

MEASURE ONE: HONING EXCELLENCE IN GOVERNANCE

1. Budget 2026 Allocation

- Malaysia's GDP growth estimation for 2025 4.0 – 4.8%
- Malaysia's GDP growth projection for 2026 4.0 – 4.5%

The Fourth MADANI Budget	2025 (RM bil)	2026 (RM bil)
Operating Expenditure (OE)	332.1	338.2
Development Expenditure (DE)	80	81
GLIC Investments	25	30
Public-Private Investments	9	10
Investments by Federal Statutory Bodies and MOF Inc. Companies	6.1	10.8
Total	452.2	470.0
<i>* Excludes contingency reserves of RM2.0b</i>		

2. Fiscal Responsibility and Public Finance

- Fiscal deficit forecast for 2026 3.5%
- Federal Government revenue projection for 2026 RM343.1b
- Capacity of enforcement agencies, particularly the Malaysian Anti-Corruption Commission (MACC), Royal Malaysia Police (RMP), Royal Malaysian Customs Department (RMCD), Ministry of Domestic Trade and Cost of Living (KPDN) and the Malaysia Competition Commission (MyCC) will continue to be strengthened through enhanced training programmes and the acquisition of assets RM715m
- Enforcement initiatives will be intensified to combat smuggling activities and curb leakages at the nation's entry points, including: -
 - (a) the introduction of digital tax stamps with advanced security features
 - (b) installation of a Centralised Screening Complex CCTV system at nation's entry points, including Port Klang
 - (c) enhancement of cross-agency collaboration among the Inland Revenue Board of Malaysia (IRBM), RMCD, RMP, KPDN, MACC, Malaysian Maritime Enforcement Agency (MMEA) and industry players
- Enhancement of tax compliance and administrative efficiency through initiatives, such as: -
 - (a) full implementation of e-Invoicing beginning 2026 and self-assessment system for stamp duty

- (b) expansion of cross-border cooperation to detect undeclared foreign income for tax compliance purposes
- (c) refunds for excess tax paid will be expedited
- (d) establishment of the National Tax Research Centre in collaboration with industry as a strategic platform to study and analyse national tax policies
- Implementation of initiatives to combat corruption and irregularities, among others, through:
 - (a) allocation for MACC (RM425m)
 - (b) allocation for the National Audit Department (RM220m)
 - (c) income tax deductions for donors contributing funds to anti-corruption programmes organised by Civil Society Organisations (CSOs)
- New projects to enhance RMCD's operational capacity including the procurement of various types of scanning machines

RM102m

3. Efficient Public Service Delivery

- Allocation for the Special Task Force on Agency Reform (STAR) to support:
 - (a) comprehensive digitalisation of public service delivery
 - (b) public-private collaboration through PIKAS 2030 to accelerate infrastructure development and promote new innovation
 - (c) global benchmarking to ensure public service reforms are on par with, and surpass, international standards
- Expansion of MyDigital ID adoption to key sectors, including finance, telecommunications, e-commerce and healthcare
- Establishment of GovTech Malaysia Unit to develop more government digital applications
- Establishment of MADANI Kiosks across all states in stages
- Enhancement of Urban Transformation Centre (UTC) services nationwide in phases, including the establishment of Hab Bantuan Tunai, Hab Kerjaya Awam Swasta and Kiosk Sentuhan MADANI
- Enhancement of embassy office asset to provide a comfortable and secure working environment
- Empowerment of INTAN's role as a world-class public service training institution
- Enhancement of the National Registration Department (NRD) service delivery nationwide through capital asset acquisition

RM25m

-

RM20m

-

RM45m

RM31.5m

RM3m

RM2.4m

- Enhancement of KPDNs enforcement agility to ensure price stability, supply availability and the protection of consumer as well as intellectual property rights **RM10m**
- Broadened the role of the National Consumer Advisory Council and the implementation of the Consumerism Action Plan 2026 – 2030 **RM1m**
- Formation of a dedicated unit under MyCC to address bid rigging in public procurement **RM22m**
- Reinforcement of the alternative dispute resolution (ADR) framework as a more practical approach to reduce court backlog cases, including: **RM3m**
 - (a) establishment of the Malaysia MADANI Mediation Centre
 - (b) professional mediation training to 200 government officers
 - (c) establishment of an Asian International Arbitration Centre (AIAC) branch in Kuching, through collaboration with the Sarawak state government

4. Strengthening the Three Institutional Pillars

- Reinforcement of the Parliamentary institution's role, including: **RM233m**
 - (a) allocation for Parliament (RM213m)
 - (b) empowerment of the functions of Special Select Committees (RM5m)
 - (c) implementation of community development programmes under the All-Party Parliamentary Group Malaysia (APPGM) (RM15m)
- Empowerment of the Judicial Institution, including: **-**
 - (a) allocation for the Legal Affairs Division, Prime Minister's Department (RM359m)
 - (b) maintenance of court complexes nationwide (RM165m)
 - (c) salary adjustment of judges by up to 30% effective 1 January 2026
- Institutional and Governance Reform Agenda under the MADANI framework, including: **-**
 - (a) separation of the roles of the Attorney General and the Public Prosecutor
 - (b) comprehensive legal reforms and formulation of new Bills by the Legal Reform Task Force, including the drafting of new Admiralty Jurisdiction and Coroner Bills
 - (c) improvement of consumer protection laws and formulation of the Lemon Law to uphold consumer rights

MEASURE TWO: SERVING THE RAKYAT'S PRIORITIES

5. Targeted Subsidies

- Total allocation for subsidies, assistance and incentives **RM54.7b**
- Savings from the removal of subsidy for chicken ensure prices remain under control **RM1b**
- Savings from the removal of subsidy or price control for eggs **RM1b**
- Annual savings from targeted subsidies for electricity, of which 85% of consumers are not subject to any tariff increase **RM6b**
- Targeted diesel subsidy to curb leakages and smuggling, benefiting public transport operators, fishermen and selected logistics sectors **RM5b**
- Targeted RON95 subsidy allows consumers to benefit from a reduced price of RM1.99 per litre **≥RM2.5b**

6. Ikhtiar MADANI For The Rakyat

- SejaTi MADANI has been successful in uplifting the livelihoods of communities at grassroots level, such as:
 - (a) recreational Fishing Pond in Kampung Sungai Protan, Perak
 - (b) coconut-based product (grated coconut, coconut milk and kerisik) in Kampung Hiliran Jejawi, Terengganu
 - (c) SGG CN16 coconut seedling cultivation in Kampung Sungai Gulang-Gulang, Selangor
 - (d) ketupat palas and frozen food enterprise in Kampung Abi, Perlis
- Enhancements to MADANI Community programmes including: **RM1b**
 - (a) expansion of SejaTi MADANI to youths to support income-generating activities such as vending machines and fertigation programmes
 - (b) scaling up Kampung Angkat MADANI to 500 villages with private sector involvement
 - (c) expansion of the Solar MADANI initiatives in villages nationwide
 - (d) increasing Sekolah Angkat MADANI to 1,500 schools, including the provision of free Tuisyen MADANI programmes
 - (e) success of Sejahtera MADANI, supported by contributions from the private sector
 - (f) income tax deductions under Section 44(6) of the Income Tax Act for corporate contributions to the Tabung Kesejahteraan Rakyat, to finance focused intervention

programmes covering four areas: housing, income generation, education and welfare

- Taman Angkat by DBKL, a public-private partnership to develop public parks around Kuala Lumpur **RM8.6m**

7. Mobile Services

- Government Mobile Services extended directly to rural and remote areas, including: **RM118.4m**
 - (a) deployment of youth, including students in medicine, nursing, physiotherapy and rehabilitation, to provide healthcare services to senior citizens and Persons with Disabilities (PWDs) through strategic collaboration with the Ministry of Youth and Sports (KBS) and the Ministry of Higher Education (MOHE) (RM5m)
 - (b) expansion of Mobile Community Services to 19 remote areas in Sabah and Sarawak, including Kampung Karamuak, Sabah and Telang Usan, Sarawak (RM2m)
 - (c) addition of four (4) BSN Mobile Bank Branch units to facilitate the disbursement of government assistance in remote areas of Sabah, Sarawak, Pahang and Perak (RM11m)
 - (d) procurement of three (3) Mobile Labour Court units and establishment of a Special Mobile Children's Court to safeguard the identity and emotional well-being of children affected by crimes (RM10m)
 - (e) implementation of the Menyemai Kasih Rakyat (MEKAR) programme through mobile counters, registration literacy campaigns, MEKAR Prihatin and collaboration with NGOs as strategic partners (RM2.6m)
 - (f) expansion of Mobile Clinics and Mobile Dental Clinics to the states of Melaka, Perlis, Penang, Selangor, Kuala Lumpur, Johor and Sabah (RM60.8m)
 - (g) expansion of the Science on Wheels initiative by the Science Centre to 120 new locations
 - (h) the MADANI Community Innovation & Outreach Programme under the MOHE, including Mobile Clinics (by medical students), Community-Based Rehabilitation Centres (PPDK), STEM tuition and lifelong learning initiatives (RM27m)

8. State Development

- New projects based on state priorities, including:

STATE	PROJECT(S)
Penang	<ul style="list-style-type: none"> • North-South Expressway (PLUS) Traffic Dispersal Project from Juru Toll to Sungai Dua Toll • Kubang Semang Health Clinic and Central Seberang Perai Integrated Healthcare Complex • Upgrade of the water intake facilities at Titi Kerawang and Teluk Awak and installation of raw water pipes from the intake point to the Teluk Bahang Dam • Upgrade of the Bertam Sports Complex in Kepala Batas, Seberang Perai Utara • Construction of an underpass to connect Mount Erskine Road to Burma Road at the intersection of Mount Erskine Road/Gottlieb Road/Burma Road/Bagan Jermal Road, Section A: Underpass
Johor	<ul style="list-style-type: none"> • Upgrade of Senai-Desaru Expressway Phase 2A: Cahaya Baru to Sungai Johor for JS-SEZ • Construction of a road from Jalan Kluang – Renggam – Layang-Layang J25 at Taman Muhibbah to Jalan Kota Tinggi – Kluang, Kluang • TWG: Replacement of lifts and escalators at Bangunan Sultan Iskandar and Johor Bahru Sentral • Upgrade of the Section 16.0 intersection at Jalan Johor Bahru – Kulai and Jalan Gelang Patah, Johor Bahru • Upgrade of Jalan Pt. Panjang from Pekan Ayer Baloi to the Sedenak Toll Interchange, Pontian
Perak	<ul style="list-style-type: none"> • Development of the Third Regasification Terminal (RGT) Complex, Lumut • Upgrade of the Federal Road in Pengkalan Hulu • Construction of a new PLUS interchange in Kerian • Construction of a Health Clinic (Type 2) in Tanjung Rambutan • Development of basic infrastructure works for the Perak Halal Industrial Park (PHIP) Manjung • Construction of a Health Clinic (Type 2) in Tanjung Rambutan Upgrade of Route FT100 (Section 10.4) to Route FT3145 leading to Lumut Port (Section 5.4), Manjung, Perak Phase 5: Tanjong Malim to Lumut Port
Kedah	<ul style="list-style-type: none"> • Sungai Karangan Riverbank Water Reservoir, Kulim • Construction of a Health Clinic in Sik • Eco-Friendly Drainage Project in Taman Selasih, Kulim

STATE	PROJECT(S)
	<ul style="list-style-type: none"> • Development of Tourism Facilities at the Kuala Kedah Waterfront, Bandar Kuala Kedah, Kota Setar • Coastal Erosion Mitigation Project at Pantai Leman, Kota Setar
Kelantan	<ul style="list-style-type: none"> • Urban Drainage System for Bandar Baru Tunjong, Kota Bharu • Upgrade of the Kubang Kerian-Bachok Road • Regional Sewage Treatment Plant for Mukim Tiong and Mukim Jelutong, including the construction of sewerage pipe networks and rationalisation works in parts of the sub-catchment area of the Bandar Baru Tunjong Zone, Kota Bharu • Upgrade of the Kubang Kerian-Bachok Road from the Kubang Kerian Junction to the Binjai Junction, Kota Bharu • Upgrade of the Pasir Mas-Salor Road at the Pasir Hor/Sultan Ismail Petra Junction, Kota Bharu • Rural Water Supply System for Pasir Mas
Melaka	<ul style="list-style-type: none"> • New road from Jalan Masjid Tanah Kuala Linggi to Telok Gong, Alor Gajah • Upgrade of the road from Sungai Udang to Masjid Tanah, Alor Gajah • Reconstruction of dilapidated buildings with additional facilities at Sekolah Menengah Kebangsaan Ghafar Baba, Alor Gajah • Construction of new buildings and upgrade of hostel facilities at Sekolah Menengah Kebangsaan Tinggi Perempuan, Melaka Tengah • Upgrade of the Samudera Museum (Phase 1), Jalan Quayside, Melaka
Negeri Sembilan	<ul style="list-style-type: none"> • Construction of a PLUS interchange to support the development of Malaysia Vision Valley • Construction of a riverbank barrage and water retention structure at Sungai Pedas, Rembau • Upgrade of Jalan Utama Palong and improvements to the Palong 7 and 8 junctions, Jempol • Coastal conservation works at Teluk Kemang, Port Dickson • Construction of a new road from Kampung Barisan to Jalan Kampung Tampin Linggi, Port Dickson
Pahang	<ul style="list-style-type: none"> • Upgrade of the Kuantan-Segamat Highway, Rompin • Concrete bridge from Jalan Serengkam to Jalan Kuala Wau, Maran • Development of the Kampung Bongsu area, Temerloh

STATE	PROJECT(S)
	<ul style="list-style-type: none"> • Upgrade of Jalan Sungai Lembing from Kampung Padang to the LPT1 traffic light junction, Kuantan • Health Clinic with staff quarters at Pos Lenjang, Lipis
Perlis	<ul style="list-style-type: none"> • Upgrade of Kampung Batu Dua to Beseri Road • Upgrade of the Chuping Flood Retention Pond • Scanning machines at the Perlis Inland Port • Acquisition of a building to be converted into staff quarters for Hospital Tuanku Fauziah • Full replacement construction of Sekolah Kebangsaan Chuping
Terengganu	<ul style="list-style-type: none"> • Coastal Erosion Control for Pantai Rusila, Marang • Upgrade of the Federal Road in Setiu • Drainage system works in Kampung Mak Chili Paya, Chukai, Kemaman • Construction of a new road from the Kuala Terengganu Bypass at Kampung Bukit Bayas to the junction road at Kampung Kubang Tangga, Kuala Terengganu • Upgrade of infrastructure and sports facilities at the Kuala Terengganu Hockey Stadium
Sabah	<ul style="list-style-type: none"> • Upgrade of the Inanam Oxidation Pond into a Regional Sewage Treatment Plant • Construction of a new road from Kalabakan to Simanggaris (Malaysia–Indonesia border), Kalabakan • Integrated River Basin Development for Sungai Moyog, Sabah – construction of embankments, installation of main transmission and distribution pipes, including storage tanks in the Tawau township area • Replacement of ageing pipes and upgrading of transmission and distribution pipelines in the districts of Kota Kinabalu, Penampang, and Putatan, Sabah
Sarawak	<ul style="list-style-type: none"> • Construction of the main road in the Kapit Division from Nanga Serau to Nanga Seranau • Construction of a health clinic with staff quarters in Mukah, along with the Integrated Health Complex for the Mukah Division • Provision of livestock adjustment facilities to increase beef cattle production in Sarawak • Development of seed farms and paddy cultivation to strengthen the rice and paddy industry in Sarawak • Program Residensi Rakyat (PRR) in Samariang, Kuching
Selangor	<ul style="list-style-type: none"> • Sungai Buloh Flood Mitigation Project, Phase 2 • Additional block for Banting Hospital, Selangor • New development of mechanical and electrical infrastructure for flood control in the state

STATE	PROJECT(S)
	<ul style="list-style-type: none"> • Upgrade of the Federal Road from the Batu 9 junction to the Jalan Dato Alias junction, including the construction of a flyover at the Batu 9 Intersection, Cheras, Hulu Langat • Health Clinic (Type 2) in Kinrara, Petaling
Federal Territories	<ul style="list-style-type: none"> • Conservation works along Sungai Gombak from Kampung Sungai Mulia to the Puhah Flood Retention Pond, Federal Territory of Kuala Lumpur • River conservation works to reduce flood risk in the Federal Territory of Kuala Lumpur • River conservation works to reduce flood risk in the Federal Territory of Labuan • Construction of the Labuan Waterfront – Phase 1 • Redevelopment of the Kuala Lumpur Swimming Complex

