

BELANJAWAN



TOUCHPOINTS

“TEGUH KITA, MENANG BERSAMA”

RAKYAT’S WELLBEING

Strategy 1: Overcoming COVID-19 pandemic (RM4.02b)

Mediation Center was also established to assist the B40 and M40 groups as well as micro industries resolve disputes related to their contractual obligations.

- Raise the ceiling of the COVID-19 Fund, by 20 billion ringgit, to 65 billion ringgit
- Increased allocation to stem the third wave of COVID-19 for next year (RM1 billion).
 - Purchase of reagent, Viral Transpot Media and consumables specifically for usage in medical laboratories (RM475 million);
 - PPE and hand sanitisers for frontliners (RM318 million);
 - National Security Council and National Disaster Management Agency (RM150 million);
 - Purchase of equipment, laboratory test supplies, and medicines at university training hospitals (RM 50 Million)
 - Increase the equipment for dental facility operation, virtual clinical services, and preparation of preliminary zone facility and thermometer at health services to meet the new norm Standard Operating Procedures (SOP).
- one-off grant of 500 ringgit in appreciation of contribution of MOH front liners,

- Participation in the COVID-19 Vaccine Global Access (COVAX) programme and commitment to provide vaccine to meet the needs of the rakyat (RM3 billion).
- **Expand Tax relief scope for medical treatment expenses covering vaccination expenses such as pneumococcal, influenza and COVID-19 limited to RM1000.**
- **Increase the tax relief limit on medical care expenses for self, spouse and children for serious illnesses from RM6,000 to RM 8,000.**
 - **Tax relief limit for the scope for full health examination and vaccination expenses to be increased from RM500 to RM1,000**
- **tax relief limit of expenses for medical treatment, special needs and parental care is increased from RM5,000 to RM8,000**
- Mental Health Programme, Violence and Injury Prevention, and Substance Abuse (RM24 million).
- **Broaden mySalam's coverage** to medical device expenses claims such as heart stent or prosthesis.
- **Tenang Voucher Programme for B40 group.**
 - **RM50 voucher as financial aid to purchase Perlindungan Tenang products such as life takaful and self-accident.**
 - **Duty stamp exemption on all Perlindungan Tenang products with annual contribution of not more than RM100 for a period of 5 more years until Year of Assessment 2025**
- **Pneumococcal vaccine programme** for children (RM90 million).
- **Biologic medicine specially for rheumathoid athritis patients** (RM6 million).
- **Home-based Peritoneal Dialysis treatment programme** (RM25 million).

Strategy 2: Safeguarding the Welfare of Vulnerable Communities

Measure 1: Improving Financial Assistance

- **Increase the monthly rate of financial assistance as follows (RM2.2 billion):**
 - **The rate for Financial Assistance for Person with Disabilities who are Incapable of Work is increased from RM250 to RM300 per month;**

- The rate for Financial Assistance for Senior Citizens and Financial Assistance for Carers of Bed-ridden Disabled Person (OKU) and Chronically Ill is increased from RM350 to RM500;
 - The rate for Incentive Allowance for Disabled Workers is increased from RM400 to RM450 per month;
 - The rate for Financial Assistance for Children from poor family is increased from RM100 per child with a maximum of RM450 per family, to RM150 ringgit per child aged seven years to 18 years, or RM200 per child aged six years and below with a maximum of RM1,000 per family.
- **Bantuan Prihatin Rakyat (BPR) with improved rate and income category as follows: (RM6.5 billion)**
 - Monthly household income <RM2,500;
 - ✓ (≤1 child) will receive RM1,200; dan
 - ✓ (≥2 child) will receive RM1,800;
 - ✓ Monthly household income between RM2,501 to RM4,000
 - ✓ (≤1 child) will receive RM800; dan
 - ✓ (≥2 child) will receive RM1,200;
 - ✓ Monthly household income between RM4,001 to RM5,000
 - ✓ (≤1 child) will receive RM500; dan
 - ✓ (≥2 child) will receive RM750;
 - Single individuals earning <RM2,500 per month will receive assistance of RM350. The age limit for this group is 21 years, compared to the condition before this of 40 years.
 - **Jaringan PRIHATIN Programme (RM1.5 billion)**
 - An estimated 8 million individuals in the B40 category will receive assistance of RM180 per person in the form of telecommunication credit;
 - Telecommunication companies will match by providing benefits valued at 1.5 billion ringgit in the form of free data.

