



MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY,  
INDUSTRIAL TERMINAL AND  
ENTREPRENEUR DEVELOPMENT (MINTRED) SARAWAK



# SARAWAK MICRO CREDIT SCHEME (SMCS)

## ARE YOU...

- Sarawakian?
- Undertaking manufacturing, services or non-primary agricultural business ventures?
- Operating in Sarawak?
- In need of capital to enhance your business capability and capacity with minimum documentation?

## HAVE YOU ...

- Been in operation for at least 6 months?

## Congratulations, you are eligible for Sarawak Micro Credit Scheme (SMCS)!

### SMCS 1

- **Loan/Financing Amount**  
RM1,000.00 - RM10,000.00
- B40 entrepreneurs only
- Zero interest/profit
- **Minimum Requirement**  
Business Permits issued by Councils and relevant authority
- **Loan/Financing Tenure**  
1-3 years

### SMCS 2

- **Loan/Financing Amount**  
RM5,000.00 - RM50,000.00
- B40 entrepreneurs, micro and small enterprises, PPK, PNK and cooperatives
- 4% interest/profit based on monthly reducing balance
- For sole proprietorship, partnership, companies, associations and cooperatives
- **Minimum Requirement**  
Business Registration from District Office or LHDN or SSM or relevant licences and 6 months bank statements
- **Loan/Financing Tenure**  
1-5 years

Terms and conditions apply

## GET IN TOUCH

**Sarawak Economic Development Corporation (SEDC) and Regional Office**  
Menara SEDC, Lot 2878, The Isthmus, Off Jalan Bako, 93050, Kuching, Sarawak.  
**Tel:** 082-551555 **Fax:** 082-551230  
**Website:** <https://www.sedc.com.my/>

**Ministry of International Trade and Industry, Industrial Terminal and Entrepreneur Development (MINTRED), Sarawak**  
2<sup>nd</sup> Floor, Wisma Sumber Alam, Jalan Stadium, Petra Jaya 93050, Kuching, Sarawak  
**Tel:** 082-313212 **Fax:** 082-312723/082-449098  
**Website:** <https://www.mintred.sarawak.com.my/>

**AGROBANK and Branches**  
2<sup>nd</sup> and 3<sup>rd</sup> Floor, Lot 518 (No.15H), Section 6, KTLD, Jalan Kulas Tengah, 93400 Kuching, Sarawak  
**Tel:** 082-240873/240891  
**Fax:** 082-240918/082-240916  
**Website:** <https://www.agrobank.com.my/>