	Upon Full Settlement	ECD
-	Application Form of PUTERA	Upon Full Settlement	ECD
-	Policy & Guideline for Entrepreneur & Community Development Division (ECD) Programmes	-	ECD
-	Evaluation & Recommendation Report	Upon Full Settlement	ECD
-	ELC / SC / PC Minutes of Meeting	Upon Full Settlement	ECD
-	Letter to Unsuccessful Applicant	Upon Full Settlement	ECD
-	Letter of Offer	Upon Full Settlement	ECD
-	Loan Agreement	Upon Full Settlement	ECD
-	Instruction for Payment to CFD	Upon Full Settlement	ECD
-	Delivery Order	Upon Full Settlement	ECD
-	Acknowledgement Receipt of Goods	Upon Full Settlement	ECD



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IN-PUT

- Application of loan for SNJ, SNP & SNF

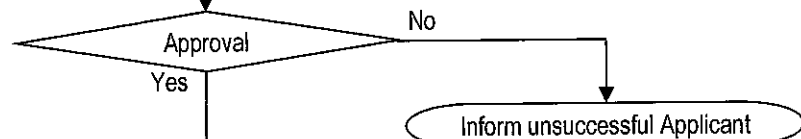
A. Loan for SNJ, SNP & SNF

Receive & record completed application form & document

Issue Acknowledgement Letter to Applicant

Evaluation Process:
 • Official Visit & Interview
 • Prepare report & recommendation to ELC

ELC Monthly Meeting:
 • Table for approval



Accept & Sign Offer Letter

Request CFD to issue Cheque

Responsibility **Quality Record**

AA(ECD) / RO / PIBU	Application Form of SNJ, SNP & SNF
AA(ECD) / RO / PIBU	
AA(ECD) / RO / PIBU	Evaluation & Recommendation Report
ELC	ELC Minutes of Meeting
AA(ECD) / RO / PIBU	Letter to Unsuccessful Applicant
CFD	Instruction for Payment to CFD

P R O C E S S

O U T P U T

- PROCESS OUTPUT:**
- Loan for SNJ, SNP & SNF released

- REFERENCE DOCUMENTATION:**
- QP-SEDC-17 (Collection)



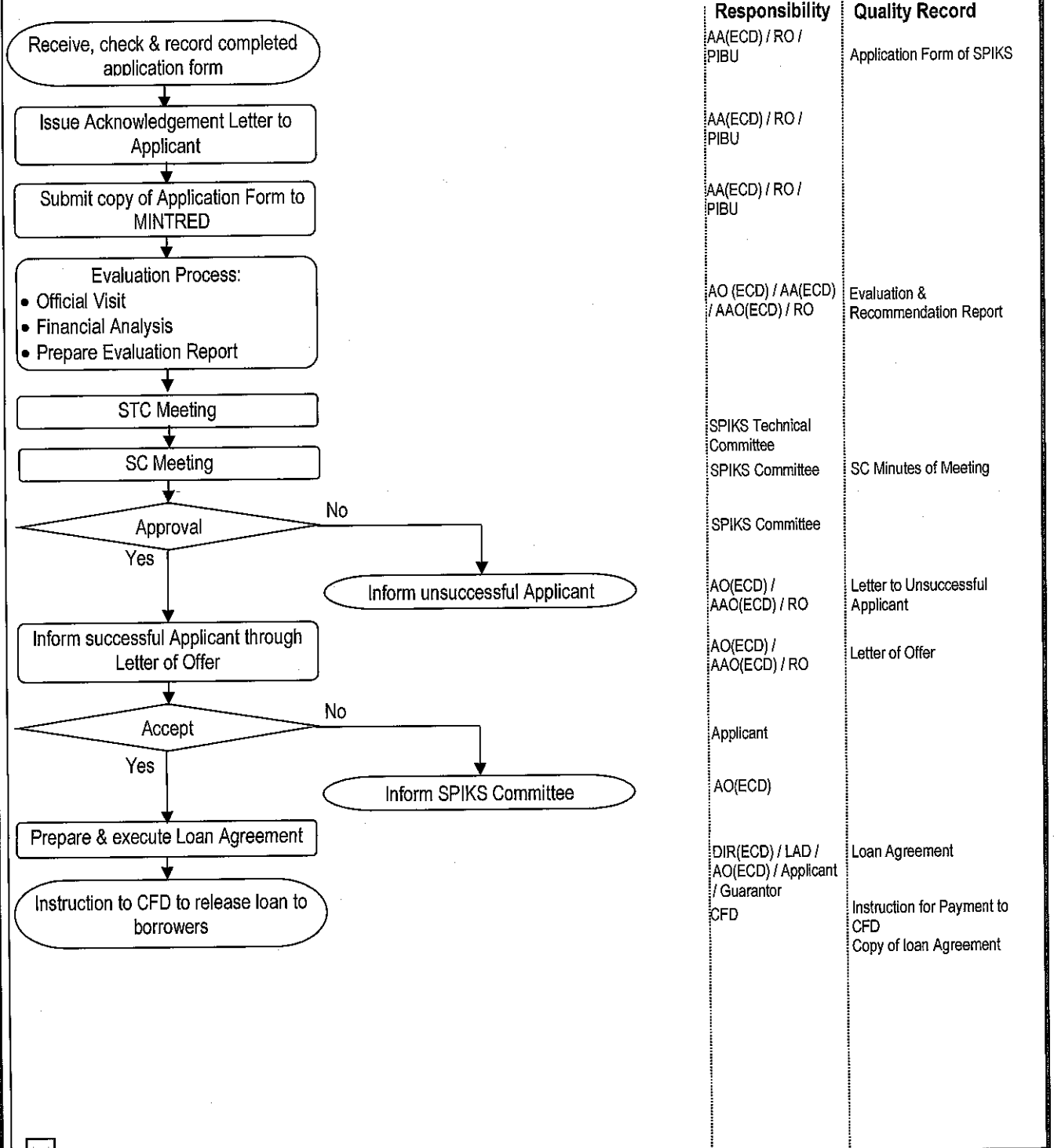
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INPUT