Measure 2: Alleviating the Rakyat's Cost of Living (RM4.2 bilion)

- income tax reduction for resident individuals which will be reduced by 1 percentage point for the chargeable income band of RM50,001 to RM70,000 (RM262million).
- Enhance the Targeted Loan Repayment Assistance (TRA) as follows:
 - B40 borrowers / micro loan enterprises (loans < RM150 thousand) will be given the following options:
 - Opsyen 1: moratorium on their instalments for a period of 3 months;
 - Opsyen 2: reduce their monthly repayment by 50 percent for a period of 6 months.
- Eligible borrowers will only need to contact their banks to choose the options and complete the documentation.
- For the M40 borrowers, the application process for the repayment assistance will be simplified by making a self-declaration of the reduction in income in order to secure the repayment assistance.
- Minimum employee EPF contribution rate is reduced from 11% to 9% from beginning January 2021 for a period of 12 months (RM9.3 billion)
- Facility to withdraw EPF savings from Account 1 months for those who have lost their jobs (RM4 bilion)
 - RM 500 a month with a total of up to RM6,000 over 12 month
- **Enhancement of the Employment Insurance Scheme (RM150 million)**
 - Job search allowance will be extended by 3 months; and
 - Terms and condition:
 - ❖ first month: 80% of salary
 - ❖ Second till the sixth month: 50% of salary
 - ❖ Last three months : 30% of salary for the
- the income tax exemption limit for compensation for loss of employment increased from RM10,000 to RM20,000 for each full year of service.
- Allocation for subsidies, aids and incentives (RM28 bilion)
- Community Drumming Programme (RM200 million)

- The programme to be broadened to cover 34 new areas such as Pulau Sakar in Sabah and Ulu Mujok in Sarawak. (Basic goods: rice, sugar, flour, cooking oil, LPG gas, RON95 petrol and diesel)

Measure 3: Assistance to Farmers and Fishermen

- Rubber Production Incentive will be doubled from RM150 million to RM300 million
- Paddy Price Subsidy (RM570 million).
- Subsidy and incentive for paddy crop (RM960 million).
- Subsidy for Padi Bukit fertilizers (RM40 million).
- Allowance for fishermen will be increased from RM250 to RM300 per month
- Write-off the interests of the FELDA settlers' debt (RM400 million).

Strategi 3: Generating and Retaining Jobs

Measure 1: Hiring Incentive

- Penjana Kerjaya (RM 2 billion)
 - Incentive for employees earning RM1,500 and above will be increased from a flat rate of RM800 per month to 40 percent of monthly income, subject to a maximum income of RM4,000 (within 6 months)
 - Additional incentive of 20 percent of an employee's monthly income will be given to employers who hire disabled (OKU), single mom, unemployed and retrenched workers (within 6 months)
 - high reliance of foreign workers such as construction and plantations, a special incentive of 60 percent of monthly wages will be provided whereby 40 percent will be channelled to the employer while 20 percent will be channelled as a wage top up to the local worker replacing the foreign worker. (within 6 months)
 - The maximum rate of Penjana Kerjaya Training Programme will be increased from RM4,000 to RM7,000 for highly skilled training and professional certifications
 - Formation National Employment Council

- To coordinate various initiatives cutting across ministries and agencies which create job opportunities, skills enhancement and training for employees. The LAKSANA unit will be responsible to monitor the effectiveness of all these initiatives to ensure the rakyat continues to receive employment opportunities.

Measure 2: Reskilling & Upskilling

- Reskilling and upskilling programmes with a total of 1 billion ringgit will be allocated benefitting 200 thousand trainees as follows:
 - KPT-PACE (fresh graduates will each be eligible for a voucher worth 3,000 ringgit to pursue a professional certification course at public or private universities) (RM150 million)
 - HRDF to implement trainings in collaboration with private-sector employer (RM100 million);
 - MDEC to transition existing workforce to fill the growing needs in the ICT industry (RM100 million);
 - IRDA and SEDIA to provide new skills training to workers badly affected by the closure of borders to foreign tourists (RM100 million);
 - PERHEBAT for entrepreneurship training programmes that will benefit 12 thousand veterans of the Malaysian Armed Forces (RM 30 million)
- The scope of relief for tuition fee be expanded to cover expenditures incurred for attending up-skilling courses provided by certified bodies limited to RM1,000 for each year of assessment.