- The Federal Government's highest state allocations comprise:
 - (a) development allocations for Sabah (RM6.9b) and Sarawak (RM6b)
 - (b) Pemberian Khas to Sabah (RM600m) and Sarawak (RM600m)
- Renewal of commitment to ensure continuous electricity supply in Sabah and the Federal Territory of Labuan, including:
 - (a) electricity supply subsidies, covering tariff support subsidies, fuel subsidies and large-scale solar subsidies (RM880m)
 - (b) extension of electricity supply projects implemented by the Special Electricity Supply Task Force under PETRA (RM139.3m)
 - (c) Rural Electricity Supply (BELB) Projects in Sabah by KKDW (RM189.8m)
- Financing approval for the Southern Link Transmission Project **RM765m**
- Financing for Air Sabah projects – installation and upgrade of pipes **RM1b**
- Highway infrastructure projects in Sabah and Sarawak **RM48b**
 - (a) Nine Pan Borneo Sarawak packages (RM20.3b)
 - (b) Pan Borneo Sabah Phases 1A and 1B (RM15.9b)
 - (c) Sarawak-Sabah Link Road (SSLR) Phases 1 and 2 (RM8.81b)
 - (d) Trans Borneo Highway Project (LTB) (RM2.99b)
 - (e) Red Line Road Structure, Sibul upgrade (RM231m)

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|--|---------------|
| • Development of the MADANI Subsea Cable Link spanning 3,190 kilometres from Johor to Sarawak and Sabah | RM2b |
| • Addition of business spaces for small traders at Tamu Desa in Sabah and Sarawak | RM20m |
| • Project to upgrade basic infrastructure at existing integrated industrial areas | RM20m |
| • Infrastructure Facilitation Fund (IFF) to support implementation of high-impact public-private partnership (PPP) infrastructure projects | RM200m |
| • PPP projects to be implemented beginning 2026 include: | - |
| (a) Elevated Autonomous Rapid Transit (E-ART) System, Iskandar Malaysia | |
| (b) Development of Sultanah Aminah 2 Hospital, Johor Bahru | |
| (c) Procurement and maintenance of medical equipment (Medical Equipment Enhancement Tenure – MEET) at health clinics in Perlis, Kedah, Pahang, Kelantan and Terengganu | |
| (d) Jeniang Water Transfer Scheme in Muda, Kedah; and | |
| (e) Laluan Istana-Kiara Expressway (LIKE) project | |
| • The Public-Private Partnership Unit (UKAS), the Prime Minister’s Department, together with ministries and implementing agencies, will ensure the prompt execution of PPP projects such as: Kota MADANI; traffic dispersal works between Juru Toll Plaza and Sungai Dua Toll Plaza, Penang; and catering services for Angkatan Tentera Malaysia (ATM) in Central and Southern Zones – to ensure timely delivery and that the rakyat benefit appropriately | |

MEASURE THREE: CHAMPIONING HIGH-VALUE ECONOMY

9. Strategic Sector Investment

- To enhance investors' ease of doing business, such as: –
 - (a) introduction of the ASEAN Business Entity (ABE) status by SC for public-listed companies to facilitate the movement of skilled talent
 - (b) implementation of the Single-Family Office Incentive Scheme for the Forest City Special Economic Zone (SEZ) by SC
 - (c) proactive issuance of the Investor Pass by the Malaysian Investment Development Authority (MIDA), offering a Multi-Entry Visa valid for up to 12 months
 - (d) continuation of the Residence Pass-Talent (RP-T Fast Track) for international corporate leaders and identified high-impact individuals to contribute to economic development, with exemption from Employment Pass condition for 3 years
 - (e) the Strategic Investor Pass (SIP) by MIDA for strategic investors, including CEOs of major corporations, providing comprehensive facilitation, such as immigration services
 - (f) enhancement of expatriate management through MyXpats Centre under TalentCorp, with the establishment of a centralised expatriate database and reactivation of the Joint Working Committee – Expatriate (JWC-E) in collaboration with the Ministry of Home Affairs (KDN) and the Ministry of Human Resources (KESUMA)
 - (g) strengthening of expatriate facilitation through the establishment of Expatriate Satellite Centres (ESC) at KLIA Terminals 1 & 2, allowing expatriates to obtain their Employment Pass immediately upon arrival in Malaysia
- Pilot implementation of the NIMP Tax Incentive Framework, to be fully implemented by Q1 2026
- Support for High-Value Sectors as follows:
 - (a) CoSIF Fund for SME and mid-tier company participation through ECF and P2P financing platforms **RM200m**
 - (b) NIMP Industrial Development Fund (NIDF) to finance industry development programmes in high-impact sectors such as pharmaceutical, semiconductor, AI, digitalisation and sustainability, while strengthening Bumiputera firm capabilities **RM180m**
 - (c) Khazanah and the Retirement Fund (Incorporated) (KWAP) investments in the semiconductor ecosystem to **RM550m**

increase collaboration between local firms and multinational companies and strengthening value chain ecosystem

- (d) Soft loan under the National Semiconductor Strategy (NSS) for high-value-added activities such as R&D activities, particularly through BPMB, for local companies that supports the E&E ecosystem RM500m
- Support for High-Value Sectors, among others: -
 - (a) continuation of the Flagship Programme to train 2,500 globally talents of global calibre in Integrated Circuit (IC) Design (RM340m)
 - (b) launching of the SemiconStart Incubator Programme to support early-stage semiconductor startups, to be managed by MIDA and MTDC (RM10m)
- GLIC investments in 2026 will encompass strategic projects such as the development of the semiconductor and renewable energy industries, national heritage projects, as well as waqf and venture capital programmes RM30b

Private Market Investment Programme undertaken by Government-Linked Investment Companies (GLICs)

Programme	Fund Size	Duration	Aim
Dana Pemacu (KWAP)	RM1.2b	2026	To continue the RM6 billion investment programme (2025 –2028) to strengthen Malaysia’s private market, covering private equity, infrastructure and real estate
Dana Perintis (KWAP)	RM500b	2026	To continue the RM1 billion investment programme (2024 – 2028) to support local startups and venture capital activities through direct and indirect investments
Dana Iklim (KWAP)	RM2b	2026 – 2030	To establish Malaysia’s first dedicated Climate Fund to invest in climate-focused projects locally and abroad, targeting to reduce up to 1 million metric tonnes of CO ₂ emissions

Programme	Fund Size	Duration	Aim
Semiconductor (KWAP)	RM250m	2026	To strengthen Malaysia's semiconductor ecosystem with emphasis on high-technology manufacturing and enhanced collaboration between local and multinational companies
Semiconductor (Khazanah)	RM300m	2026	To channel capital through diversified investment approaches to enhance economic complexity and industrial capability
Mid-Tier Companies (Khazanah)	RM250m	2026	To provide catalytic support to strengthen capacity, expand access to capital, and stimulate innovation-driven growth for mid-tier companies
Jelawang (Khazanah)	RM250m	2026	To support investments in local startups and venture capital firms through the National Fund of Funds

- Strengthening the Startup Ecosystem under Cradle Fund, including: **RM54.8m**
 - (a) CIP SPARK Grant Financing Programme of up to RM150,000 for a period of 18 months to support technology startups in the product development and pre-commercialisation phase
 - (b) CIP SPRINT Grant Financing Programme of up to RM600,000 for startups to finance the commercialisation of innovative technologies and products developed based on technology
 - (c) Equity Investment Programme for high-potential companies, providing venture capital financing of up to RM2 million
 - (d) To expand the Bengkel Inovasi GLC (BIG) to the private sector, with matching grants of up to RM15 million to enhance collaboration between corporations and startups
 - (e) Startup Ecosystem Accelerator Programme focusing on developing technology talent with entrepreneurial potential and strengthening the capacity of early-stage startups
- Enhancement of the MyCIF Scheme by the SC including: **RM30m**
 - (a) Food Security Scheme extended until 2027, and expanded to cover agricultural technology (Agritech)
 - (b) Silver Economy Scheme to strengthen capital investment supporting the ageing population
 - (c) ASEAN Business Entity Scheme to promote regional expansion of mid-tier companies
 - (d) Profit-sharing incentives to attract investments led by Venture Capital (VC) and Private Equity (PE) on Equity Crowdfunding (ECF) platforms
- Development of Malaysia's Business Events Industry through the Malaysia Convention & Exhibition Bureau (MyCEB) **RM8.5m**
- Tourism Event Hosting Incentives, including of international business events **RM10m**
- Matching grants and financing facilities for the Aerospace and E&E industries to enhance capabilities and strengthen positioning within the global value chain **RM47.5m**
- Assistance for SMEs to undertake high value-added activities and adopt sustainability practices, facilitated by Bank Simpanan Nasional (BSN) and SME Bank **RM150m**
- Empowerment of Malaysia Airports Holdings Berhad (MAHB) as a world-class airport operator and regional aviation hub, through infrastructure modernisation, expansion of **-**

international connectivity, enhancement of passenger experience and operational excellence, including:

- (a) Expansion of Sultan Azlan Shah Airport (Perak) and Sultan Ismail Petra Airport (Kota Bharu, Kelantan)
 - (b) Investment of RM2.3 billion for airport development projects in Penang, Kota Kinabalu, Tawau and Miri, expected to be completed by 2028
 - (c) Upgrading of STOLports (Short Take-Off and Landing Ports) in Marudi and Redang, expected completion by 2027
 - (d) Inter-Terminal Transfer (ITT) system at KLIA, linking Terminal 1 and 2
 - (e) Collaboration with the Selangor State Government for the development of the Selangor Aero Park (SAP) @ KLIA Aeropolis
- Implementation of Phase 2 of the Rare Earth Elements (REE) Resource Potential Study to continue REE resource mapping activities and enhance the national mineral resource data inventory **RM10.5m**
 - Government projects to improve logistic services, including: -
 - (a) Construction of Air Traffic Control Centre in Kota Kinabalu, Sabah
 - (b) Construction of terminal building at Miri Airport
 - (c) Extension of the side track at the North Butterworth Container Terminal (NBCT)
 - (d) Upgrading and maintenance of jetties nationwide, including the Kuala Kedah Jetty and Labuan Ferry Terminal Jetty
 - SD Guthrie and Sime Darby Property will continue the 2,000-acre development in Carey Island to support the growth of the third logistics port at Port Klang -

Investment Funds by Securities Commission Malaysia (SC)

Programme / Fund	Allocation	Purpose	Financing Terms
NIMP 2030 Strategic ColInvestment Fund (CoSIF)	RM200m	Co-investment funds through SC-approved ECF and P2P platforms aims to attract investor participation in financing priority sectors and new growth sectors identified under NIMP 2030	ECF/P2P platforms will assess SMEs and Mid-Tier Companies (MTCs) applicant eligibility in NIMP 2030 sectors based on the conditions determined by MITI

Programme / Fund	Allocation	Purpose	Financing Terms
			Financing rate, size and tenure: Determined by ECF/P2P platforms
Malaysia Co-Investment Fund (MyCIF)	RM30m	Co-investment funds via SC-approved ECF and P2P platforms approved by SC to encourage investment in MSME	ECF/P2P platforms will assess the eligibility of MSME based on conditions determined by MOF The financing rate, size, and tenure are determined by the ECF/P2P platforms

10. Cross Border Economic Champion

- Leading the development of the ASEAN Power Grid (APG) through the following initiatives: -
 - (a) Lao PDR-Thailand-Malaysia-Singapore Power Integration Project (LTMS-PIP) and expansion of new interconnections with Singapore, Sarawak and Vietnam
 - (b) Energy Exchange Malaysia to facilitate the export of renewable energy (RE) to Singapore
 - (c) Signing of an Enhanced Memorandum of Understanding (MoU) on the APG to position Malaysia as a regional hub for green electricity trade
 - (d) Vietnam-Malaysia-Singapore (VMS) Project to enable the transmission of renewable energy from Southern Vietnam to Malaysia and Singapore.

- Enhancing ASEAN cross-border connectivity through the expansion of ASEAN QR cross-border payment linkages through the Nexus Project led by Bank Negara Malaysia (BNM) -

- Allocation for infrastructure development for the Johor-Singapore Special Economic Zone (JS-SEZ), including roads, water supply, electricity, broadband and flood mitigation systems **RM3.4b**

- Investment in developing economic activity in northern border such as the Delapan Project in the Bukit Kayu Hitam Special Border Economic Zone that connects ASEAN supply chains and digital ecosystems **RM2.7b**

- Provision of basic infrastructure to support economic activities along Malaysia's borders with Indonesia and Thailand, including: **RM803m**
 - (a) construction of a new 28 km road from Kalabakan, Sabah to Simanggaris, Indonesia (RM416m)
 - (b) upgrading of existing roads to four-lane dual carriageways and interchanges at Rantau Panjang, Kelantan (RM97m)
 - (c) upgrading of the Pasir Mas-Rantau Panjang railway line (RM260m)
 - (d) full operationalisation of the RTS Link Project on 1 January 2027

- Allocation to promote e-commerce activities, including: **RM7.5m**
 - (a) MATRADE – Cross-Border E-Commerce Development Programme (EBIZLINK) (RM2.5m)
 - (b) MARA – Business Digitalisation Programme (RM5m) Program Pendigital Perniagaan

11. Local Talent Development

- Proposal to draft a TVET Bill to strengthen the TVET ecosystem -
- The total allocation related to TVET, including: **RM7.9b**
 - (a) Allocation for the National TVET Council (RM45m)
 - Program IPT@Komuniti for tahfiz & pondok students (RM5m)
 - TVET MADANI Creative Multimedia by MOE (RM10m)
 - Development of Program Melaka Tekno-Usahawan TVET (MTT): MULA MELAKA, IMPIAN MELAKA & INKUBINA TVET (RM10m)
 - Strengthening the long-term care (LTC) system through professional TVET training by KPWKM (RM5m)
 - (b) MOE technical and vocational education institutions to educate 79,000 TVET students (RM1.3b)
 - (c) HRD Corp's offer of 3 million training opportunities, especially in the high-tech, digital and energy transition sectors (RM3b)
 - (d) PTPK financing facilities, especially in AI, EV and semiconductor fields (RM650m)
 - (e) Continuing the Department of Skills Development's Program Akademi dalam Industri (RM34m)
 - (f) Programmes under MARA:
 - High-impact TVET training programmes for gig workers, B40 and vulnerable communities (RM30m)
 - Industrial Boot Camp (IBC) with guaranteed employment (RM30m)
 - Technopreneurship Diploma, including the expansion into electrical and electronic–semiconductor fields as well as consumer products (RM8m)
 - Industry-Based Professional Programme (IBPro) for the development of industrial training and professional certification in strategic fields such as accounting, Halal, Islamic finance and logistics (RM2m)
 - (g) The Department of Labour will:
 - train instructors in the field of semiconductors at ADTEC Taiping, Perak (RM5m)
 - construct a new hangar at ADTEC Shah Alam (RM20m)
 - (h) Lifelong learning programmes by community colleges for target communities including PWD, the elderly, single mothers and the Orang Asli (RM5m)
 - (i) Construction of TVET Marine Teaching Shipyard Complex in Universiti Malaysia Terengganu (RM60m)

- Strengthening technical and vocational training opportunities through GIATMARA centres for 13,800 school leavers and youth to undergo TVET training **RM10m**
- Continuation of the Internship Placement Matching Grant for SMEs and Start-Ups (LiKES) by TalentCorp, providing training opportunities for young talent, with the internship duration extended to 12 months and the employer matching grant for each trainee increased to RM3,600 per year **RM10m**

12. Leader in the Islamic Economy

- | | |
|---|---------------|
| • Introduction of Global Sukuk Tokenisation and Climate Sukuk by Labuan IBFC to finance green projects and to provide financial dividends in the form of carbon credits | - |
| • iTEKAD matching grant initiative with a 1:2 ratio to support entrepreneurship, social protection and career development for vulnerable groups, funded through social finance contributions from the private sector, including financial institutions | RM35m |
| • Development of waqf land by UDA Holdings Berhad involving three projects in Penang, scheduled for completion next year | RM250m |
| • Introduction of the Tokenised Cash Waqf Sukuk, enabling investors to endow either the principal or returns as charitable contributions for social development purposes, such as enhancing special education facilities, autism centres and palliative care facilities | RM300m |
| • Improvements to expedite the halal certification process by JAKIM | RM5m |
| • Construction of the Halal Industrial Park in Manjung, Perak | RM124m |
| • Development of the Islamic Social Finance Strategy Guidelines and a comprehensive data repository to coordinate information on zakat, waqf, charity and other Islamic social programs by INCEIF | RM5m |
| • Encouraging halal compliance among companies through the Halal Development Corporation | - |
| • Halal MSME entrepreneur empowerment and intervention programmes | RM3m |
| • Enhancement of the Sukuk and Bond SRI Grant Scheme guidelines for recognition under the ASEAN Taxonomy | - |

