

TERM SHEET TIJARI PLUS – CAKNA II	
Contract Awarder	All ministries under Government of Malaysia.  <i>Note: The scheme also be made available for state-level agencies.</i>
Target Customer	Open to all G1 – G4 main contractors/ subcontractors/nominated subcontractors that have been awarded with supply, services, and work contracts by the Government.
Contract Type:	<ol style="list-style-type: none"> <li>1) Construction and infrastructure.</li> <li>2) Direct Supply.</li> <li>3) Services &amp; Maintenance.</li> <li>4) Installation &amp; Commissioning.</li> </ol>
Scope of Works	<p>Construction, addition, extension, installation, repair, maintenance, renewal, removal, relocation, modification, alteration, restructuring or demolition of:</p> <ol style="list-style-type: none"> <li>a. any building, structure, large building, wall, fence, whether constructed in whole or in part above or below ground level;</li> <li>b. any road, port work, railway track, cable route, canal or small airport;</li> <li>c. any drainage work, water lines or river control work;</li> <li>d. any electrical, mechanical, water, gas, petrochemical or telecommunication work; or</li> <li>e. any bridge, viaduct, dam, reservoir, earthwork, pipeline, sewerage, aqueduct, embankment, pump, weir, jetty, tunnel, reclamation works or redevelopment works, and includes: <ol style="list-style-type: none"> <li>(i) Any work which forms an essential and necessary part or as preparation or temporary for the works described in paragraphs (a) to (e) above, including site clearance, land survey, land investigation and improvement, land transfer, excavation, laying foundation stone, site restoration, and landscaping; or</li> <li>(ii) Acquisition of construction &amp; building materials, equipment, or workers, which are necessarily required for any work described in paragraphs (a) to (e) above.</li> </ol> </li> </ol> <p>This interpretation generally covered all and as per CIDB's interpretation as CAKNA II shall cater all entities between CIDB Grade G1 to G4.</p>

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Contract Sum:	<table border="1"> <thead> <tr> <th>Contractor Grade</th><th>Maximum Project Value (RM)</th></tr> </thead> <tbody> <tr> <td>G1</td><td>200,000</td></tr> <tr> <td>G2</td><td>500,000</td></tr> <tr> <td>G3</td><td>1,000,000</td></tr> <tr> <td>G4</td><td>3,000,000</td></tr> </tbody> </table> <p><i>Sources: Construction Industry Development Board Malaysia (CIDB).</i></p>	Contractor Grade	Maximum Project Value (RM)	G1	200,000	G2	500,000	G3	1,000,000	G4	3,000,000
Contractor Grade	Maximum Project Value (RM)										
G1	200,000										
G2	500,000										
G3	1,000,000										
G4	3,000,000										
Payment Term:	Depending on the period stipulated in the contract agreement/Surat Setuju Terima/Purchase Order/Request for Quotation.										
Delivery Date:	Specific to the contract period + 3 months										
Performance Bond:	Not applicable.										
<b>SALIENT TERM AND CONDITIONS</b>											
Purpose of Financing	To assist the cash flow requirement of companies, including Small and Medium-sized Enterprises that have received contracts awarded by the Government of Malaysia.										
Financing Amount	Minimum: RM10,000 Maximum: RM1.0 million.										
Margin of Financing	<p>80% of the contract value or maximum of RM1.0 million whichever is lower.</p> <p><b><u>Pre-Financing</u></b> 30% of contract value of maximum of RM300,000.</p> <ul style="list-style-type: none"> <li>• <b>10%</b> of the contract value shall be made direct to the Customer's operating account maintained with the Bank;</li> <li>• <b>20%</b> of the contract value shall be made direct to the approved sub-contractor(s)/ vendor(s)/ supplier(s)</li> </ul> <p><b><u>Post-Financing</u></b> Up to 80% of the contract value after deduction of Pre-Financing portion.</p>										
Profit Rate	<p>BFR + 3.5% up to 4.5% p.a.</p> <p><i>*Current BFR is 6.83% p.a.</i></p> <p><i>Should the monthly profit is overdue, the profit servicing is to be borne by the customer.</i></p>										
Guarantee	<ul style="list-style-type: none"> <li>• Personal Guarantee/ Joint and Several Guarantee (JSG) by directors/ shareholders and substantial shareholders*(1); <b>and/or</b></li> <li>• Corporate Guarantor*(2) – where applicable.</li> </ul>										

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	<b>Note:</b> 1) <i>*The shareholder held more than 30% of shareholding in the company.</i> 2) <i>*Corporate Guarantor held more than 50% of shareholding in the company.</i> 3) <i>Waiver of guarantee may be determined by the approving authority.</i>
Security/ Documents	1) Deed of Assignment of contract proceeds of the contract awarded by Contract Awarder/Main Contractor.  2) Deed of Assignment on all rights, interest and benefits of the Designated Accounts (if applicable).  Note: Standard template format as per government/agencies provided by BNM.
Type of Facility	Pre/Post Financing (Contract Financing-i (Revolving/Non-Revolving))
Financing Tenure	Minimum: 6 months Maximum: 3 years
<b>ADDITIONAL TERM AND CONDITION</b>	
Eligibility Criteria (EC)	<ul style="list-style-type: none"> <li>• Business activities/ Contract awarded/ purpose of financing shall be Shariah Compliance.</li> <li>• The business has been in operation for at least 2 years.</li> <li>• If the business is less than 2 years in operation, the key person or the Owner must possess experience of similar contract to be financed for at least 3 years.</li> <li>• Sales AND profitability must be recorded for the last 1 year.</li> <li>• Positive Shareholder's Fund (latest FYE) for Sdn Bhd (Exception for sole Prop/Partnership).</li> <li>• No adverse record on CTOS and CCRIS.</li> <li>• No special attention account.</li> <li>• Not blacklisted by any Awarding Party/Parties related to previous contracts and current contract in hand.</li> </ul>
Document Required <b>(Whichever is applicable)</b>	Certified True Copy documents of the followings: - <ul style="list-style-type: none"> <li>• Letter of Award duly accepted by the Customers.</li> <li>• Valid business registration such as Suruhanjaya Syarikat Malaysia (SSM), relevant local authorities, Ministry of Finance (MOF), Construction Industry Development Board (CIDB) and Penilaian Kompetensi Kemahiran (PKK)</li> <li>• Certified secretarial documents (Form 24, Form 49, Annual Returns, memorandum and articles of association or constitution, whichever applicable).</li> <li>• Valid Companies/business registration from Companies Commission of Malaysia.</li> <li>• Latest 6 months bank statement – all banks</li> <li>• Cash flow projection of the contract/project (where applicable)</li> <li>• List of on-going and completed projects (including period and completion date).</li> </ul>

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	<ul style="list-style-type: none"><li>• Letter of Support from the Contract Awarders (where applicable).</li><li>• Name, phone number and email address of the Awarding Party officers involved in the Letter of Award approval for verification purposes.</li><li>• Other relevant documents deemed essential by the Bank duly approved and acknowledged/confirmed by authorized Contract Awarders officials.</li><li>• Any other documentary evidence required by the Bank.</li><li>• For Sdn Bhd: Latest Audited Account (or Latest Management Account whichever is available) (duly certified by company's secretary).</li><li>• For sole proprietorship/ partnership: Latest Financial Statement {duly Certified by the owner/key shareholder(s)}</li></ul>
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