Measure 3: Malaysia Short Term Employment Programme (MYSTEP) (RM700 juta)

- offers 50,000 temporary job opportunities in the public sector and GLCs for a one-year contract starting January 2021 as follows:
 - 35 thousand job opportunities will be offered in the public sector;
 - 15 thousand job opportunities in technical and financial fields
 - apprenticeship programmes for new graduates in GLC's

Measure 4: Targeted Wage Subsidy

- Extend the implementation of the Wage Subsidy Program for another three months with a more targeted approach specifically for the tourism sector and retail sector as follows (RM 1.5 Billion) :
 - Wage Subsidy rate of 600 ringgit per month for workers earning 4,000 ringgit and below.
 - Limit of 200 employees per application will be increased to 500 employees

Measure 5: Social Protection

- Withdrawal of Account 2 EPF to purchase conventional or takaful insurance products that are approved by EPF, including life insurance and critical illness insurance.
- **Income tax relief up to RM3,000 on savings in Private Retirement Schemes (PRS) will be extended for additional 4 years until Year of Assessment 2025.**
- PERKESO Occupational Disaster Scheme (RM23 million):
 - Volunteer of the Armed Forces, Police FORCE, Civil Defence, Maritime Malaysia;
 - Imams, Bilal, Siak, Noja, Merbut, Guru Takmir; and
 - Public servant with the status Contract for Service and
 - Delivery Riders

Strategy 4: Prioritising the Inclusiveness Agenda

Measure 1: Empowering the Bumiputera

- Provide quality education access to Bumiputera institutions such as the Majlis Amanah Rakyat (MARA), Universiti Teknologi MARA (UiTM) to offer specific programmes such as digitalization of TVET

learning methods, and upgrading from certificate level programmes to diploma. (RM6.5 billion).

- **Empower Bumiputera entrepreneurs (RM4.6 billion):**

- Financing Bumiputera micro SMEs and SMEs through TEKUN Nasional, PUNB (RM510 million);
 - Capacity building programs by Bank Pembangunan Malaysia Berhad and SME Bank (RM800 million);
 - financing of Bumiputera SMEs through Syarikat Jaminan Pembiayaan Perniagaan (SJPP) (RM2 billion)
 - Bumiputera capacity building programmes, including professional development, Dana Kemakmuran Bumiputera and small projects specifically for the Bumiputera (RM1.3 billion).
- Value of Bumiputera holdings in real estate focusing on commercial development on the Malay reserve land (RM750 million).

Measure 2: Upholding Syiar Islam

- Islamic affairs under the Prime Minister's Department (RM1.4 bilion).
 - Increase the allowance rate of Guru takmir teacher from RM800 to RM900 ringgit per month.
 - Enhance the management of endowment (wakaf) through collaboration between Yayasan Wakaf Malaysia with Federal Government agencies, GLCs and Government Linked Investment Companies (GLIC). National Wakaf Masterplan will be created to ensure a more efficient endowment management to maximise the mobilization of future endowment assets.
 - PNB through Amanah Saham Nasional introduce waqf services to all ASNB unit trust holders and income tax deduction will be given on the endowed unit of ASNB.
 - Unit holders can endow some of their units into ASNB wakaf fund
 - **eligible for an income tax deduction**
- increase the allowance rate of Guru Takmir from 800 ringgit to 900 ringgit per month
- one-off special payment of 500 ringgit to the Imam, Bilal, Tok Siak. Noja, Merbot, Guru Takmir and Guru Kafa.

Measure 3: Enhancing the Role of Women

- Special micro credit financing through TEKUN, MARA and AgroBank (RM95 million).
- Arrahnu BisNita Program (50 million).
- Program Pembangunan Perniagaan Usahawan Mikro or BizMe.
- One-stop Social Support Centre in collaboration with NGO (RM21 million).
- Establishment of childcare centres or TASKA in Government buildings especially in hospital (RM30 juta).
- Matching grant of to be provided to encourage the private sector employers to provide childcare centres for their employees (RM 20 million)
- cervical cancer screening and subsidy incentives for mammograms to women who are of high risk of breast cancer. (RM 10 million)