13. Visit Malaysia 2026

- | | |
|---|--|
| <ul style="list-style-type: none"> • To stimulate the tourism sector: RM705m <ul style="list-style-type: none"> (a) Visit Malaysia 2026 Campaign (RM500m) (b) Cultural Sector Support Grant (GSSK) for organising arts and cultural events (RM20m) (c) Tourism Sector Matching Grant (GSSP) for the organisation of tourism events (RM30m) (d) Dana Galakan Melancong Malaysia (GAMELAN) for the marketing of tourism activities (RM10m) (e) Encouragement of arts, cultural and heritage activities through MOTAC (RM50m) (f) International & Charter Flights Matching Grant (GSPC) to increase the number of foreign flights to Malaysia (RM50m) (g) Improvement of tourism facilities such as at Pantai Cherating, Pahang and restoration of UNESCO sites such as at Taman Negara Gunung Mulu, Sarawak; Lembah Lenggong, Perak; and FRIM Forest Park, Selangor (RM25m) (h) Promotion of Malaysia as a world-class healthcare service destination through Malaysia Healthcare Travel Council (RM20m) | |
| <ul style="list-style-type: none"> • Development of geotourism products at Kilim Geoforest Park, Selat Panchor Cave adventure trail and hiking geotrail at Langkawi UNESCO Global Geopark - | |
| <ul style="list-style-type: none"> • Ecotourism with Sustainable Tourism Network RM6.5m | |
| <ul style="list-style-type: none"> • Licensed taxi driver training programme by HRD Corp for contributing companies to enhance driver professionalism, safety as well as user and tourist satisfaction RM10m | |
| <ul style="list-style-type: none"> • Warisan KL's initiative in organising placemaking activities, cultural and creative economy programs, as well as community development: RM15m <ul style="list-style-type: none"> (a) Opening of Seri Negara in December 2025 (b) Construction of a pedestrian bridge between the Perdana Botanical Gardens and Carcosa Seri Negara – December 2026 (c) Opening of Bangunan Sultan Abdul Samad complex – February 2026 (d) Organising cultural and creative economic activities as well as community development in the Warisan KL area | |
| <ul style="list-style-type: none"> • Permodalan Nasional Berhad (PNB) will spearhead efforts to revitalise the treasures of Malay heritage through exhibitions and the digitisation of collections at the Merdeka Textile Museum at Merdeka 118 RM26m | |
| <ul style="list-style-type: none"> • Initial matching grant to encourage partnerships among corporate leaders, philanthropists, heritage experts and the Department of Museums Malaysia in revitalising the Museum RM5m | |

- Empowerment of the role of Federal Statutory Bodies, including the proactive approach by Kuala Lumpur City Hall (DBKL) in utilising internal funds for the followings: **RM500m**
 - (a) redevelopment of dilapidated and unsafe hawker centres, markets and food courts (RM200m) and
 - (b) improvement of public housing communities, including maintenance of Projek Perumahan Rakyat (PPR) as well as upgrading of electrical wiring and road conditions (RM300m)
- Initiatives to upgrade hawker facilities, including: **-**
 - (a) construction of stalls and upgrading of public market infrastructure in all local authorities nationwide (RM60m)
 - (b) upgrading facilities and amenities at 363 MARA business premises nationwide (RM48m)
- Allocation for museums and upgrading of museum infrastructure **RM84m**
- Panggung Anniversari will be refreshed with a new image in conjunction with the Visit Malaysia 2026 campaign **RM10m**
- Conversion of the Monorail Bridge into a dedicated pathway for pedestrians and cyclists by Perbadanan Putrajaya **-**
- Acquisition, preservation and restoration of national heritage assets **RM1.5m**
- Initiatives and programmes to boost tourism in Labuan **RM3.5m**
- Organisation of Putrajaya Wave 2026, an international-level water sports event **RM1m**
- Construction of a roof at the existing hawker centre in Laman Duta, Precinct 15 **RM0.5m**

MEASURE FOUR: DRIVING 'MADE BY MALAYSIA' PRODUCTS

14. Artificial Intelligence (AI) And R&D&C&I

- Allocation for cross-ministerial R&D&C&I activities **RM5.8b**
- Empowerment of the National Artificial Intelligence Office (NAIO) to focus on developing highly skilled talent, strengthening digital infrastructure & creating an efficient AI governance ecosystem **RM18m**
- Additional tax deduction of 50% for SMEs on expenditure related to AI and cyber security training endorsed by the MyMahir National Council for Industry (NAICI) and jointly led by TalentCorp and MyDigital
- Towards AI Nation 2030, the MCMC will: **-**
 - (a) Establish a Sovereign AI Cloud
 - (b) Establish an AI Transformation Centre (AIX) with MMU to nurture skilled AI talent
 - (c) Establish the Center of Excellence in Ethics for Emerging Technologies to advance ethical AI research and develop culture centric AI environment
 - (d) Collaborate with Microsoft to develop the MCMC Microsoft AI Teach programme through the implementation of foundational AI training, Generative AI and the ethical use of AI
- Secure investments in the field of AI and data centres from global technology giants such as: **-**
 - (a) Microsoft's development of the Western Malaysia Cloud Region (USD 2.2bn) & establishment of a Microsoft National AI Innovation Centre
 - (b) Google is building a new data centre in Selangor (USD 2bn) and hosting AI@Work2.0 for civil servants
 - (c) AWS is supporting SME digitalisation through machine learning and big data analytics
- The Malaysia Digital Acceleration Grant (MDAG) by MDEC to accelerate the growth and adoption of new technologies such as blockchain, AI and quantum computing **RM53m**
- Nurturing the culture of the science, technology and creativity among the youth through the planning of various programmes such as Malaysia Techlympics, National Science Week, Rehlah Sains, Science on Wheels, STEM Camp, STI 100³ and STI MADANI **RM15m**
- Development of blockchain technology to reduce the risk of fraud and the spread of false information via AI-Powered Deepfake Detection technology by MIMOS Berhad **RM7m**

- The Malaysia Science Endowment (MSE) Trust Fund to drive R&D initiatives in the field of science & technology with the involvement of private sector and industries through the provision of matching grants **RM20m**
- The MCMC is leading the development of Malaysia Sovereign AI Cloud as a strategic step to strengthen the nation's secure artificial intelligence (AI) capacity **RM2b**
- Development of intellectual property valuation capabilities and implementation of the IP Apprentice for Technology Transfer Offices (TTOs) programme by the Malaysian Intellectual Property Corporation (MyIPO) **RM1m**

15. Buy Made-in-Malaysia Products

- To enhance the commercialisation of R&D outcomes: **RM10m**

 - (a) The Government is granting the public university lecturers to take a one-year research or sabbatical leave
 - (b) Dana Nasional Syarikat Terbitan (Spin-Off) to empower the commercialisation of national research and innovation efforts at Higher Education Institutions (HEIs) (RM10m)
- Integration of Research Innovation in selected University Teaching Hospitals (HPUs) to apply research products to patient rehabilitation in a targeted manner. **RM12m**
- The labelling of the Made-in-Malaysia logo and the Buy Made-in-Malaysia Products Campaign will continue to be strengthened to increase the exposure of Malaysian products in local and global markets **RM20m**
- To enhance the commercialisation of local R&D products, the Government will give priority to MySTI products in Government procurement, including opportunities to conduct commercial trials **RM3m**
- The Putrajaya Festival of Ideas served as a platform to popularise research and innovation results of HEIs for commercialisation **RM5m**

16. Supporting Export Ambitions

- Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) is prepared to guarantee of up to 70% financing for export-oriented mid-tier companies, including those expanding into new markets, with a total guaranteed value of up to RM5b -
- Facilitating MSMEs to export Made-in-Malaysia goods and services to existing and new markets through:
 - (a) The Market Development Grant (MDG) (RM50m)
 - (b) The Malaysia Go Global programme (RM10m)**RM60m**
- Skim Insentif Pemampanan Pengeksport (SIP2) by EXIM Bank to encourage local exporters to expand their operations into external markets. **RM500m**
- Strengthening of Malaysia's economic diplomacy in the global arena through the Strategic Economic, Trade and Investment Network Programme in high-impact sectors and by exploring new markets in Africa, South America and the Middle East **RM10m**
- The Trade Credit Takaful Scheme under EXIM Bank is providing the incentive of first year Takaful contribution **RM5m**

17. Empowering Local Entrepreneurs

- The total value of loans and financing guarantees available for the benefit of local entrepreneurs: **RM50b**
 - (a) The Government Guarantee Scheme through Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) will continue to assist SMEs in key sectors such as halal, high technology, ESG & tourism (RM30b)
 - (b) The micro-financing scheme by BSN is providing business capital, equipment purchase, premises and marketing support to hawkers and small-scale operators (RM1b)
 - (c) Loan facilities for Bumiputera entrepreneurs across all business sectors under TEKUN (RM1.1b)
 - (d) Agrobank is providing various financing schemes for the food security sector (RM1.1b)
 - (e) The SME financing support remain available under the BNM SME Fund (RM3b). Moving forward, SME financing support shift towards guarantee-based support, focusing on segments of the society with limited access to financing, as well as high-impact activities, such as digitalisation, automation, innovation and green transition
- Enhancing the community programmes at all Information Dissemination Centre (NADI) by the Malaysian Communications and Multimedia (MCMC), including entrepreneurship training, lifelong learning and self-wellbeing initiatives **RM350m**
- Financing facilities via SME Corp for local SMEs to expand their operations to global markets **RM20m**
- Franchise Entrepreneur Development Programme: **RM11m**
 - (a) Franchise Internationalisation Programme (RM2m)
 - (b) Be Your Own Boss (BYOB) Project (RM9m)
- Vendor Development through Research & Commercialisation Grants: **RM11.5m**
 - (a) R&D&C&I – Vendor Research and Commercialisation Grant 3.0 (RM6m)
 - (b) Vendor Capacity Development Programme 3.0 (RM5.5m)
- Enhancing the capacity of entrepreneurs through the implementation of the Inclusive Business Scaling Programme, and developing capacity and expertise among policymakers, mentors/trainers, and companies with potential involvement in Inclusive Enterprise **RM2m**
- Allocation to SME Bank for the Maju Usahawan MADANI 2.0 (MUM 2.0) Programme to provide training related to financial management, e-invoicing, digitalisation, marketing **RM2m**

& sales, ESG, and the latest technologies for micro-entrepreneurs, youth, women, and those in rural areas

- Empowering cooperative activities, including: **RM63.8m**
 - (a) Additional injection into the Malaysian Cooperatives Commissions Working Capital Fund (RM50m)
 - (b) Agricultural/Plantation Cooperative Economic Transformation (TEKAD) (RM3.8m)
 - (c) Business Development Through Cooperatives (PPMK) 3.0 (RM6m)
 - (d) Strengthening of Cooperative Supply Chain (SCOPE) (RM3m)
 - (e) Incentives for Cooperatives as Social Enterprises (SE.Rasi) (RM1m)

- Soft loan financing scheme, namely the Services Biz Financing (SBF) under Malaysian Industrial Development Finance Berhad (MIDF), with an interest rate as low as 4%, aimed at supporting local companies in the services sector **RM20m**

CREDIT SCHEMES AND MICRO GRANTS

Financing terms are subject to the financial institution's conditions and credit assessment.

Amanah Ikhtiar Malaysia (AIM)

Scheme	Fund Size	Target Group	Financing Terms
Paduri MADANI	RM200m	Women Entrepreneurs, Chinese, Indian and Bumiputera communities including Malays, Orang Asli, Siamese, Sabah and Sarawak Bumiputera, B40 Families	Financing rate: 10% Amount: Up to RM30,000 Term: Up to 3 years

Bank Negara Malaysia (BNM)

Scheme	Fund Size	Target Group	Financing Terms
iTEKAD	RM35m	Assists low-income micro-entrepreneurs in strengthening financial management and business intelligence towards generating sustainable income	Financing rate, amount and term: To be determined by the financial institution

Bank Simpanan Nasional (BSN) – Financing Scheme

Scheme	Fund Size	Target Group	Financing Terms
General MADANI Micro Financing	RM850m	All nano/micro/small business sectors; entrepreneurs from all sectors and industries	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Bumiputera Micro Financing	RM200m	All nano/micro/small business sectors; Bumiputera entrepreneurs from all sectors and industries	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Women Micro Financing	RM150m	All nano/micro/small business sectors; Women entrepreneurs	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Youth Micro Financing	RM150m	All nano/micro/small business sectors; Youth entrepreneurs aged 30 and below (based on year of birth)	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Sustainability Micro Financing	RM50m	All nano/micro/small business sectors; Entrepreneurs involved in rural industries, green financing, recycling, and business digitalisation	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Bakti Micro Financing	RM20m	All nano/micro/small business sectors; Entrepreneurs who are veterans of uniformed bodies and government retirees	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
MADANI Sinar Micro Financing	RM20m	All nano/micro/small business sectors; Entrepreneurs from groups including former prisoners,	Financing rate: 3% Amount: Up to RM100,000 Term: Up to 7 years

Scheme	Fund Size	Target Group	Financing Terms
		former trainees of National Anti-Drugs Agency (AADK), Social Welfare Department (JKM) recipients, Persons with Disabilities (OKU) and SOCSO recipients	
MADANI Micro Financing for Business Start-ups	RM20m	All nano/micro/small business sectors; entrepreneurs formally starting a new business	Financing rate: 4% Amount: Up to RM20,000 Term: Up to 5 years
MADANI Micro Financing for GIG	RM20m	All nano/micro/small business sectors; gig workers operating through digital platforms	Financing rate: 4% Amount: Up to RM20,000 Term: Up to 5 years
MADANI Micro Financing for Hawkers	RM20m	All nano/micro/small business sectors; static and non-static hawkers	Financing rate: 4% Amount: Up to RM20,000 Term: Up to 5 years
Financing for Chinese New Village	RM152m	All nano/micro/small business sectors; entrepreneurs from all sectors and industries operating within Chinese New Village	Financing rate: 4% Amount: Up to RM250,000 Term: Up to 7 years
Financing for Chinese Community Small Enterprise Entrepreneur	RM25m	All micro/small business sectors within the Chinese community	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 7 years
Chinese Small Hawkers Scheme	RM5m	Hawkers from the Chinese community	Financing rate: 4% Amount: Up to RM20,000 Term: Up to 5 years

Bank Simpanan Nasional (BSN) – Grant

Grant	Target Group	Amount
SME Digital Matching Grant – Telco	<ul style="list-style-type: none"> SMEs / Cooperatives / Professional Service Providers 	RM50m
SME Digital Matching Grant – Technology Provider		
Hawker Digital Grant	Hawkers	
MADANI Entrepreneur Training & Mentorship	Specific Borneo Communities, Women, Youth aged 30 & below, Social Enterprise Entrepreneurs, Higher Education Institution (IPT/A), Communities, TVET Graduates, and Tahfiz Graduates, Orang Asli	RM10m
MADANI Micro Grant		RM10m
MADANI Vulnerable Entrepreneur Development		RM10m
MADANI Hawker Digital Financial Literacy Programme		RM20m

TEKUN Nasional – Financing

Scheme/Programme	Fund Size	Target Group/Purpose	Financing Terms
Tabung Ekonomi Kumpulan Usaha Niaga – Bumiputera 3.0	RM490m	All business sectors, Bumiputera entrepreneurs	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 10 years
Skim Pembiayaan TEKUN Mobilepreneur 4.0	RM10m	Youth in delivery services using motorcycles	Rate, amount and financing: Dependent on the type of financing

Scheme/Programme	Fund Size	Target Group/Purpose	Financing Terms
Skim Pembangunan Usahawan Masyarakat India	RM70m	All business sectors, Indian entrepreneurs	Financing rate: 4% Amount: Up to RM100,000 Term: Up to 10 years
Kontrak-I	RM430m	Small contractor entrepreneurs	Profit rate: 1.5% per month on the amount of financing Amount: Up to RM200,000 Term: Up to 6 months
Skim Pembiayaan Online TEKUN	RM5m	Traders conducting online business	Profit rate: 3% Amount: Up to RM10,000 Term: Up to 5 years
TEMAN TEKUN	RM95m	Group financing for entrepreneurs requiring business capital	Profit rate: 4% Amount: Up to RM30,000 Term: Up to 3 years

SME's SOFT LOANS AND GRANTS

Financing terms are subject to the financial institution's conditions and credit assessment.