- Application of loans for SPIKS

B. Loan for SPIKS



PROCESS

OUTPUT

- PROCESS OUTPUT:**
- Loans for SPIKS released

- REFERENCE DOCUMENTATION:**
- QP-SEDC-17 (Collection)



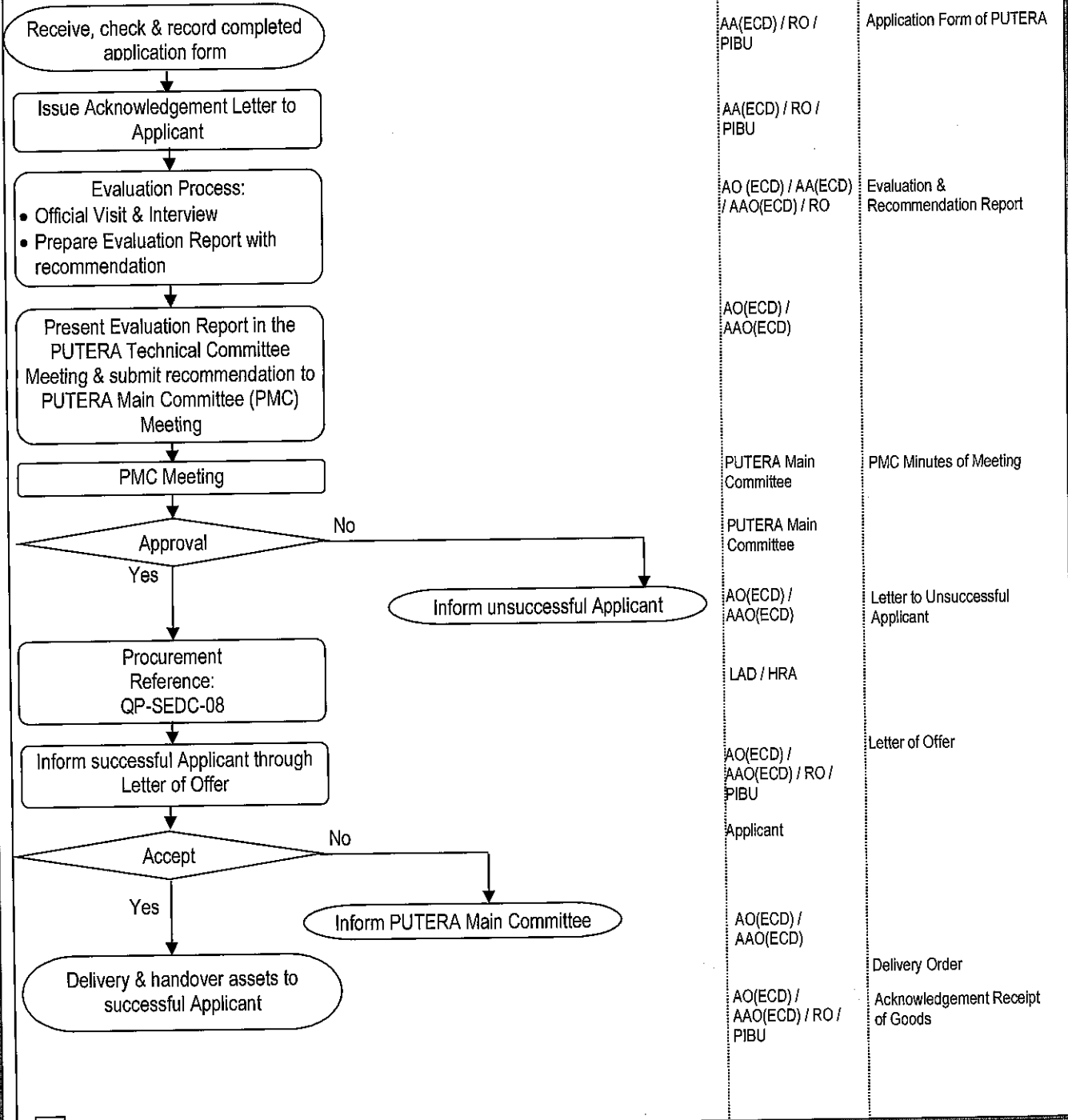
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IN-PUT

- Application of equipment for PUTERA

PROCESS

C. Equipment for PUTERA



OUTPUT

PROCESS OUTPUT:

- Equipment for PUTERA released

REFERENCE DOCUMENTATION:

- QP-SEDC-08 (Procurement)



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REVISION HISTORY SHEET

Rev. No.	Document History
0	Newly established
1.	<ul style="list-style-type: none">Cover Page - Change of General Manager's name and Acting Director's name
2.	<ul style="list-style-type: none">Page 3 – Item 4 Abbreviation – Ministry of Industrial & Entrepreneur Development Sarawak (MIED) changed to Ministry of International Trade & Industry Industrial Terminal & Entrepreneur Development Sarawak.