Measure 4: Community-based Initiatives

- programmes to improve educational facilities, housing and the development of new villages, as well as financing facilities through Bank Simpanan Nasional (BSN) for the Chinese community (RM177 million).
- For the Indian community, a total of 100 million ringgit is allocated to MITRA
- Skim Pembangunan Usahawan Masyarakat India, SPUMI by TEKUN Nasional (RM20 million).
- Entrepreneurship development for other minority communities (RM5 million).
- Increase the value of grants to Rukun Tetangga Areas (KRT) from RM4,800 to RM6,000 (RM50 million).
- Allocation for repairs, maintenance and small development projects to houses of worship in areas under the Local Authority (RM50 million).
- Human Development Program MyPRIDE by Malaysian Prisons Department (RM20 million).
- **Additional tax deduction provided to employers who employ ex-prisoners and former drug addicts will be extended until year of assessment 2025.**
- Cultural Arts Economic Development Agency or CENDANA to implement various arts and culture programs that will benefit artiste and production crew (RM15 million).
- well-being of the Orang Asli community (RM158 juta)
 - Implementation of social assistance programmes

- Integrated Development Programme for Orang Asli Villages.
- Develop infrastructure such as rural roads
- Pembinaan construction of 14 new kindergartens at Pos Slim Sungai Kinta, Perak and and Pos Sungai Kelay Jempol, Negeri Sembilan

Allocation to carry out land survey work for demarcation of borders in 21 Orang Asli villages (RM5 million).

- Native Customary Rights program in Sabah and Sarawak (RM41 juta).
Home Help Services Programme for elderly and OKU
honorarium value for volunteers under this programme will be increased from RM 150 ringgit to a maximum of RM400 meanwhile, the assistance value to the vulnerable group of the programme will also be increased from RM30 to RM80
- tax relief limit for disabled spouse will be increased from 3,500 ringgit to 5,000 ringgit.

Increase rate of supervisors and officers under the Community Rehabilitation Organization or PDK from RM 800 ringgit to RM1,200 per month (RM100million)

rate of supervisors will be increased from RM1,200 ringgit to RM1,500

increase the annual financial aid to operate the Senior Citizens Activity Centre (PAWE) managed by Non-Governmental Organisations (NGOs) from RM33,000 to RM50,000 .

- **To encourage employment opportunities for senior citizens, additional tax deductions will be given to employers who employ senior citizens. This deduction will be extended until 2025**
- early childhood education programmes by the Community Development Department (KEMAS) (RM170 million).
 - Supplementary Food Assistance
 - Per Capita Assistance
 - Repair and maintenance for TABIKA and TASKA
- Community Centers collaboration eith NGO's to set up transit centres for children to attend after school (RM20 million).

Measure 5: Enhancing Rural Infrastructure

- Programmes and projects to improve various rural infrastructure (RM2.7 billion):

- implementation of rural road and inter-village road projects spanning 920 kilometre (RM1.30 bilion);
- allocation for rural and alternative water supply (RM632 juta);
- Rural Elcetric Supply (RM250 juta);
- Home Assistance Programme to the poor PPRT (RM355 juta)
- Install 27 thousand units of lamps as well as to cover operational and maintenance costs of 500,000 units of street lights in villages. (RM121 million).
- broaden mobile banking services in Sabah and Sarawak, Memperluas perkhidmatan bank bergerak di negeri Sabah dan Sarawak.
- the eligibility limit for the use of funds under the Malaysian Road Records Information System or MARRIS has been increased to 20 per cent or RM50 million, whichever is lower to finance road maintenance work that is beyond the usual scope of MARRIS.

Measure 6: Sports Development

- allocation of RM 250 million for apprenticeship program
 - provide an incentive of RM1,000 per month for up to 3 months to private employers
 - a grant of up to RM4,000 for training programs for the apprentices
- eBelia Programme (RM75 million)
- Malaysia National Healthy Agenda (RM 19 Million)
- build, upgrade and maintain sports facilities (RM103 million)
- development of high performance sports : (RM55million)
 - hockey, rugby, badminton, cycling, development of women athlete
 - e-Sports (RM 15 million)
- soft loan through the TEKUN Sports scheme for sport facility operators.(RM 20 million)
- tax relief limit for lifestyle is increased from RM2,500 to RM3,000 specifically provided for expenditure expenditure related to sports including participating fee for sports competitions. The scope of relief is also expanded to include subscription of electronic newspapers