Bank Pertanian Malaysia Berhad (Agrobank) – Financing

Programme/Scheme	Fund Size	Target Group	Financing Terms
Agrifood Security Fund	RM250m	Agripreneurs, Paddy Farmers, Livestock Breeders, Fishermen	Financing rate: Dependent on the type of financing
Fisheries Catch Acceleration Financing Scheme	RM10m		Amount: Up to RM5m

Programme/Scheme	Fund Size	Target Group	Financing Terms
Vessel and Catch Mechanisation Fund	RM52m		Term: Up to 12 years
Agriculture and Agrifood Fund	RM688m	Agripreneurs, Paddy Farmers, Livestock Breeders, Fishermen, SMEs	
Oil Palm Smallholder Replanting Programme (TSPKS 2.0)	RM100m	Private Smallholders with oil palm plantation land holdings not exceeding 10 hectares in Peninsular Malaysia, Sabah & Sarawak	The first 4 years constitute a moratorium period. 2% rate applies from year 5 to year 12. Amount: Up to RM104,000 Term: Up to 12 years

Bank Pertanian Malaysia Berhad (Agrobank) – Grant

Grant	Target Group	Value
Matching grant for the replacement of Zone B trawl nets and kenka two-boat	Fishermen	RM10m

Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) – Financing

Scheme	Fund Size	Target Group	Financing Terms
SME Financing	RM750m	SME Entrepreneurs	Financing Rate: As low as BFR+0% Amount: Up to RM30m Term: Up to 15 years
Cooperative Financing	RM250m	Cooperatives	Financing Rate: As low as BFR+0% Amount: Up to RM10m Term: Up to 20 years

Scheme	Fund Size	Target Group	Financing Terms
BRPlus – i BizLady	RM30m	Women in SMEs and Cooperatives	Financing Rate: - SME: BFR+1.5% (incl. guarantee fee) - Cooperative: BFR+0% - Micro: 7.5% Amount: Up to RM1m Term: Up to 7 years

Bank Pembangunan Malaysia Berhad (BPMB) – Financing

Programme	Fund Size	Target Group	Financing Terms
Semiconductor Financing Programme	RM500m	Semiconductor companies with potential to be strengthened under the National Semiconductor Strategy	Financing Rate: BFR + Margin – 1% incentive for the first 3 years Amount: RM5m and above
MADANI Development Programme	RM3b	Companies involved in activities contributing to the Thirtieth Malaysia Plan (RMK13) and the MADANI Economy, particularly those related to education, health, public transport, roads, utilities (irrigation and drainage facilities), food security and national assets	Financing Rate: BFR+Margin or Sukuk/Bond: Guarantee fee Amount: RM5m and above
Urban Renewal and Tourism Programme	RM1b	Companies involved in activities related to the tourism industry and urban renewal / heritage sites	Financing Rate: BFR+Margin or Sukuk/Bond: Guarantee fee Amount: RM5m and above

Cradle Fund Sdn Bhd – Grant

Grant	Target Group	Value
CIP Sprint 2.0	High-potential technology startups and SMEs	RM8m
SIP Spark 2.0		RM8m
BIG 2.0		RM15m
Startup Innovation Accelerator Programme (Accelerator & Re-Innovate)	Startup companies	RM13.8m

Cradle Fund Sdn Bhd – Equity

Equity	Target Group	Value
Cradle Elevate	Startup Companies	RM10m

Export-Import Bank of Malaysia Berhad (EXIM Bank) – Financing

Scheme	Fund Size	Target Group	Financing Terms
Export Leap (ExL) Scheme	RM500m	SMEs and corporate companies entering international markets	Financing Rate: Current financing rate – 1% incentive Amount: Up to RM30m Term: Up to 7 years
Malaysia Global Connect (MGC) Go Export Cover – Takaful Protection Scheme	RM5m	SMEs and corporate companies entering international markets	Recipients: 200 companies per year New Market Coverage: ASEAN, OIC Countries, BRICs, Africa and others

Majlis Amanah Rakyat (MARA) – Financing

Programme/Scheme	Fund Size	Target Group	Financing Terms
Spike and Spike GLC Entrepreneurship Development Programme	RM75m	Bumiputera contractors as working capital for contracts received from the government / agencies / GLCs	Financing Rate: 6% Amount: Up to RM1m Term: According to contract expiry period

Programme/Scheme	Fund Size	Target Group	Financing Terms
Youth Entrepreneurship Development Programme 2.0	RM15m	Bumiputera youth aged 40 and below	Financing Rate: 0% Amount: Up to RM500,000 Term: Up to 5 years
MARA Integrated Smart Auto (MISA) Financing Programme	RM10m	Bumiputera entrepreneurs in the automotive field providing 3S services (sales, services & spare parts)	Financing Rate: 2% Amount: Up to RM1m Term: Up to 10 years
Professional Entrepreneur Development Financing Scheme (PROSPEC)	RM20m	Bumiputera entrepreneurs in professional fields	Financing Rate: 4% Amount: Up to RM250,000 (Sole Proprietorship/Partnership) or RM500,000 (Private Limited Company) Term: Up to 10 years
Special Women's Business Financing Scheme (DANANITA)	RM40m	Bumiputera women entrepreneurs	Financing Rate: 3.5% Amount: Up to RM150,000 Term: Up to 10 years
Technical Entrepreneur Development Programme (PROTECH)	RM8m	Graduates from public HEIs / private HEIs / matriculation colleges, new and existing entrepreneurs in technical fields	Financing Rate: 4% Amount: Up to RM500,000 Term: Up to 10 years
Retail Entrepreneur Development Programme (PRORETAIL)	RM9m	New and existing entrepreneurs in the retail field	Financing Rate: 4% Amount: Up to RM500,000 Term: Up to 10 years

Malaysia Debt Ventures Berhad (MDV) – Financing

Scheme	Fund Size	Target Group	Financing Terms
Technology Accelerator and Commercialisation Scheme (TACT)	RM30m	Innovative, technology-based start-up companies	Financing Rate: Based on existing MDV risk-based pricing for ECOF Amount: Total financing limited to RM10 million Term: Up to 5 years
National Energy Transition Facility and Green Financing	RM285m	Companies from the Energy Transition sector - Hydrogen - Energy Efficiency - Green Mobility - Renewable Energy - Bioenergy - Carbon Capture, Utilisation & Storage (CCUS)	Financing Rate and Amount: Dependent on the type of financing Term: Up to 15 years
Project Financing	RM405m	ICT - Services and Infrastructure - Digital Transformation - Telecommunications and Publishing Green Technology/ESG /NETR - Green Mobility	Financing Rate and Amount: Dependent on the type of financing Term: Up to 5 years

Scheme	Fund Size	Target Group	Financing Terms
Pembiayaan Kontrak		<ul style="list-style-type: none"> - Energy Efficiency - Solar - Hydrogen, CCUS - ACE Publishing Strategic and New Technologies <ul style="list-style-type: none"> - MRO for Rail, Aviation and Maritime sectors - E&E, Smart Manufacturing 	

Malaysian Industrial Development Finance Berhad (MIDF) – Financing

Scheme	Fund Size	Target Group	Financing Terms
Sustainable Green Business Financing (SGBF)	RM21.5m	Manufacturing and services companies within the green technology ecosystem	Financing Rate: 2% (SMEs) and 5% (Non-SMEs) Amount: Up to RM10m Term: Dependent on financing type
Smart Automation Financing Programme (SAFP)	RM10m	Companies in the Manufacturing and Manufacturing-Related Services (MRS) sectors	Financing Rate: Up to 3% Amount: Up to RM5m Subsidy Period: 5 years
Sustainable Mobility Business Financing (SMBF)	RM25m	Companies within the automotive ecosystem	Financing Rate: 2% (SMEs) and 5% (Non-SMEs) Amount: Up to RM5m Term: Dependent on financing type

Perbadanan Nasional Berhad (PERNAS) – Financing

Scheme	Fund Size	Target Group	Financing Terms
PERNAS Franchise Licensing (PFL)	RM40m	Franchisees, Licensees	Margin: Up to 70% of project cost Amount: Up to RM2m Term: Up to 7 years
Be Your Own Boss (BYOB) 2.0	RM9m	Youth, Bumiputera, New Entrepreneurs, Women	Financing Rate: Up to 3.7% Amount: Up to RM150,000 Subsidy Period: 10 years

Perbadanan Nasional Berhad (PERNAS) – Grant

Grant	Target Group	Value
Franchise Internationalisation Programme	Franchisees, Licensees	RM2m

Perbadanan Usahawan Nasional Berhad (PUNB) – Financing

Programme/Scheme	Fund Size	Target Group	Financing Terms
PROSPER Grow	RM200m	Bumiputera Entrepreneurs	Financing Rate: Up to 6.75% Amount: Up to RM1m Term: Up to 7 years
PROSPER Great	RM100m	Bumiputera Entrepreneurs	Financing Rate: Up to 5% Amount: Up to RM10m Term: Up to 7 years
PROSPER Impact	RM50m	Bumiputera Entrepreneurs	Financing Rate: Up to 6.75% Amount: Up to RM5m Term: Up to 5 years

Suruhanjaya Koperasi Malaysia (SKM) – Financing

Programme/Scheme	Fund Size	Target Group	Financing Terms
Working Capital Fund (RCF)	RM50m	For cooperatives to implement viable projects	Financing Rate: Up to 6% Amount: Up to RM30m Term: Dependent on the type of financing

Suruhanjaya Koperasi Malaysia (SKM) – Grant

Grant	Target Group	Value
Business Development Through Cooperatives (PPMK) 3.0	All registered cooperatives, particularly medium, small and micro clusters	RM6m
Empowerment of the Cooperative Supply Chain (SCOPE)	All registered cooperatives, particularly medium, small and micro clusters	RM3m
Agricultural/Plantation Cooperative Economic Transformation (Tekad)	All registered cooperatives in the agricultural and plantation sectors	RM3.8m
Encouraging Cooperatives as SE (SE.Rasi)	Cooperatives achieving SE.Basic and SE.Accredited ratings	RM1m

Small Medium Enterprise Development Bank Malaysia (SME Bank) – Financing

Programme	Fund Size	Target Group	Financing Terms
SME Technology Transformation Fund	RM400m	SMEs implementing technology transformation and/or Industry4WRD adoption	Financing Rate: Up to 6% Amount: Up to RM3m Term: Up to 10 years
Regional Champions Programme	RM200m	Bumiputera SMEs in regional markets or preparing to expand into regional markets	Financing Rate: Risk-based Amount: Up to RM10m Term: Up to 20 years

Programme	Fund Size	Target Group	Financing Terms
HalalBiz Financing Programme	RM100m	SMEs within the halal industry ecosystem	Financing Rate: Up to 6% Amount: Up to RM1m Term: Up to 7 years
MySMELady 2.0	RM50m	Women-owned SMEs	Financing Rate: 5% Amount: Up to RM3m Term: Up to 5 years
Social Enterprise Financing Scheme	RM15m	Social Enterprises registered with KUSKOP	Financing Rate: Up to 4% Amount: Up to RM500,000 Term: Up to 7 years
Umbrella Ecosystem Financing	RM50m	Bumiputera SME entrepreneurs under the auspices of an Anchor Company/Licensors/ Franchisor	Financing Rate: 4% Amount: Up to RM1m Term: Up to 7 years
Environmental Sustainability Fund	RM100m	SMEs moving towards low-carbon and sustainable business operations	Financing Rate: Up to 6% Amount: Up to RM5m Term: Up to 7 years
Cooperative Acceleration Scheme	RM100m	Cooperatives registered with SKM	Financing Rate: BFR + 2% Amount: Up to RM5m Term: Up to 15 years
Special Tourism Fund (STF)	RM200m	SMEs in the tourism sector	Financing Rate: 4% - 5.5% Amount: Up to RM20m Term: Up to 20 years
Umbrella Master Fund (UMF)	RM200m	Companies that are/are prospective Anchor Companies/Licensors/Franchisors	Financing Rate: Up to BFR + 2.5% Amount: Up to RM20m Term: Up to 15 years

Programme	Fund Size	Target Group	Financing Terms
Technology Adoption Fund (TECHAD)	RM300m	SMEs across all business sectors	Financing Rate: Up to BFR + 2.5% Amount: Up to RM10m Term: Up to 10 years
IBS Ecosystem Catalyst Fund 3.0	RM200m	SMEs including contractors, manufacturers, and installers of IBS components	Financing Rate: BFR + 1.5% Amount: Up to RM10m Term: Up to 15 years

Small Medium Enterprise Development Bank Malaysia (SME Bank) – Grant

Grant	Target Group	Value
Business Export Programme	Bumiputera SMEs involved in the services and manufacturing industries with export potential	RM6m
Maju Usahawan MADANI (MUM 2.0) by CEDAR	SME entrepreneurs with priority given to vulnerable groups such as youth, women, and those in rural areas	RM2m

Malaysian Industry-Government Group for High Technology (MIGHT) – Equity

Equity	Target Group	Value
Bumiputera HGHV Strategic Investment Fund Programme – VentureTECH	Bumiputera Startup Companies	RM105m

Government Guarantees

- Green Technology Financing Scheme (GTFS 5.0) with a total financing value of RM1 billion (without profit rate subsidy)
- SJPP Guarantee Scheme totalling RM30 billion will be provided for financing by financial institutions. Focus sectors will be granted guarantees as follows:
 - (a) Bumiputera (RM10b)
 - (b) High Technology and Semiconductor (RM5b)
 - (c) Mid-Tier Companies (RM5b)

- (d) Halal (RM2b)
- (e) Tourism (RM2b)
- (f) Others (RM6b), including micro-financing (RM100m)

Syarikat Jaminan Pembiayaan Perniagaan (SJPP)

SJPP Guarantee	Guarantee Terms
Financing Guarantee	Up to 80% (focus sectors), 70% (non-focus sectors)
Financing Limit	Up to RM30m
Guarantee Fee	0.75% (focus sectors), 1% (non-focus sectors)
Term	Guarantee Period: Up to 7 years

18. Plantations and Commodities

- Allocation for FELDA, FELCRA, and RISDA as pillars of the agro-commodity sector, including the Monsoon Season Assistance. **RM2.4b**
- Provision for R&D&C in oil palm automation for start-up companies, including the establishment of dedicated plantations through collaboration between MPOB and the industry for automation trials. This aims to enhance management efficiency and palm oil productivity and reduce dependency on labour. **RM20m**
- Initiatives for smallholders, including: **-**
 - (a) The Oil Palm Replanting Incentive Programme for trees aged 25 years and above that are non-productive, through a hybrid incentive of 50% grant and 50% soft loan at a rate as low as 2% by AgroBank (RM100m)
 - (b) Extension of the Latex Production Incentive involving 2,500 rubber smallholders
 - (c) Extension of the Programme for Consolidation of Abandoned and Untapped Mature Rubber Planting Areas
 - (d) Expansion of 1,000 hectares of cocoa cultivation and implementation of the Malaysian Standard Premium Cocoa (MSPC) certification (RM17.5m)
 - (e) The Pepper Farming Sustainability Programme to encourage farm expansion with certification for the production of sustainable & competitive pepper in the global market (RM16m)
 - (f) The Kenaf Industry Chain & Ecosystem Development Programme (RM15m)
- Strengthening the sustainability and resilience of the palm oil industry through: **RM63.5m**
 - (a) Malaysian Sustainable Palm Oil (MSPO) certification across the entire palm oil production chain (RM38.5m)
 - (b) Counter the Anti-Palm Oil Campaign (RM15m)
 - (c) Programme for implementing MSPO certification for private smallholders (RM10m)
- Rubber Production Incentive **RM171m**
- Development of a Centre of Excellence for Research by the Malaysian Rubber Board (LGM) **RM600m**
- Development and maintenance of farm roads nationwide for the convenience of agro-commodity smallholders **RM50.7m**
- Development of skilled human capital for the agro-commodity sector through the use of plantation automation and mechanisation to reduce dependency on foreign labour **RM5m**

