

# SKIM CAKNA

A funding facility from Maybank Islamic Berhad for Small and Medium-sized Enterprises (SMEs) that have been awarded with Supply of Goods and Services contracts by the Government of Malaysia. The participating Ministries are Ministry of Health (MOH), Ministry of Education (MOE), Ministry of Higher Education (MOHE) and Ministry of Communication & Multimedia (MCMC).



## Supply and Services Procurement for the year 2021

SKIM CAKNA is open to all companies including SMEs ("Companies") that have been awarded and/ or will be awarded with supply and services contracts by the Government for the year 2021.

## Quick Funding

The scheme serves as an alternative source of funding to assist the cash flow position of the Companies as well as for their working capital by receiving an early payment of the receivables without waiting for payment from the Government.



## Non-Recourse

Bank makes early payment to the Companies based on the Government's creditworthiness subject to the assignment of contract proceeds

*\* Non-Recourse means at all times the Bank will receive payment from Government except for situations stipulated in the agreement.*

## Competitive Pricing

Companies get to enjoy competitive pricing based on the credit standing of the Government as Principal with no requirement for credit assessment on the Companies.



## Up to 100% invoice value

The funding margin will be up to 100% of the invoice value, subject to prevailing charges by the Bank. In order to get this funding facility, Companies must comply with the terms and conditions stipulated in the Surat Setuju Terima (SST) and/or the contract(s) by the Government.

For further information & enquiries, please contact us at:

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