Strategy 5: Ensuring Rakyat Well-being

Measure 1: Digital Connectivity

- National Digital Network initiative JENDELA for 430 schools. (RM500 million).
- Build and upgrade digital infrastructure (RM7.4 bilion).
- Pilot project to provide laptops to students by GLIC and GLC through CERDIK fund (RM150 million)

Measure 2: Access to Quality Education

- Ministry of Education (RM50.35 bilion).
- Improve the Supplementary Meal Plan by providing milk supply daily compared to twice a week previously. (RM420 Million)
- maintenance and repair of Government Schools and Government Aided Schools (RM800 Million).
- upgrade buildings and infrastructure in 50 dilapidated schools (RM725 million).
- schools in rural Sabah and Sarawak, the Government will implement 184 construction projects and install tube well water supply (RM120 million).
- Upgrade special needs children in schools (RM45 million).
- Ministry of Higher Education (RM14.4 bilion).
- infrastructure and equipment replacement in public universities. (RM 50 million)
- upgrade the Malaysian Research & Education Network or MYREN (RM50 million).
- BSN MyRinggit-i COMSIS Scheme a laptop loan scheme. (RM100 million).
- **tax relief up to RM8,000 on net annual savings in Skim Simpanan Pendidikan Nasional (SSPN) be extended until the year of assessment 2022.**
- Technical and Vocational Education and Training or TVET program enhancement (RM6 Bilion).
- Allocation provided through the Skills Development Fund Corporation or PTPK. (RM 300 million)
- Increase the National Dual Training System or SLDN allowance from RM625 to RM1,000 (RM60 million)

- Islamic education and lifelong learning initiatives for tahfiz institutions and pondok schools. (RM29 Million)

Measure 3: Increase Home Ownership

- To further promote **home ownership** the Government will implement the following initiatives:
 - Full stamp duty exemption on instruments of transfer and loan agreement for the first residential home is extended until 31 December 2025. The limit of duty stamp for first residential home is also increased from RM300 thousand to RM500 thousand. This exemption is effective for sale and purchase agreement executed from 1 January 2021 to 31 December 2025
 - Stamp duty exemption on loan agreements and instruments of transfer given to rescuing contractors and the original house purchasers is extended for another 5 years. This exemption is effective for loan agreements and instruments of transfer executed from 1 January 2021 to December 2025 for abandoned housing projects certified by KPKT.
- Providing comfortable and quality housing, especially for the low-income group. (RM1.2 billion):
 - to build up to 14 thousand housing units under the People's Housing Programme (RM 500 million)
 - construction of 3,000 units of Rumah Mesra Rakyat as well as subsidising the SPNB Housing Programme Bank Profit Rate (RM 315 million)
 - Maintenance of low cost and medium-low stratified housing as well as assistance to repair dilapidated houses and those damaged by natural disasters (RM125 million)
 - Malaysia Civil Servants Housing Programme (PPAM) (RM310 million)
- Rent-to-Own Scheme involving 5,000 PRIMA houses (RM1 bilion)

Measure 4: Transportation Facilities

- My30 unlimited travel pass initiative for bus and train (RM 300 million).
- Unlimited monthly travel pass for as low as 5 ringgit will be introduced for children in year 1 to form 6 to commute to school, and for the disabled (Klang Valley Komuter lines, northern sector komuter, Kuala Lipis and Tumpat inter-city train, and the Beaufort-Tenom line in Sabah)
- Stage Bus Service Transformation Programme (SBST) (RM150 million).
- Sales tax exemption for the purchase of locally assembled bus effective from 1 January 2021 until 31 December 2022.

Measure 5: National Defense and Public Order

- Allocation for Ministry of Defence and Ministry of Home Affairs Peruntukan (RM16 bilion dan RM17 bilion).
- Increase the allocation for maintenance of Malaysian Armed Forces' key assets (RM2.3 bilion).
- Malaysia Cyber Security Resilience Programme (MYCSRP) (RM27 million).
- Maintain the facilities of the existing Rumah Keluarga Angkatan Tentera (RM500 million).
- welfare of the Malaysian Armed Forces veterans (RM110 juta).
- Upgrading facilities at the training centre to strengthen the role of RELA. (RM153 juta).