MEASURE FIVE: STRENGTHENING NATIONAL RESILIENCE

19. Energy Transition Agenda

- | | |
|--|----------------|
| <ul style="list-style-type: none"> • Allocation for the National Energy Transition Facility to support energy transition projects towards achieving net-zero emission targets by 2050 | RM150m |
| <ul style="list-style-type: none"> • Programmes to strengthen the national energy transition agenda through: <ul style="list-style-type: none"> (a) Implementation of large-scale solar generation projects under LSS6 (b) Allocation for a total quota of 300MW to diversify renewable energy (RE) generation sources from biogas, biomass and small hydro power through the Feed-In Tariff Programme (c) Corporate Renewable Energy Scheme (CRESS) programme, with an expected registration of at least 500MW | - |
| <ul style="list-style-type: none"> • Large-scale investments by GLCs such as the development of solar projects by UEM Lestra in Johor, Melaka and Selangor as well as collaboration with PLUS to expand electric vehicle (EV) charging facilities | RM16.5b |
| <ul style="list-style-type: none"> • Establishment of a taskforce comprising members from the MOF, PETRA, KKR, SEDA, ST and JKR to facilitate government agencies in the installation of photovoltaic solar systems on government premises | - |
| <ul style="list-style-type: none"> • Promote the installation of solar PV systems through the Solar Accelerated Transition Action Programme (Solar ATAP) to increase participation among domestic and non-domestic electricity users in generating green electricity for self-consumption | - |
| <ul style="list-style-type: none"> • Green Technology Financing Scheme, GTFS 5.0 is available until 31 December 2026 with a government guarantee incentive of: <ul style="list-style-type: none"> (a) up to 80% for green technology waste sector (b) up to 60% for other sectors such as energy, water, transport and manufacturing with financing value | RM1b |
| <ul style="list-style-type: none"> • Formulation of the Carbon Tax Act and its implementation mechanisms will be aligned with the National Carbon Market Policy and the National Climate Change Bill, which are currently being finalised | - |
| <ul style="list-style-type: none"> • Development of a nuclear energy programme to prepare the nation for nuclear-based electricity generation, in accordance with IAEA guidelines, by appointing the Malaysia Programme Office for Power Electricity Reform (MyPOWER) Corporation | RM28.6m |

as the Nuclear Energy Programme Implementing Organisation (NEPIO)

- Implementation of the MADANI Smart Energy programme related to energy efficiency, aimed at achieving the NETR net zero carbon target by 2050 and reducing the nation's energy demand. Among others: **RM20m**

 - (a) Nur@PETRA programme – A rebate programme to encourage the purchase of energy-efficient equipment by domestic users as well as the industrial and commercial sectors
 - (b) Expansion of the Minimum Energy Performance Standards (MEPS) for electrical appliances
 - (c) Development of High Energy Performance Standards (HEPS)
 - (d) Sustainable Financing EE
 - (e) Energy Audit Conditional Grant (EACG) programme
 - (f) Government Lead by Example (GLBE) programme
- Advocacy and educational programme on nuclear energy involving experts in schools and local communities **RM1.5m**
- Continuing the implementation of the Conditional Energy Audit and Energy Management Grant Programme to ensure the adoption of good energy efficiency practices in the industrial and commercial sectors **RM10m**

20. Agriculture and Food Security

- Initiative to strengthen paddy industry, including: -
 - (a) To support the Projek Tanaman Padi Lima Musim Dua Tahun:
 - Construction of 15 tersier blocks in the MADA Kedah and Perlis areas with expected completion by the second quarter of 2030
 - The Jeniang Water Transfer Project with a cost of RM1.28b to enhance irrigation infrastructure
 - (b) Land rehabilitation, infrastructure upgrading and development of modern technology paddy field model (RM100m)
 - (c) Supply of foliar and bio fertilisers to 6,400 paddy farmers by using a coupon system (RM20m)
- Continuing the collaboration under the National Agri-Food Empowerment Programme with state governments, including support for maize cultivation, layer poultry and dairy cattle farming, as well as paddy cultivation activities in Sabah and Sarawak RM300m
- Expansion of financing by Agrobank to support fishermen, farmers, paddy farmers and livestock breeders with working capital, purchase of modern equipment and business expansion RM1.1b
- Provision of start-up and project expansion grants for agricultural projects through the Agropreneur NextGen Programme RM20m
- Sustainable agriculture agenda, including the development of agri-food sustainability and soil conservation programmes RM27m
- Onion Industry Development Programme RM4m
- Subsidies, assistance and incentives for paddy planting: RM2.6b
 - (a) Paddy Crop Takaful Scheme under Agricultural Protection (RM45m)
 - (b) Paddy Price Subsidy Scheme (RM825m)
 - (c) Allocation for Highland Paddy or Hill Rice (RM53.3m)
- Incentives for paddy farmers: -
 - (a) Maintaining the ploughing incentive rate at RM160 per hectare for each season
 - (b) Increasing the pesticide incentive to RM300 per hectare for each season
 - (c) Introducing a Paddy Harvesting Incentive of RM50 per hectare for each season to offset diesel usage for combine harvesters
- Subsidies, assistance and targeted incentives for fishermen, including: RM178m
 - (a) Monthly subsistence allowance (RM145m)
 - (b) Catch incentive (RM15m)
 - (c) Continuation of subsidised diesel at RM1.65 per litre, specifically for fishermen

• Skim Pembiayaan Pemacu Perikanan Tangkapan by Agrobank to strengthen the capture fisheries sector and reduce dependence on foreign skippers and crew	RM10m
• Skim Geran Padanan bagi Program Penggantian Pukat Tunda Zon B dan Pukat Kenka Dua Bot by Agrobank to reduce the number of unsustainable fishing vessels	RM10m
• Incentives for small-scale ruminant breeders with an existing livestock birth rate of at least 100%	RM3m
• Incentives for beef cattle breeders with an existing livestock birth rate of at least 60%	RM10m
• Expanding FELCRA's paddy estates in the state of Sarawak to support the national food security agenda	-
• Agricultural Investment Loan Fund Scheme (D3P) for bio-based and agrotechnology companies to commercialise agricultural products	RM10m
• Incentives for pineapple cultivation and farm infrastructure, including in Sarawak	RM42.6m
• Allocation for productivity development of other fruit crops such as durian, banana and coconut	RM12m
• Water Resources and Irrigation Infrastructure Development and Maintenance Project in and outside paddy granary areas to strengthen food security	RM72.3m
• Safe Food Empowerment Promotion Programme through Good Agricultural Practices (GAP) for Crop Subsector to encourage the production of quality and safe food	RM3.3m

21. Public Order and National Defence

- | | |
|---|----------------|
| <ul style="list-style-type: none"> • Allocation for the Ministry of Defence | RM21.7b |
| <ul style="list-style-type: none"> • Maintenance and repair work as well as the procurement of new military assets to ensure full operational readiness of the ATM, among others: <ul style="list-style-type: none"> (a) Medium-, Short- and Very Short-Range Air Defence (b) two Multi Role Support Ships (c) ten MALBATT vehicles | RM6b |
| <ul style="list-style-type: none"> • Maintenance and procurement of assets for the Royal Malaysia Police (RMP) and uniformed bodies under the Ministry of Home Affairs (KDN), including the acquisition of: <ul style="list-style-type: none"> (a) a Maritime Surveillance Aircraft for the Malaysian Maritime Enforcement Agency (MMEA) (b) four Fast Patrol Vessels for the Marine Police Force; and (c) six POLCAT boats for the General Operations Force (PGA) | RM1b |
| <ul style="list-style-type: none"> • Construction and upgrading of uniformed body facilities, with an estimated cost of more than RM1.5b covering: <ul style="list-style-type: none"> (a) State MMEA Complex in Tok Bali, Kelantan (b) Sarawak Police Contingent Headquarters and Lawin Police Station in Gerik, Perak (c) Redevelopment of the Integrated Complex for MMEA and the Marine Police Force in Labuan (d) Maritime Zone Complex in Kudat, Sabah (e) Artillery Training Centre at Syed Sirajuddin Camp, Gemas, Negeri Sembilan (f) Upgrading of facilities at the Immigration, Customs, Quarantine and Security Complex (ICQS) Sungai Tujoh, Miri, Sarawak (g) Additional building for the 23rd Battalion, PGA in Sri Aman, Sarawak (h) Three new PGA posts in Sungai Nibong, Sungai Banting and Sekinchan, Selangor | RM1.5b |
| <ul style="list-style-type: none"> • Procurement of Multi-Purpose Command Platforms capable of being deployed to strategic locations | RM486m |
| <ul style="list-style-type: none"> • Expansion of the PROTÉGÉ – Veteran Programme by requiring contractors to provide employment opportunities and fund certificate/diploma training for Armed Forces veterans, including support for the Work-Based Learning (WBL) and Readiness to Work Programmes | - |
| <ul style="list-style-type: none"> • Strengthening the functions of the Malaysian Border Control and Protection Agency (AKPS), including the recruitment of Armed Forces veterans to continue safeguarding the nation's borders | RM45m |
| <ul style="list-style-type: none"> • Cross-ministerial initiatives to address bullying issues, including: <ul style="list-style-type: none"> (a) Tabling of the Anti-Bullying Bill 2025 | - |

- (b) Implementation of the School Antbullying Framework for Empowerment (SAFE) by the Ministry of Education (MOE), including strengthening the roles of teachers, students and the education community through the Caring School Practices Programme
- (c) Installation of additional CCTV cameras, enhancement of case reporting systems and implementation of character-building and leadership programmes as preventive measures against bullying in higher education institutions by the MOHE
- (d) MINDNESS Tour Programme: Kaunseling Kasih by the Ministry of Women, Family and Community Development (KPWKM)
- (e) Psychosocial support and mental health modules by the MOH
- (f) Safe Internet Campaign among school students by the Malaysian Communications and Multimedia Commission (MCMC)
- (g) Combating Bully Initiative under the Rakan Muda Programme among youths by the Ministry of Youth and Sports (KBS)
- Drafting of the Cybercrime Bill aims to strengthen national cybersecurity and ensure that domestic laws are aligned with international conventions –
- Strengthening the role of the National Scam Response Centre (NSRC) as a one-stop centre for combating cybercrime and enhancing the nation's digital security ecosystem **RM12m**
- Allocation for the KDN **RM21.1b**
- Empowering the Sexual, Women and Child Investigation Division (D11) of the RMP with advanced technology to enhance the enforcement against child sexual exploitation and establishing a Behavioural Science Unit to analyse behavioural patterns and criminal profiling **RM20m**
- Development allocation for prisons, including: **RM191.7m**
 - (a) development of the Integrated Electronic Security System (SKEB) in prison institutions
 - (b) construction of staff quarters and facilities at the Henry Gurney School in Keningau, Sabah
- Allocation for enforcement and Search & Rescue activities involving the K9 units, Fire and Rescue Department, KDN and Prisons Department **RM14.4m**
- Procurement and replacement of critical medical equipment for the ATM, including life support machines, portable diagnostic devices and field ambulances to strengthen healthcare support for military personnel **RM10m**
- Establishment of the Cyber Security and Cryptology Development Centre (CSCDC) under the National Cyber Security Agency (NACSA), National Security Council (MKN), reflects Malaysia's commitment to strengthening –

digital sovereignty and national cybersecurity. The centre serves to advance technology and management in cybersecurity and cryptography, including post-quantum technologies, in support of the implementation of national cybersecurity policies and strategies

- Cybersecurity training for National Critical Information Infrastructure (NCII) entity **RM1m**
- Allocation for Cyber Security Malaysia, including the development of cryptographic security services **RM30m**
 - (a) Strengthening Security in Digital Processing Automation
 - (b) Development of Quantum Era Cryptographic Security Services
- Strengthening the Junior Anti-Drug Squad as a primary prevention initiative to address drug abuse issues, foster social resilience and cultivate the MADANI Anti-Drug culture from an early age **RM1m**

22. Disaster Management

- Immediate steps to support reconstruction efforts in Sabah:
 - (a) Rental of external buildings for lecture sessions and relocation of students to nearby Teacher Education Institute (IPG) campuses for IPG Kampus Gaya m
 - (b) Redevelopment of dilapidated buildings affected, for trainee teachers
 - (c) Reconstruction of flood-damaged schools in Inanam, Sabah
- Early flood preparedness measures by the National Disaster Management Agency (NADMA), including the addition of 10 toilet complexes equipped with water supply at Temporary Evacuation Centres. **RM460m**
- Authorisation for the procurement of Modular Steel Panel Bridges (Bailey Bridges) using MARRIS funds during flood disasters -
- The Malaysian Communications and Multimedia Commission (MCMC) will develop an Early Warning System (EWS) to enhance capabilities of early warning system for disaster and crisis **RM210m**
- Matching grants for GLIC and GLC foundations to strengthen disaster response and aid distribution to victims affected by natural disasters **RM20m**
- Continuation of the Government's efforts under the Flood Risk Reduction Programme through 43 high-priority Flood Mitigation Plan (RTB) projects and 12 new RTB projects, including: **RM2.2b**
 - (a) RTB Sungai Moyog, Sabah
 - (b) RTB Sungai Buaya, Kuala Nerus, Terengganu
 - (c) RTB Sungai Chaah, Segamat, Johor
 - (d) RTB Sungai Nyiur, Seberang Perai Utara, Penang
 - (e) RTB Sungai Miri, Lembangan Sungai Miri, Sarawak
 - (f) RTB Kampong Gajah Phase 2, Perak Tengah
 - (g) RTB Sungai Temin/Bata, Kubang Pasu, Kedah
 - (h) RTB Sungai Lenggeng, Seremban, Negeri Sembilan
- Repair and maintenance of slopes nationwide **RM261m**
- Cleaning and upgrading of drains and ditches to mitigate flood issues in several hotspot areas under local authorities (PBT) **RM55m**
- Transformation of critical infrastructure through the replacement of ageing Corrugated Metal Pipe (CMP) sewer systems to enhance the safety and sustainability of federal roads nationwide -
- Expansion of the scope of MARRIS fund usage for the repair or enlargement of drains or ditches along state roads that are damaged, dilapidated, undersized or no longer suited to current needs -

- Strengthening the operations of the Voluntary Fire Brigade (PBS) through the procurement of equipment and PPE, provision of training and courses and allocation of PBS grants **RM2.1m**
- Enhancing consular assistance capabilities for the Malaysian diaspora, including during emergencies, evacuations and other urgent situations **RM7.7m**
- Labuan IBFC will introduce the MADANI Captive Insurance Programme as a new national risk management instrument. This initiative will help reduce reliance on public funds by channelling risk financing through a more efficient and cost-effective captive insurance and takaful platform **-**

23. Protecting Natural Treasures

- Enhancement of the Ecological Fiscal Transfer for Biodiversity Conservation (EFT) programme with an allocation of RM50 million to be channelled as revenue to state governments **RM250m**
- Protection of endangered wildlife species through the continuation of the Biodiversity Protection and Patrol Programme (BP3) with an allocation of RM1.5 million for the procurement of patrol equipment for community forest rangers **RM80.8m**
- Conservation of environmental heritage through the implementation of the National River Trail Programme (DSK) **RM10m**
- River and Infrastructure Restoration, Beautification, Cleaning and Water Treatment (MASMA) **RM282m**
 - (a) JS-SEZ-River Conservation Project for Sungai Benut, Pontian, Johor
 - (b) Construction of Sabo infrastructure in Perak
 - (c) River conservation project for Sungai Gombak from Kampung Sungai Mulia to the Puah flood retention pond in Kuala Lumpur
 - (d) Riverbank stabilisation works at Sungai Kedemit, Kampung Mensira, Tumpat, Kelantan
 - (e) Sustainable river drainage management plan
 - (f) River conservation and maintenance works
- Water resource management for sustainability and the well-being of the rakyat in water catchment forest (HTA) areas and Forest Eco Parks **RM4m**
- Environmental conservation education initiatives by the Kuala Lumpur City Hall (DBKL) **RM3m**
- Implementation of the Rakan Alam Sekitar initiative to raise public awareness and mobilise community participation in environmental conservation and preservation activities as well as promoting sustainable practices **RM0.7m**
- Strengthening sustainable financing mechanisms under the Forest Conservation Certificate (FCC) and the Forest Carbon Offset (FCO) development framework **RM5.1m**
- Wildlife Conflict Mitigation Programme, which includes: **RM4.8m**
 - (a) Provision of Property and Crop Loss Assistance (BKHT) to affected groups who have suffered losses or damage due to wildlife conflict
 - (b) Implementation of monitoring systems and public awareness programmes
- Comprehensive Environmental Regulatory Programme **RM84m**
- Enhancement of forest restoration programme including forest management towards mitigation and adaptation of climate change **RM120m**

- Promotion of walking and cycling activities in Kuala Lumpur through the upgrading of related facilities **RM7.5m**