SECOND GOAL: BUSINESS CONTINUITY

Strategy 1: Steering High Impact Investment

Measure 1: Investment in Key Sectors

- Investment Incentives Package (RM1 billion).
- High Technology Fund will be provided by Bank Negara Malaysia (BNM) to support high technology and innovative companies (RM 500 million)
- Malaysia as a destination for high value services:
 - relaxation of tax incentive conditions for Principal Hub and the incentive will be extended until 31 December 2022.
 - New tax incentive for the establishment of Global Trading Centre at a concessional rate of 10 percent for a period of 5 years and renewable for a period of another 5 years;
 - Increasing the sales value limit for value-added and additional activities carried out in the Free Industrial Zone (ZPB) and Licensed Manufacturing Warehouse (GPB) from 10 percent to 40 percent of the annual sales value;
 - Extend the special income tax rate treatment at a flat rate of 15 percent for a period of 5 years to non-citizen individuals holding key positions for strategic new investments by companies transferring operations to Malaysia;
 - Special tax rates to selected manufacturing companies which relocated their businesses to Malaysia and bring in new investments. I am pleased to announce that the application for the incentive will be extended for another 1 year until 31 December 2022 and the scope of tax incentives will also be extended to companies in the selected services sector which have significant multiplier effect by providing an income tax rate of 0 to 10 percent for a period of 10 years
 - To provide space for the study to be completed, the existing tax incentives, due to end this year, will be extended until 2022. The extension includes tax incentives for MRO activities for aerospace, building and repair of ships, Bionexus status and economic corridor developments.
- National Development Scheme, NDS (RM1.4 billion).
- Extension of Maritime and Logistics Development Scheme, Sustainable Development Financing Scheme, Tourism Infrastructure Scheme and Public Transport Fund until 31st December 2023 (RM3.7 billion)

- designated schemes from total fund above for Bumiputera's involvement in the key sectors. (RM 500 million)
- Targeted Assistance and Rehabilitation facility (RM 2 billion)

Enhancing Business Environment

- Improving the infrastructure of industrial parks
 - Maintenance of industrial park infrastructure (RM 100 million)
 - Improved internet connectivity in 25 industrial areas under the JENDELA program (RM42 million)
 - A water treatment plant in Kubang Pasu district to support the investment needs of Kota Perdana Special Boundary Economic Zone project in Bukit Kayu Hitam, Kedah;
 - Allocation for water supply needs for the petrochemical sector concentrated in the Gebeng Industrial Zone. (RM45 million)
- Implementation of AEO facilities and expansion of AEO accreditation to logistics service providers and warehouse operators.
- Create an online platform that brings together 43 agencies that issue permits and trade licenses.

Measure 3: Science, Technology and Innovation Initiatives

- R&D activities to support technological developments (RM400million).
- Tax incentives for commercialization of R&D revenue are reintroduced and extended to private universities.
- Malaysia Techlympics and Science Space Program (RM20 million).
- Research on infectious diseases using Sukuk PRIHATIN (RM100million).
- Top Glove, Hartalega, Supermax and Kossan contributions to corporate social responsibility (RM400 million).

Measure 4: Local Products

- Promoting the production and purchase of locally made products:
 - Development of Micro Franchise and Affordable Franchise as well as the Buy Products Made in Malaysia (RM25million);

- training programmes and sales assistance as well as digital equipment under e-Commerce SME and Micro SME Campaign (RM150million);
- Malaysia Online Shop Initiative (RM150million); and
- Trade and Investment Mission (RM35million).
- Empowerment of the Ministry of Health Off-Take Agreement Program
- Incentive income tax rate incentive of 0 to 10 percent for the first 10 years and an income tax rate of 10 percent for an extended period of 10 years will be introduced to encourage pharmaceutical product

Strategy 2: Strengthening Focus Sectors

Measure 1: Strengthening Agriculture Industry

- Key initiatives for the agriculture and food industry sectors:
 - Expansion of Community Farming Program (RM30 million);
 - Implementation of Organic Agriculture Project (RM50 million);
 - Implementation of e-Satellite Farm Program (RM10million);
 - Financing under the Vessel Modernization Program and Catch Mechanization to upgrade equipment, nets and boats(RM5 million);
 - Agromood Value Chain Modernization Program (RM60 million);
 - Aquaculture Development Program (RM10million);
 - Implementation of impact and high value agricultural and livestock projects (RM100 million).