MEASURE SIX: BRIDGING THE GAP, CREATING OPPORTUNITIES

24. Basic Infrastructure

- Initiatives to bridge the rural-urban gap for basic infrastructure projects: **RM3.3b**
 - (a) Rural roads (RM2.1b) including completing basic infrastructure, upgrading public jetties and health clinics in Pulau Banggi
 - (b) Rural Electricity Supply including the installation of energy-efficient village streetlights and solar lights, as well as the installation of rural solar hybrid systems (RM298m)
 - (c) Rural Water Supply (RM424m)
 - (d) Rural Connectivity Roads (RM356m) and Bridges (RM74m)
 - (e) Social Amenities such as community halls, multi-purpose halls and covered walkways (RM65m)
- Clean water supply coverage nationwide by PAAB: **-**
 - (a) Investment of up to RM13b for 5 years
 - (b) Construction of Water Treatment Plants (WTP) to increase access to clean water supply at WTP Langat 2, WTP Machang, Kelantan; WTP Sungai Karangan and WTP Sidam Kiri, Kedah
 - (c) Continuing the National NRW Programme in the effort to replace pipes in Pahang, Perlis, Kedah, Kelantan, Sabah and Sarawak
 - (d) Enhancing replacement of obsolete pipes with the installation of new pipes covering 824.91km (RM925m)
 - (e) Continuing the construction of underground dams, tube wells and reservoir structures in Padang Matsirat, Langkawi
- To continue the Rural Community Centre initiative including efforts to bridge the digital divide in rural areas **RM6.4m**
- To continue the Clean Water Supply System Transformation Project (Hybrid) in the Eastern Sabah Security Zone (ESSZONE) **RM5m**
- Clean Hydrogen Energy Electrification Project (HyPEReactor) project to supply clean hydrogen-based electrical energy to rural communities **RM2m**
- Transition to dual network 5G model offering high-speed and affordable internet to the rakyat and businesses with target to ensure 80% coverage by 2026. **-**

- Bridging the digital divide in rural areas through: -
 - (a) Expansion of broadband coverage through JENDELA 2 to 2,700 new locations by MCMC (RM780m)
 - (b) Implementation of the Point of Presence (PoP) Project Phase 2 (RM770m)

25. Bumiputera Economy

- GLICs and GLCs will continue to invest under the Bumiputera Excellence Agenda while driving inclusive growth, such as:
 - (a) Allocation to accelerate the scaling-up process of high-potential Bumiputera companies (RM40m)
 - (b) 'Bumiputera Relay Race' focusing on creating more IPO-ready companies by Ekuinas with investment funds for mid-tier and growth-stage companies (RM100m)
 - (c) Strengthening strategic Bumiputera ownership in real estate and key businesses by PHB
 - (d) Microfinancing program for pensioners, empowering entrepreneurship at the community level by KWAP (RM20m)
 - (e) Development of additional 50 acres Malay Reserve land in Bandar Malaysia by PETRONAS.
- Overall allocation for MARA, Yayasan Peneraju and UiTM **RM6b**
- Empowerment programme for Small Bumiputera G1-G4 Contractors for small and medium projects such as road construction and repair of public infrastructure **RM2.4b**
- RM10b from the RM30b government guarantee under SJPP is dedicated to supporting Bumiputera entrepreneurs **-**
- Implementation of MARA Penskalaan Usahawan Bumiputera programme to boost the performance of entrepreneurs, including microentrepreneurs to a higher level **RM100m**
- Continuation of the Accelerator Programme for Construction Entrepreneurs (ACE) by CIDB to enhance the competitiveness of Bumiputera entrepreneurs **RM10m**
- Investment in high-potential Bumiputera-owned technology companies in high-tech sectors such as green technology, emerging technology, biotechnology and HGHV by VentureTECH **RM105m**
- Yayasan Peneraju to develop 12,000 Bumiputera talents in professional and technology fields, pioneering certification pathways in critical areas such as cybersecurity, artificial intelligence and Enterprise Resource Planning **RM139m**
- Enhancing Bumiputera equity requirements for listed companies **-**

26. Women and Youth

- To achieve the target of 30% women participation on the boards of all public listed companies by the end of 2027:
 - (a) At least one female board member in all top-tiered companies
 - (b) A 32.2% women representation on the boards of top 100 companies

Women in Corporate Leadership as at 1 October 2025

	All Public Listed Companies	Top 100 Public Listed Companies
No Female Director	8	0
Only 1 Female Director	365	7
≥30% Female Directors	472	70
≥50% Female Directors	70	76

- Amanah Ikhtiar Malaysia (AIM) financing for women: **RM2.9b**
 - (a) AIM Skim Paduri MADANI for financing up to RM30,000 (RM200m)
 - (b) Additional allocation for the Prosperity Empowerment and A New Normal for Indian Women (PENN 2.0) programme (RM50m)
- Special Financing Scheme for women entrepreneurs **RM470m**
- Women Empowerment Programmes **RM24.4m**
 - (a) Expansion of the Kasih Ibu Tunggal (KasihnITA) Programme through legal aid to eligible single mothers (RM3.9m)
 - (b) Mammogram Test Subsidy (RM8m)
 - (c) Cervical Cancer Screening Test Subsidy (RM5.5m)
 - (d) PERANTIS (RM4m)
 - (e) Other women's empowerment and welfare programmes under the Department of Women's Development (RM3m)
- Youth age limit set at 15 to 30 years beginning January 2026 **-**
- Implementation and operation of the National Service Training Programme (PLKN) 2026 involving 9,200 participants **RM235m**
- PLKN Pilot programme by KPT to support the national agenda in building identity, patriotism and volunteerism among university students **RM8m**

- K-Youth Programme and TVET training by Khazanah to provide on-the-job training to 11,000 non-graduate youth in strategic sectors such as semiconductor; machinery; maintenance; repair and overhaul (MRO); digital and technology **RM200m**
- Rakan Muda Programme initiatives including: **RM40m**
 - (a) Empowerment of the Rakan Muda Programme through various platforms for youth (RM30m)
 - (b) Youth Democratic Education Programme (RM5m)
 - (c) Safe Zone Awareness and Advocacy Programme (Anti-Bullying) among youth (RM5m)
- Special Financing Programmes for youth, including: **-**
 - (a) Youth Micro Financing in all business sectors by BSN (RM150m)
 - (b) Tunas Usahawan Belia Bumiputera (TUBE) programme by SME Corp for training and business assistance (RM12m)
 - (c) Technical Entrepreneur Development (PROTECH) under MARA for IPTA/IPTS/IPMa graduates (RM8m)
- Expanding the MyLesen B2 2026 Programme to include secondary school students, students in higher education institutions and youth from less privileged families **-**
- Step Up Financing Scheme as a government guarantee specifically for young people to own their first home with lower loan repayments for the first 5 years **RM10b**
- Empowerment of family institutions through KPWKM programmes, including: **RM218.2m**
 - (a) Fertility Treatment Assistance and Infertility Advocacy Programme (BuAI) (RM7m)
 - (b) Reproductive and Social Health Education Programme (PEKERTI) for adolescent (RM4m)
 - (c) Family Education Programmes (RM0.6m)
 - (d) JKM Assistance for Bedridden Patients (RM201.6m)
 - (e) Agenda Nasional Kasih Keluarga Negara (RM5m)
- The provision of the Tdap (tetanus, diphtheria, and pertussis) vaccine to pregnant mothers to protect infants from serious pertussis (whooping cough) infection **RM28m**
- Child development and growth programmes: **RM9m**
 - (a) Childcare fee subsidy at TASKA Institusi based on parents'/family income
 - (b) Childcare fee subsidy for income of RM5,000 and below at TASKA Komuniti
 - (c) Child welfare team/child protection team
 - (d) Children's activity centres

Financing Facilities for Women

Programme / Scheme	Fund Size	Target Group	Financing Terms
AIM Paduri MADANI Scheme	RM200m	Chinese, Indian and Bumiputera women entrepreneurs including Malay, Orang Asli, Orang Siam, Bumiputera Sabah and Sarawak, B40 family	Financing rate: 10% Size: Up to RM30,000 Tenure: Up to 3 years
BSN Women Micro MADANI Financing Scheme	RM150m	All nano/micro/small business sectors, women entrepreneurs	Financing rate: 4% Size: Up to RM100,000 Tenure: Up to 7 years
SME Bank MySMELady 2.0	RM50m	Women in MSMEs	Financing rate: Up to 5% Size: Up to RM3m Tenure: Up to 5 years
MARA Special Business Financing Scheme for Women (DANANITA)	RM40m	Bumiputera women entrepreneurs	Financing rate: 3.5% Size: Up to RM150,000 Tenure: Up to 10 years
Bank Rakyat Malaysia BRPlus – i BizLady	RM30m	Women in MSMEs and cooperatives	Financing rate: SME: BFR+1.5% (including guarantee fee) Cooperative: BFR+0% Micro: 7.5% Size: Up to RM1m Tenure: Up to 7 years

27. Welfare for Targeted Groups

- Allocation for the Orang Asli Community, including:
 - (a) Constructing road facilities in Orang Asli villages
 - (b) Upgrade and construction of new TABIKA premises in all Orang Asli villages

RM412m

(c) Redevelopment of Orang Asli plantations	
(d) Mapping of high-risk slope areas	
• Amendments to the Aboriginal Peoples Act 1954 to strengthen the rights and interests of the Orang Asli on land and welfare	-
• Implementation of the Floating School Programme in Hulu Perak for Orang Asli students and the Jom Belajar Programme in Kalabakan, Sabah for indigenous students	RM3m
• Assistance for PWDs, including aid for chronic patient care, allowance for unfit PWDs and PWD Worker Allowance	RM1.4b
• Expansion of the Pusat Perkhidmatan Autisme (PPA) to Labuan, Sabah and Sarawak to provide more inclusive access for PWDs with autism	RM12m
• Provision of 100 special mobility vans by Prasarana to facilitate the movement of the PWD community	-
• Continuation of the Community Feeding Programme for Orang Asli	RM13.8m
• Grants to NGOs that manage institutions for the elderly, children and PWD	RM20m
• Continuation of the Community-Based Rehabilitation (PDK) Programme by JKM in collaboration with NGOs and state governments to improve the quality of life of PWD	RM146m
• The Government continues the second chance agenda, including:	RM15m
(a) Fast Track Second Chance Policy by Malaysian Department of Insolvency (MDI) to accelerate the mechanism for the discharge of debt for single parents, affected micro-entrepreneurs as well as victims of financial fraud and abandoned housing projects	
(b) Expansion of the PEKA Programme including support for former inmates at the Narcotics Addiction Rehabilitation Centres (RM10m)	
(c) Startup business assistance for former female convicts (RM5m)	
• Implementation of the Refugee Registration Document (DPP) Programme as well as the upgrade of 3 Immigration Detention Depots and 3 Baitul Mahabbah centres to be designated as Special Isolation Centres for Refugees and Asylum Seekers (adults and children)	RM10m
• Upgrade of accommodation for vulnerable inmates in 27 prison institutions to ensure the welfare and safety of vulnerable groups, in line with the principles of justice and MADANI values	RM1m

- Continuation of Pusat Sokongan Sosial Setempat (PSSS) on providing emotional support, guidance and counselling to women, children, elderly and PWD to address psychosocial issues **RM8m**
- Establishment of the Anjung Sinar – Transit Centre as a social support system, especially for children who have phased out of JKM institutions, covering temporary accommodation, educational assistance and job placement **RM4.5m**
- Subsidise part of the operator cost to encourage participation of NGOs in the Bursa Social platform **RM2m**

MEASURE SEVEN: ENSURING CONTINUITY OF THE RAKYAT'S LIVELIHOOD

28. Eradicating Hardcore Poverty

- The country's hardcore poverty rate has dropped from 0.2% to 0.09%, equivalent to around seven thousand households across Malaysia -
- Matching grant to support efforts of the GLIC/GLC Foundation and NGO in addressing social issues such as addressing the plight of the urban poor, overcoming urban homelessness and capacity building for former residents under Social Welfare Department (JKM) shelters to become independent **RM120m**
- Initiatives by BSN to empower small traders, among others: -
 - (a) Business grants of up to RM10,000 to 1,000 potential micro-entrepreneurs as capital to purchase business equipment
 - (b) Provision of hawker tents, sound box devices and QR systems to night market traders in Pangkor, Perak and Kuala Tahan, Pahang
 - (c) Entrepreneurship guidance programmes for Penor Prison, Pahang and Taiping Prison, Perak and
 - (d) Entrepreneur development programmes at higher education institutions (HEIs) to train university students keen on venturing into the business field
- 2 Years Exit Programme (2YEP) **RM2m**

29. Rakyat's Cost of Living

- Expansion of SARA to more premises including grocery stores in rural areas and cooperatives as well as more local products listed -
- **Monthly SARA** **RM15b**
 - (a) ~ 9 million STR recipients will receive up to RM100 per month or RM1,200 annually
 - (b) ~ 1 million e-Kasih recipients will receive SARA up to RM200 per month or RM2,400 annually
 - (c) Single STR recipients will receive RM600 annually
 - (d) Maximum rate of RM4,600, with an income <RM2,500 with 5 children
- **SARA Appreciation**
 - (a) February 2026 – Rakyat with MyKad aged 18 years and above will receive this benefit
- Phase 4 of the 2025 STR Payments will be brought forward and will be disbursed beginning 18 October in conjunction with Deepavali **RM2b**

Sumbangan Tunai Rahmah & Sumbangan Asas Rahmah for 2026

Category	Monthly Income	# Children	STR (annually)	SARA (annually)	TOTAL (STR + SARA)	Additional SARA (annual)
Households No age limit	< RM2,500	0	RM700	RM1,200	RM1,900	<i>Additional in case falls under poor / hardcore poor category of e-kasih</i> RM600 (single) or RM1,200 (household, senior citizens with no spouse)
		1-2	RM1,200	RM1,200	RM2,400	
		3-4	RM1,700	RM1,200	RM2,900	
		≥ 5	RM2,200	RM1,200	RM3,400	
	RM2,501 – RM5,000	0	RM200	RM1,200	RM1,400	
		1-2	RM450	RM1,200	RM1,650	
		3-4	RM700	RM1,200	RM1,900	
		≥ 5	RM950	RM1,200	RM2,150	
Senior Citizens with no Spouse ≥ 60 years	< RM5,000	0	RM600	RM600	RM1,200	

Category	Monthly Income	# Children	STR (annually)	SARA (annually)	TOTAL (STR + SARA)	Additional SARA (annual)
Single 21 - 59 years	< RM2,500	0	-	RM600	RM600	

- In conjunction with Deepavali, 50% toll discount for two days will be given -
- RM100 SARA will be given to 22 million rakyat aged 18 years and above in mid-February 2026 -
- Welfare assistance from Department of Social Welfare (JKM) to more than 560,000 subsidised households encompassing various types of assistance and special programmes for hardcore poor families, PWDs and senior citizens, including:
 - (a) Senior Citizen Assistance
 - (b) Child Assistance
 - (c) PWDs Unable to Work Assistance
 - (d) Care of PWDs and Chronically Bedridden Patient Assistance**RM3.1b**
- Assistance and support for parents and autistic children as follows: **RM22.9m**
 - (a) Learning Fees for Autistic Children Assistance to ease the burden on parents (RM15m)
 - (b) Autism Service Centre (RM3m)
 - (c) Allowance for Children's Institutions (RM4.3m)
 - (d) Allowance for Institution for the Disabled (RM0.6m)
- Addressing Cost of Living, including: **RM1b**
 - (a) Increasing Payung RAHMAH programmes, including Jualan Rahmah MADANI Programme at 23,040 locations including near military and police housing (RM600m)
 - (b) Jualan Agro MADANI Programme (RM30m)
- Allocation to cover distribution costs of basic goods to the interiors of Peninsular, Sabah and Sarawak. Among the areas are Taradas, Kudat, Kawayoi, Kinabatangan, Entaroh, Kapit and Nanga Segeris, Sibu, Sarawak **RM250m**
- Continuation of the Electricity Bill Rebate Programme of up to RM40 per month for hardcore poor households **RM55m**
- Price Standardisation Programme in Sabah, Sarawak and Labuan aimed at ensuring basic goods are sold at prices equivalent to Peninsular Malaysia through transportation and distribution subsidies to rural areas **RM67m**