Measure 2: Development of Commodity Sectors

- Strengthen the sustainability of various commodity sectors:
 - Malaysian Sustainable Palm Oil certificate ownership program (RM20 million);
 - Matching grants will also be introduced to encourage the industry's investment in mechanisation and automation; (RM30 million)
 - Latex production incentive (RM16 million); and
 - Opening the furniture industrial area in Pagoh

- Forest Plantation Development Loan Program (RM500 million)

Measure 3: Continuity of Tourism Industry

- Training and relocation program for staff from airlines in Malaysia (RM50 million).
- Provide employment opportunities to 500 people from the local community and Orang Asli.
- maintenance and refurbishment of tourism facilities (RM50 million).
- Improving infrastructure and intensifying the promotion of Cultural Villages in Terengganu, Melaka, Sarawak and Negeri Sembilan (RM20 million).
- Preservation of national heritage buildings such as Sultan Abdul Samad Building, Kuala Lumpur Railway Station Building and Carcosa Seri Negara (RM10million).
- Malaysia Healthcare Travel Council (RM35 million).
- Additional Special Care Grant of RM1000 will be given to traders and hawkers in Sabah. This special grant will also be given to taxi drivers, e-hailing, rental cars and tour guides in Sabah.

Strategy 3: Prioritising Automation and Digitalisation

- Industrial Digitalisation Transformation Scheme (RM1 billion).
- SME Digitization Grant Scheme and Automation Grant The eligibility condition for these Grants have also been relaxed for micro SMEs and start-ups that have been operating for at least six months. (RM150 million).

Strategy 4: Enabling Business Accessibility

Measure 1: Micro Credit Financing

- Lestari Bumi Financing Scheme (RM300 million)
- Jana Niaga Platform through EXIM Bank (RM300 million)
- Peer-to-peer or P2P financing (RM50 million)

- Microcredit financing through TEKUN Nasional, Agrobank, BSN and other financial institutions (RM1.2 billion)
- will be allocated as financing to SMEs for working capital, upgrading of automation systems and equipment and expenditure related to the implementation of COVID-19 SOP compliance. (RM230 million)

Measure 2: Loan Guarantee

- Jaminan Pembiayaan Perniagaan (RM35 billion) Scheme.
- Jaminan Prihatin Danajamin (RM3 billion) Scheme.
- Consumer Credit Act will be enacted. The Act provides a regulatory framework for activities related to consumer credit issuance and strengthens the supervision of non-bank and non-supervised credit providers.

Measure 3: Alternative Financing

- Equity Crowd Funding (RM30juta)

ECONOMIC RESILIENCE

Strategy 1: Expansionary Budget

- Total expenditure for the year 2021 is the largest expenditure in history with a value of RM322.5 billion

Measure 1: Expenses with High Multipliers

- Allocation for G1 to G4 contractors to carry out small and medium scale projects (RM2.5 billion)
- extension of relaxation period for procurement procedures until 31 December 2021 to accelerate the implementation of development projects
- Access to finance for construction contractors under the Skim Pembiayaan Kontrak Ekspres, SPiKE (RM50 million)

Measure 2: Sustainable Federal Government Revenue

- The Multi-Agency Task Force will be strengthened with the participation of the Malaysian Anti-Corruption Commission and the National Anti-Financial Crime Centre.
- List of measures:
 - To freeze the issuance of new cigarette import licenses
 - To tighten the renewal of cigarette import licenses through the revision of license conditions including imposing import quotas
 - Limiting transshipment of cigarette to dedicated ports only
 - To impose tax with drawback facility on all imported cigarettes for the purpose of transshipment and re-export
 - To ban transshipment activities and re-export of cigarettes using composite boats
 - To impose taxes on cigarettes and tobacco products in all Duty Free Islands
 - To enact a new act to control the use of all types of electric cigarettes
- To impose ad valorem excise duty at a rate of 10 percent on all types of electronic and non-electronic cigarette devices

Strategy 2: RMK-12 Development Plan

Measure 1: Transport Infrastructure Development

- To implement transportation infrastructure to enhance rakyat's accessibility (RM15 billion)
 - Pan Borneo highways, Gemas - Johor Bahru Electrified Double Tracking and Klang Valley Double Tracking Phase 1
 - Rapid Transit System from Johor Bahru ke Woodland, Singapore dan MRT3 in Klang Valley
- High Speed Rail or HSR
- New projects (RM3.8 billion)
 - Construction of 3rd Klang bridge
 - Central Spine Road
 - Upgrading of bridge in Sungai Marang, Terengganu
 - Upgrading of federal roads connecting Gerik, Perak ke Kulim, Kedah