30. Protection Scheme for the Rakyat

- | | |
|---|---------------|
| <ul style="list-style-type: none"> • Continuation of the i-Saraan, i-Saraan Plus and i-Suri initiatives, expected to benefit over 600,000 contributors (a) Continuation of Government matching incentive under i-Saraan programme at 20% of annual individual contributions, subject to a maximum of RM500 annually or RM5,000 over a lifetime, in line with terms and conditions; (b) New i-Saraan Plus programme dedicated to full-time e-hailing and p-hailing workers, with Government matching incentive at 20% of annual individual contributions, subject to RM600 annually or RM6,000 over a lifetime; (c) Continuation of matching incentive under i-Suri programme at 50% of annual individual contributions, capped at RM300 annually or RM3,000 over a lifetime | RM250m |
| <ul style="list-style-type: none"> • i-Suri initiative enhanced with the eligibility age increased to 60 years, in line with the minimum retirement age | - |
| <ul style="list-style-type: none"> • SOCSO will equip rehabilitation centres in Melaka, Perak, Terengganu and more recently, Penang, with a total capacity of 250 beds | RM400m |
| <ul style="list-style-type: none"> • Allocation to SOCSO for the Self-Employment Social Security Scheme (SKSPS), with the Government bearing up to 70% of the contribution value for the self-employed under sectors that are yet to be mandated and 50% for second-year renewals, limited to 736,678 contributors | RM100m |
| <ul style="list-style-type: none"> • Review of the Employees Provident Fund Malaysia (EPF) scheme to strengthen the intergenerational transfer approach, where members' partial EPF savings can be transferred directly into EPF accounts of immediate family members, especially the transfer of savings by children to parents | - |
| <ul style="list-style-type: none"> • Introduction of an automatic EPF account registration mechanism for all Malaysian citizens once they reach the age of 18 years | - |
| <ul style="list-style-type: none"> • One-off allocation for mandatory early health screening by SOCSO for public transport and goods vehicle drivers aged 40 – 59, to ensure a safe and healthy work environment, limited to 113,947 drivers | - |
| <ul style="list-style-type: none"> • SOCSO will increase the maximum rate to RM170 per session for haemodialysis treatment | - |
| <ul style="list-style-type: none"> • Jobseekers or new graduates who have accept job offers requiring them to relocate will receive incentives worth up to RM1,000 from SOCSO | - |

31. Preparation Towards An Aged Nation

- The Strategic Framework and Care Action Plan 2026 – 2030 as a comprehensive strategic guide to be launched during the ASEAN-level New Frontiers on Care Conference in November 2025 -
- The Thirteenth Plan focuses on developing a sustainable, quality, accessible and affordable care services ecosystem:
 - (a) Development of National Care Sector Standards to standardise professional care practices, particularly care for senior citizens (RM5 million);
 - (b) Pilot project for a self-dependent senior citizen housing on Baitulmal land in Kepala Batas, Penang
- Initiatives for welfare of senior citizens, benefiting 180,000, comprise: **RM1.26b**
 - (a) Allowances for senior citizen institutions;
 - (b) Socioeconomic assistance for senior citizens;
 - (c) Senior Citizens Activity Centres (PAWE); and
 - (d) Senior Citizens Care Unit (UPWE)
- Construction of 290 units of self-dependent senior citizen housing in Penang for retirees as well as the asnaf group by KWAP **RM300m**
- Strengthening economic empowerment and care ecosystem in Malaysia through collaboration with UNDP **RM2.5m**

MEASURE EIGHT: EMPOWERING SERVICES FOR THE RAKYAT

32. Health

- Allocation for the Ministry of Health (MOH) **RM46.5b**
- Maintenance and upgrade of infrastructure government hospitals and health clinics **RM1.2b**
- Allocation for upgrading ward infrastructure including third-class wards in district hospitals nationwide **RM100m**
- Procurement of new medical equipment in line with the latest advanced healthcare **RM755m**
- Implementation of the Future Healthcare initiative under MCMC including strengthening internet connectivity in healthcare institutions **RM650m**
- Outsourcing of MOH patients to military, university and private hospitals through public-private-partnership **RM144m**
- Construction of new hospitals, clinics and additional blocks includes: **–**
 - (a) Northern Region Cancer Centre in Kedah
 - (b) New additional blocks at Pontian Hospital in Johor, Banting Hospital and Sungai Buloh Hospital in Selangor
 - (c) Development of an Advanced Surgical Block at the USM Specialist Hospital in Kubang Kerian, Kelantan
 - (d) Sabah Heart Centre at Queen Elizabeth II Hospital
 - (e) 13 new Health Clinics including in Machang, Kelantan; Teluk Kemang, Negeri Sembilan; Mukah, Sarawak; and Nabawan, Sabah
- Implementation of Primary Healthcare Service Reforms to reduce hospital congestion, including strengthening the role of health clinics to provide specialist services to the community **RM30m**
- RESET initiatives addressing medical inflation and enhancing the quality of healthcare services, including: **RM60j**
 - (a) Development of affordable Base Medical and Health Insurance/Takaful (Base MHIT) products
 - (b) Implement the Diagnosis Related Group (DRG) system
 - (c) Publish range of consultation fees for general healthcare services
 - (d) Develop a platform to assist consumers in making informed insurance coverage decisions
- Utilisation of savings in the EPF Sejahtera Account to participate to basic medical and health insurance/takaful (MHIT) under the i-Lindung platform **–**

- The mySalam initiative will continue in 2026 to further support the rakyat, particularly low-income groups through subsidised coverage for hospitalisation and critical illnesses -
- In 2026: -
 - (a) 4,500 contract doctors will be offered permanent positions
 - (b) 935 graduates from the MOH Training Institutes will be offered permanent positions
- Consultation fees for general practitioners (GPs) are revised between RM10 and RM80, allowing market flexibility without burdening the lower-income groups -
- On-call duty allowances (ETAP) for specialists, medical officers and dental officers increased by 33% to 43% according to eligibility **RM120m**

Eligibility Criteria		New Rate	
		Specialist	Medical Officer
Active	Weekdays	325	280
	Weekends/ Public Holidays	350	300
Passive > 4 hours	Weekdays	200	180
	Weekends/Public Holidays	220	190
Passive < 4 hours	Weekdays	135	110
	Weekends/ Public Holidays	150	120

- Implementation of a pilot project through public-private-partnerships for essential medicines to enhance the nation's medicine supply security while strengthening the competitiveness of the local pharmaceutical industry -
- Assessing to prohibit the use of electronic cigarettes (vapes) -
- Additional revenue will be allocated to the MOH Lung Health Initiative including programmes for prevention, screening, treatment and control of diseases -
- Empower the Agenda Nasional Malaysia Sihat (ANMS) to improve public health standards including public health campaigns and the National Health Screening initiative **RM52m**
- Continuation of the MyGenom initiative to complete the sequencing of the remaining 7,600 genomes by 2028. The aim is to establish a reference database of 10,000 Malaysian genomes to advance precision medicine and enhance the effectiveness of disease detection **RM10m**

- Allocation for the treatment of rare diseases **RM25m**
- Allocation for the MADANI Medical Scheme (Skim Perubatan MADANI) **RM50m**
- Medicine supply, reagents, vaccines and consumables **RM6.5b**
- To address mental health issues through: **RM94.6m**
 - (a) Implementation of activities and programmes by the National Centre of Excellence for Mental Health including the Komuniti Minda Sejahtera Programmes (RM21.6m)
 - (b) Development of the National Centre of Excellence for Mental Health in Selangor (RM73m)
- Allocation to expand the use of the Cloud-based Clinical Management System (CCMS) in Health Clinics for more efficient, secure and modern management of patient information and daily operations **RM31.3m**
- Dental Health Initiative **RM176m**
- Ambulance procurement to ensure healthcare readiness to respond to emergency calls **RM95m**
- Health initiatives for infants and children include: **RM384m**
 - (a) National Immunisation Programme (RM350m)
 - (b) Community Feeding Programme (RM6m)
 - (c) Rehabilitation Programme for Malnourished Children (RM28m)
- Skim Peduli Kesihatan for the B40 group (PeKa B40) **RM80m**

33. Education

- Allocation for the Ministry of Education (MOE) **RM66.2b**
- Upgrade more than 520 dilapidated schools, particularly in Sabah and Sarawak **RM1b**
- Maintenance of all types of schools including special education schools and educational institutions under MOE to improve toilets, prayer rooms, canteens and dilapidated teachers' rooms **RM860m**
- Construct 38 new schools, 350 preschools and 6 new TABIKA KEMAS including: **-**
 - (a) New schools including SK Sri Sadong, Serian, Sarawak; SK Alam Suria, Kuala Selangor, Selangor; and SK Sabandar, Tuaran, Sabah
 - (b) Sekolah Jenis Kebangsaan Tamil Ladang Jeram, Pahang and Sekolah Jenis Kebangsaan Cina Aik Hua, Perak

- (c) New preschools including SK Batu Sepuluh, Lumut, Perak; SK Kulim, Pasir Puteh, Kelantan; and SK Tan Sri Awang Had Salleh, Barat Daya, Penang
- (d) New TABIKA KEMAS including in Sungai Kluang Darat, Kampung Lendu, Taman Bukit Rambai, Kampung Banggol Katong, TASKA Kampung Gong Beting and Kampung Segama
- Modular and IBS Building Construction Programme in MoE Institutions **RM100m**
- Education Programme under the Community Development Department (KEMAS) **RM281m**
- Implementation of the TABIKA SmartClassroom@KEMAS Programme across 14 states, including rural areas, with enhanced facilities encompassing educator training, ICT equipment and internet access **RM8.4m**
- Various forms of school assistance, including: **RM5.6b**
 - (a) Federal Minor Scholarship (RM152m)
 - (b) Rancangan Makanan Tambahan (RMT) (RM870m)
 - (c) General School Assistance, including extension to Form 4 and Form 5 students from low-income families (RM180m)
 - (d) Early Schooling Assistance (RM794m)
 - (e) Dormitory Food Assistance (RM2.3b)
 - (f) Preschool Food Assistance (RM138.1m)
- Per Capita Grant Assistance **RM944m**
- Preschool Per Capita Grant **RM22.5m**
- Provision of smart televisions to 10,800 preschool, TASKA and TABIKA classes nationwide **RM70m**
- Implementation of Smart Classrooms in 400 MOE educational institutions to foster a more interactive and innovative learning environment in schools **RM24m**
- Upgrading of infrastructure facilities for Students with Special Educational Needs (MBPK) in MOE schools, including: **RM242m**
 - (a) Two new special education schools, namely SK Pendidikan Khas Kota Damansara, Selangor and SMK Pendidikan Khas Pasir Mas, Kelantan
 - (b) Construction of an additional 35 blocks for special education in existing school
- Special Needs Students Allowance of RM150 per month **RM270m**
- Expand and strengthen Tunas Istimewa@KEMAS classes for children with mild autism nationwide by providing facilities, teaching aids and teacher training including: **RM5m**

(a) TABIKA KEMAS Komta Gong Kuin, Kuala Nerus, Terengganu	
(b) TABIKA KEMAS Kerupang 3, Jalan Batu Arang, Labuan	
(c) TABIKA KEMAS FELDA Teloi Timur, Kuala Ketil, Kedah	
• Maintenance of 1,781 TABIKA Perpaduan nationwide, encompassing building repairs, provision of more comfortable basic amenities and refurbishment of learning equipment	RM20m
• Strengthen Anak Kita Programme under Yayasan Hasanah to address school dropout issues among children	RM30m
• Empowerment of teachers through in-service training in preparation for the 2027 curriculum, including STEM Pedagogical and leadership development trainings	RM114.7m
• Allocation for MOHE	RM18.6b
• Development and upgrading of infrastructure, expansion of Wi-Fi access, and replacement of dilapidated equipment in public universities, polytechnics and community colleges	RM401m
• Provision by the Government and GLICs to support youth in pursuing tertiary education through scholarships, loans and education allowances	RM4.4b
• Continuation of the Celik MADANI Programme by PNB with an initial investment of RM50 in ASB or ASM for 200,000 students	RM5m
• Implementation of the Dapur MADANI initiative by MOHE at public universities and polytechnics, benefiting 420,000 B40 students through food assistance to ease the cost of living	RM26m
• Food assistance under the Dapur MADANI initiative is extended to university students through private sector CSR contributions	-
• The MySiswa Job on Campus (JoC) initiative offers part-time employment opportunities within campuses to help students, particularly those from the B40 and M40 groups, in easing their cost of living	RM20m
• Development of Student Accommodation for UM:	-
(a) Public-private-partnership: As an initial measure, EPF and UM will pioneer a partnership to build 1,000 residential units	
(b) UM: Development of a new Student Residence Complex based on a Green Building concept (RM920m)	
• Implementation of a targeted social justice approach for PTPTN loan disbursement through the following initiatives:	RM210.5m

- (a) Scholarships/Free Education for students from poor and hardcore poor households based on e-Kasih data (RM120m)
 - (b) Repayment exemption for PTPTN loans for First-Class Bachelor's Degree graduates from B40 and M40 households at public HEIs (RM90.5m)
 - (c) Impose travel restrictions for PTPTN borrowers with arrears exceeding 5 years and earning more than RM6,000 per month, as well as borrowers working abroad
- Expand the eligibility criteria for the Ihsan Matching Grant (GAPAI) of up to RM5,000 for SSPN account savings of students pursuing studies at public HEIs to include families with monthly incomes of up to RM6,000 **RM5m**
 - 1,500 additional undergraduate placements across 10 fields of study in 5 research universities, which includes law, accounting, economics, banking, Islamic finance, AI, languages, communication, media studies and computer science. This aims to provide greater opportunities for outstanding youth including STPM graduates in pursuing their studies at research universities **RM15m**
 - The UM Health Metropolis (UMHM) Development Project involves the construction of a teaching and service hospital to support the expansion of the UM Specialist Centre (UMSC) **RM1.9b**
 - The UKM Health Technopolis Development Project involves the construction of research, learning and treatment facilities that are modern and affordable for the local community **RM1b**
 - Support the aeronautical ecosystem through Universiti Malaysia Perlis (UniMAP) by developing Malaysia's first Air Space Sandbox for testing low-altitude aviation technologies such as unmanned systems for logistics, mapping, agriculture and security **RM13m**
 - Support the development of the maritime aviation industry and produce local amphibious pilots through the enhancement of Universiti Tun Hussein Onn Malaysia (UTHM) to become the first university in Southeast Asia with a fully equipped airport **RM3m**
 - Continue the upholding the Malay Language and strengthening the English Language (MBMMBI) through curriculum and support programme to enhance proficiency in both Malay and English **RM128m**
 - Continuation of the HIPMaX: Malaysian Folklore StoryFest programme as an English proficiency initiative that integrates language, culture and MADANI values to nurture a knowledgeable and grounded youth **-**

- | | |
|--|----------------|
| <ul style="list-style-type: none"> • Expand and strengthen the Asian International Mobility for Students (AIMS) Programme to all HEIs in Malaysia | RM0.35m |
| <ul style="list-style-type: none"> • Measures to address bullying and enhance the safety and well-being of students across all public universities include: <ul style="list-style-type: none"> (a) Cultivation of Zero Tolerance Culture on Bullying (b) Establishment of a Bullying Incident Reporting Mechanism (c) Enhancement of Campus Security Systems through wider installation of CCTV (d) Implementation of Bullying Awareness and Education Programmes (e) Emphasis on Character Building, Ethics and Leadership Training to foster more positive student development (f) Development of Standard Operating Procedures (SOPs) and Guidelines for Managing Bullying Misconduct | - |
| <ul style="list-style-type: none"> • The Malaysia Research and Education Network (MYREN) project at public universities, polytechnics and community colleges will be continued to upgrade broadband capacity | RM75m |
| <ul style="list-style-type: none"> • Digitalisation of higher education through the DIGITAL FIRST Higher Education initiative, involving the digitalisation of teaching and learning (PdP) in public universities, the adoption of cloud computing as well as the upgrading and expansion of outdated campus LAN and Wi-Fi infrastructure | RM84.6m |

34. **Rakyat's Mobility**

- | | |
|--|---------------|
| <ul style="list-style-type: none"> • Enhancement of the Stage Bus Service Transformation (SBST) Programme nationwide, including the introduction of new routes and additional buses in Johor Bahru to support the RTS Link service | RM197m |
| <ul style="list-style-type: none"> • Extension of air transport service subsidies for rural and remote communities in Sabah and Sarawak | RM209m |
| <ul style="list-style-type: none"> • Expansion of the MyRailLife Pass initiative to include children under six, students and PWDs, offering unlimited complimentary travel passes | RM3.9m |
| <ul style="list-style-type: none"> • Network expansion and improvement of public transport services, including: <ul style="list-style-type: none"> (a) ETS3 began operations from KL Sentral to Kluang Station in August 2025, while the final phase to Johor Bahru Sentral is expected to be completed by the end of the year. The Government will acquire 50 new passenger train sets to enhance the frequency of ETS, Komuter and Intercity services | - |