- Construction and upgrading of Pulau Indah circle in Klang circle (lingkaran Pulau Indah, Klang)
- Construction of Pan Borneo Highway
- Cameron Highlands bypass in Pahang

Measure 2: Balancing Regional Development

- Development projects in 5 Corridors (RM780 juta)
 - Bus Rapid Transit transportation system in 3 high capacity route and construction of "Busway" in IRDA, Johor;
 - Construction of Palekbang - Kota Bharu bridge in Kelantan under ECER;
 - Construction of infrastructure and related components of the Special Development Zone project in Yan and Baling, Kedah under NCER
 - Implementation of small holders projects in Kedah Rubber City in NCER;
 - Infrastructure projects in Samalaju Industrial Area in Sarawak under SCORE;
 - Continuation of Sapangar Bay Container Port Expansion Project, Sabah under SDC;
- Extension of existing tax incentives for the East Coast Economic Region Development Corridor, Iskandar Malaysia and Sabah Development Corridor until 2022
 - Raw water distribution project from Sungai Kesang and Tasik Biru to Jus Dam, Jasin, Melaka (RM150 juta).
- Continuation of Kwasa Damansara development (RM50 billion).
- Development expenditure for Sabah dan Sarawak at RM5.1 billion and RM4.5 billion.

Strategy 3: Strengthening GLC and Civil Society Roles

Measure 1: Alternative Service Delivery

- Concept of matching grant from the Government together with GLC (RM 100 Juta)

- Income generating programs and improving the quality of life of vulnerable groups (RM50 million)
- Social enterprise development program (RM30 million)
- 20 million ringgit for environmental conservation initiatives.

Strategy 4: Ensuring Resource Sustainability

Measure 1: Sustainable Development Agenda

- Malaysia-SDG Trust Fund or MySDG Trust Fund (RM20 million)
- SDG programs implemented by the Malaysian Parliamentary Party Cross Group (RM5 million)

Measure 2: Sustainable Finance

- Sustainability Bond in Malaysia for environmental and social initiatives
- Tax exemption for SRI green sukuk grant is extended to all types of sukuk and bonds and this exemption is extended until 2025
- Green Technology Financing Scheme 3.0 or GTFS3.0 guaranteed by Danajamin (RM2 billion)

Measure 3: Environmental Conservation

- Natural resources preservation:
 - To address issue of trapped garbage and solid waste in rivers (RM50 million)
 - Environmental quality monitoring enforcement activities (RM40 million)
 - Integrated Island Waste Management Project (RM10 million)
 - allocation under the TAHAP to all State Governments (RM400 million) and Ecological Fiscal Transfer (RM70 million) as an additional incentive
 - Mangrove planting program to preserve mangrove swamp areas and other tree species along the coast
- SAVE 2.0 program will be introduced which is an e-Rebate of 200 ringgit to households who buy any energy efficient locally manufactured air conditioner or refrigerator (RM30 million)

- Food compost awareness program to be processed into organic fertilizer
- Support the initiative using public buses that operate on Hydrogen fuel cells
- Biodiversity Protection and Patrol Program by recruiting military and police personnel (RM20 million)

Strategy 5: Civil Service

Measure 1: Strengthening of the Public Service Delivery

- Maximize the use of digital space through a paperless approach.
- Initiative to build UTC in the Lembah Pantai in collaboration with the private sector
- Expand the use of kiosks as an alternative channel for the public delivery system.
- Upgrading infrastructure and information and communication technology facilities in the Ministry of Foreign Affairs (RM14 million).
- Receipt of payment at no extra charge via e-wallet.

Measure 2: Strengthening Governance and Integrity in Malaysia

- Recruitment 100 new MACC officers.
- Special provision is provided as a reward to anyone who can provide information on any misconduct and violations of the law.

Measure 3: Welfare of the Civil Servants

- Improving the facilities provided to the civil servants as follows:
 - Increase in allowance rate from RM6 to RM8 per hour to more than 1,900 Auxiliary Firemen.
 - Free Personal Accident Protection Scheme up to RM100 thousand to new borrowers of the Public Sector Housing Financing Board (LPPSA)
- One-off grant of RM500 to the National Hero Service Medal holders
- Special Financial Assistance 2021:
 - RM600 to be paid to all civil servants Grade 56 and below.

- Special Financial Assistance of RM300 to retirees and non-pensionable veterans