- (b) LRT3 is scheduled to commence operations on 31 December 2025, with a capacity to carry 6,210 passengers per hour in each direction during its initial year
 - (c) ECRL Phase 1 Kota Bharu-Gombak is expected to be completed by 31 December 2026, reducing travel time between Kelantan and the Klang Valley to four hours
 - (d) Upgrade of the Klang Valley Double Track Phase 2 (KVDT2) infrastructure is expected to be fully completed by 2029
 - (e) Addition of 26 new train sets for the Kelana Jaya LRT Line
 - (f) Maintenance and upgrade of MRT Kajang and Putrajaya Line assets
 - (g) Penang Mutiara LRT Line is expected to be completed by the end of 2031, benefiting 1.8 million residents on the island as well as communities in Seberang Perai, southern Kedah, and northern Perak, in addition to 3.5 million visitors, including tourists to Penang
- Expansion of bus and van services with broader coverage, modern features, and environmentally friendly operations -
 - (a) 310 new buses to be received by February 2026 to increase bus service frequency in high-demand areas
 - (b) 300 vans under the Demand Responsive Transit (DRT) programme to enhance feeder van services for users' first- and last-mile connectivity
 - (c) 1,450 electric buses and 300 electric vans to be procured in phases until 2030 as part of efforts to transition towards low-carbon green transportation
 - MOT is in the final stage of setting speed limit regulations for heavy vehicle -
 - Federal Road Maintenance Programme: **RM2.5b**
 - (a) road maintenance works designated for G1-G4 class contractors (RM700m)
 - (b) routine, periodic and emergency road maintenance works (RM1.8b)
 - Allocation of MARRIS to states for the maintenance of state roads nationwide, including the repair/expansion of drains and ditches along state roads, as well as the procurement of Bailey bridges **RM5.6b**
 - Accelerate minor repair works in districts by strengthening the role of District Engineers, including improving response efficiency and immediate action on rakyat complaints through the MYJalan application **RM30m**

- Enhance road user safety through the treatment of accident-prone areas or blackspots, maintenance of streetlights and traffic lights, including smart traffic lights **RM208m**
- Installation of at least 3,000 streetlights on major highways by the Malaysian Highway Authority, particularly at blackspot locations, to improve driving visibility and reduce accident rates, with additional lighting contributed by concessionaire companies **RM30m**
- Upgrade existing traffic lights to AI-enabled 'Smart Traffic Lights' with intelligent cameras to automatically and efficiently detect traffic conditions, addressing congestion issues at intersections nationwide **RM15m**
- Matching grants of up to RM2,000, to be matched by national vehicle manufacturers for about 5,000 vehicle owners with vehicles over 20 years old **RM10m**
- Continuation of the free distribution of 70,000 motorcycle helmets in 2026 to promote road safety, funded partly through proceeds from the sale of special vehicle registration plates **-**
- Operational cost subsidies for less economically viable train services in the Eastern Region **RM22m**
- Companies and individuals contributing to community and charitable projects, as well as infrastructure projects such as the construction of 3,200 additional bus stops and related support infrastructure, will be eligible for tax deductions equivalent to the amount of their contributions under Section 34(6)(h) or 34(6)(ha) of the Income Tax Act 1967 **-**

35. Housing For The Rakyat

- Plan and commence development of vertical school concept projects constructed upwards beyond four storeys to optimise land use in high-density **RM40m**
- Three pilot projects are involved:
 - (a) Kota MADANI Presint 19, Putrajaya
 - (b) Rumah Bakat MADANI SkyWorld Pearlmont, Seberang Perai, Penang
 - (c) Residensi Aman MADANI, Bandar Sri Permaisuri, Kuala Lumpur
- Construction of Rakyat Housing, including: **RM672m**
 - (a) 49 PRR projects, with six expected to be completed by end 2026, involving 1,755 units (RM208.6m)

- (b) 6,545 Rumah Mesra Rakyat (RMR) units are expected to be completed by end 2026, benefiting more than 26,000 new residents (RM463.4m)
 - (c) 4,030 Residensi MADANI units are expected to be completed by end-2026
 - (d) 5,981 new Residensi MADANI units targeted for implementation in 2026
 - (e) 3,000 PR1MA housing units expected to be completed in 2026
- Enhance government guarantee under SJKP to facilitate home financing, benefiting over 80,000 first-time homebuyers **RM20b**
 - Maintenance of public low- and medium-cost strata housing (RM106.3m) and maintenance and replacement of lifts under Program Penyelenggaraan Perumahan Mampu Milik Berstrata (LIF) (RM36.9m) **RM143m**
 - Rakyat Home Repair and Reconstruction Initiatives, including: **RM483m**
 - (a) Program Perumahan Rakyat Sejahtera (PPRS) involving 530 housing units (RM413m)
 - (b) Urban Poverty Eradication Programme (PPKB) to repair 2,253 homes and construct 166 new homes (RM60m)
 - (c) B40 Fishermen Housing Assistance (RM10m)
 - Upgrade basic infrastructure in Kampung Baru Cina dan Indian villages **RM87m**
 - Programmes for the Indian community to strengthen socio-economic development (MITRA) **RM100m**
 - Repair and upgrade public toilets and public parks across all local authorities **RM95.2m**
 - Strengthen community preparedness on fire safety and water safety through Bomba bersama Rakyat programme **RM5m**
 - Strengthening community unity in PRR areas and rural communities through Merakyatkan Sukan Komuniti programme by organising community sports activities such as: **RM10m**
 - (a) Swimming and martial arts KLAS
 - (b) Malaysia Aktif@Komuniti
 - (c) Sports for All League, including senior citizen recreation activities
 - Repair and maintenance of registered non-Islamic places of worship (RIBI) nationwide, including in Sabah and Sarawak **RM50m**
 - Construction of Program Residensi Madani at several locations: **RM100m**
 - (a) Jalan Selimang / Siakap, Bandar Tun Razak

- (b) Bandar Baru Sentul
- (c) Taman Desa (1) Lot 52958
- (d) Bandar Sri Permaisuri
- (e) Sg Besi (Wayfield)

- Maintenance of PA and PPR buildings by DBKL RM300m
- Implementation of the K2K Kuala Lumpur as part of efforts to cultivate greater responsibility and care among PA/PPR residents towards a better living environment RM5m
- Implementation of initiative to register low-cost strata housing schemes that do not yet have strata titles, to assist the B40 group in obtaining valid ownership documents RM2m
- Lokal Agenda KL (LA21) programme by DBKL, in collaboration with NGOs, private sector and local communities in KL to promote sustainable urban development. Initiatives include: RM1.5m
 - (a) Environment – Kebun Kejiranan Bandar, waste management and 3R practices, Kuala Lumpur Smoke-Free City (KLBAR)
 - (b) Education and Awareness – Kuala Lumpur Sustainable Schools Project, Program Be Safe Feel Safe, Occupational Safety and Health Awareness, Emergency First Aid
 - (c) Health – “Easy Mind” Mental Health Awareness
 - (d) Arts and Heritage (Example Angklung)

Skim Jaminan Kredit Perumahan (SJKP)

- RM20 billion in housing credit guarantees allocated for first-time homebuyers, including those without fixed income
- Additional RM1b guarantee provided for home financing of first-time homebuyers among government contract staff (Contract of Service) under both schemes
- Youth aged 21 to 35 eligible to apply for Step-Up Financing under both schemes

Scheme	Guarantee	Target Group	Objective	Financing Terms
SJKP MADANI – Affordable Homeownership Access	RM10b	First-time homebuyers from: - B40, M40 - Gig workers, freelancers, self-employed	Purchase of affordable homes for B40 and M40 groups	Financing Guarantee: Up to 120% Financing Limit: Up to RM360,000

Scheme	Guarantee	Target Group	Objective	Financing Terms
Belanjawan SJKP – Inclusive Housing Financing	RM10b	individuals and micro-entrepreneurs - Without fixed income - Youth - Government contract staff (Contract of Service)	Broader homeownership access beyond “Affordable Homes”	Guarantee Fee: 0.25%
				Financing Guarantee: Up to 110% Financing Limit: Up to RM500,000 Tiered Guarantee Fee: - 0.25% for financing up to RM300,000 - 0.50% for financing exceeding RM300,000 and up to RM500,000

MEASURE NINE: BUILDING SELF-IDENTITY, DEVELOPING HUMAN VALUES

36. Upholding Islamic Principles

- Overall allocation for Islamic affairs **RM2.6b**
- Provision of funds for the maintenance of religious institutions, including: **RM150m**
 - (a) Maintenance of tahfiz schools and mosques
 - (b) Upgrade of IKMAS as a higher Islamic education institution integrating religious studies with technical skills
 - (c) Integration of 316 pondok institutions with assets and technology training, ensuring Islamic education remains relevant without neglecting tradition
- Tahfiz TVET Programme by GIATMARA: **RM10m**
 - (a) Tahfiz TVET@KKDW (RM7m)
 - (b) Islamic TVET @ IKMAS, JAKIM (RM3m)
- Promotion of Islamic Institutions as the pillar of ummah welfare: **RM4m**
 - (a) Establishment of the Malaysian Mosque Award and the 2026 Mosque Convention, including the Sama' Hadis knowledge gathering to empower mosques and suraus in Federal Territories and State Authorities as community centres
 - (b) Ensuring inclusive access to Syariah justice for PWDs through the development of SOPs, PWD-friendly infrastructure and officer training, in collaboration with NGOs
 - (c) Rakan Sulh as peace agents to resolve family conflicts amicably based on Islamic values
- Preliminary works for the development of the Madinatul Quran Complex in Putrajaya -
- Monthly allowances for imams, KAFA teachers and takmir teachers **RM745m**
- A special assistance grant of RM20,000 to all registered national religious schools under JAKIM -
- Increase in the EPF Hajj withdrawal facility to RM10,000 from RM3,000 to assist prospective pilgrims -
- Expansion of early withdrawal of annual leave replacement cash award (GCR) for civil servants to cover Hajj pilgrimage, with redemption capped at RM10,000 -
- A special contribution of RM500 to be given to over 70,000 workers of Islamic institutions, such as imams, bilal, siak, **RM35m**

takmir and KAFA teachers, in appreciation of their role in developing Islamic outreach

37. Unity of the Rakyat

- | | |
|---|----------------|
| <ul style="list-style-type: none"> • The introduction of two new mandatory modules – “Philosophy and Contemporary Challenges” and “Nation-State Aspirations” – into the General Studies subjects offered at higher education institutions, with plans to extend these to primary and secondary schools to strengthen traditions, arts, ethics and national unity in building a national civilisation | - |
| <ul style="list-style-type: none"> • Allocation to expand national unity and identity programmes, such as: <ul style="list-style-type: none"> (a) Unity Week (b) Harmoni MADANI (c) Citra Nusa Museum (Overnight Museum Activities) | RM55m |
| <ul style="list-style-type: none"> • Construction of three new national unity activity centres: <ul style="list-style-type: none"> (a) Kompleks Perpaduan Bukit Besar, Kuala Terengganu, Terengganu (b) Pusat Aktiviti Perpaduan Bandar Seri Iskandar, Perak (c) Pusat Aktiviti Perpaduan Miri, Sarawak | RM46m |
| <ul style="list-style-type: none"> • A Sports Matching Grant dedicated to registered sports associations and NGOs that organise community sports activities involving multi-ethnic participation to foster social unity | RM30m |
| <ul style="list-style-type: none"> • Strengthening Rukun Tetangga MADANI as a bridge to promote family-oriented activities within multi-ethnic neighbourhoods | RM55m |
| <ul style="list-style-type: none"> • Enhancement of the Program Jiwa Murni (PJM) MADANI to strengthen military-community relations through community service programmes | RM20m |
| <ul style="list-style-type: none"> • Refurbishment and maintenance of national unity premises to improve public services for the people | RM16m |
| <ul style="list-style-type: none"> • Live broadcast of major sports events popular among Malaysians via RTM channels | RM66.9m |
| <ul style="list-style-type: none"> • Continuation of Majlis Perdana Perkhidmatan Awam (MAPPA) running events to cultivate unity and a healthy lifestyle among public servants | RM2m |
| <ul style="list-style-type: none"> • Development programmes to preserve Siamese culture and language | RM1m |

38. Sports Development

- More development of local sports with a larger allocation, covering: **RM584.9m**
 - (a) Upliftment of high-performance sports, including the Podium Programme and the Road to Gold (RTG) Programme (RM150m)
 - (b) Preparations for the 2027 SEA Games and ASEAN Para Games (RM120m)
 - (c) Further support for para-athletes and deaf sports (RM10m)
 - (d) Maintenance and repair of youth and sports facilities nationwide (RM280.9m)
 - (e) Upgrade of school fields nationwide under MOE (RM24m)
- Dana Sukan Komuniti to enable active participation by NGOs, sports clubs and youth in grassroots sports development **RM20m**
- Facilitation for medical needs and supportive equipment for former national athletes through the National Athletes Welfare Foundation (YAKEB) **RM1m**
- Hosting the National Sports Day **RM3m**

39. Malay Language and Creative Arts

- Continuation of Program Hadiah Bahasa by the Dewan Bahasa dan Pustaka (DBP), with writing and creative performance categories to be expanded to district level and non-Malay students, to empower the Malay language heritage **-**
- To support the creation of creative works through: **RM110m**
 - (a) the provision Dana Khas Produksi Citra Nasional (CITRA) for national-themed content
 - (b) the Film in Malaysia Incentive (FIMI) to encourage the production of quality films
- The CEMI incentive for organising concerts by local and international artists in Malaysia, in a bid to attract foreign tourists in conjunction with Visit Malaysia 2026 **RM10m**
- To support the Digital Creative Ecosystem, specifically local animation and digital game creators **RM20m**
- Flexibility in procurement for all ministries and departments to purchase local animation merchandise and digital content **-**

- Strengthening the creative industry through the Kembara RIUH programme as a platform to invigorate arts, culture and the economy **RM10m**
- Allocation for the Akademi Seni Budaya dan Warisan Kebangsaan (ASWARA) **RM53.5m**

40. Civil Servants' Welfare

- Build, maintain and repair government quarters, including for doctors, nurses, soldiers, police, teachers, firefighters and prison department staff, among others: **RM2.17b**
 - (a) Construction and maintenance of critical infrastructure by MINDEF such as water supply, electricity, and sewerage systems in Armed Forces Family Homes (RKAT), public quarters, administrative buildings and military camps nationwide
 - (b) Acquisition of properties under MOHA for use as quarters, involving the acquisition of 96 housing units in Lahad Datu for ESSCOM quarters, Immigration quarters in Lipis, Pahang and the Federal Territory of Kuala Lumpur
- Initiatives for first-time home loans for contract public servants who face difficulties in obtaining loans, including contract staff of TABIKA and TASKA KEMAS: **-**
 - (a) SJKP: Loan guarantees of up to 120%
 - (b) BSN: Dedicated financing of RM500m for this purpose
- Skim Pembiayaan Perumahan Muda under LPPSA will be extended until 31 December 2026, expected to benefit up to 48,000 civil servants under 30 years old **-**
- The maximum eligibility limit for LPPSA financing facilities will be increased to RM1m, in line with salary adjustments and rising property prices. Following this increase, second-financing application will be facilitated without requiring full settlement for the first loan, subject to remaining financing eligibility limit. This will be introduced in the fourth quarter of 2026 **-**
- Construction of 2,586 new units under Program Perumahan Penjawat Awam Malaysia MADANI, with some units expected to be completed by the end of 2026 **RM150m**
- Empowering Bahagian Pengurusan Hartanah, JPM for Government quarters management, excluding those under ATM and RMP **-**
- Improvements to Program Hadiah Latihan Persekutuan (HLP), including: **-**

(a) Monthly provision of RM900 Living Cost Allowance to recipients of the HLP Separa Biasiswa	
(b) Increasing the total number of recipients for the HLP Separa Biasiswa	
• Increase of the Bantuan Sara Hidup of RM300 per month to RM500 for 4,000 retired KEMAS contract staff	RM25m
• Enhancement of the Bayaran Insentif Pasukan Khas (BIPK) and Bayaran Insentif Pasukan Atur Cara (BIPAC) involving an increase in payment rates and adjustment of service eligibility requirements for officers and members of special task forces	–
• Extension of the Special Appreciation Payment for pensioners and pension recipients from January to December 2026	–
• Implementation of the second phase of Sistem Saraan Perkhidmatan Awam (SSPA), effective 1 January 2026, for all public servants, including pensioners	–
• A special one-off payment of RM500 to Pingat Jasa Malaysia recipients in recognition of their sacrifice and service, involving nearly 120,000 military members	RM60m
• Continuation of the APEL.Q Programme by INTAN, where the Government to subsidise 50% of the tuition fees, up to a maximum of RM15,000, for civil servants who have served more than 15 years to pursue higher education	RM1.5m
• Allocation of funds for “Prompt AI” courses to equip the civil servant with the latest technology	RM50m
• Bantuan Kewangan Khas of:	–
(a) RM500 for civil servants Grade 15 and below, including contract appointments	
(b) RM250 for Government pensioners, including pensioned and non-pensioned veterans	