



FINANCING AND TECHNICAL SUPPORT OPTIONS FOR MICRO, SMALL & MEDIUM ENTERPRISES IN ASEAN

2018



Funded by:



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About the ASEAN Advisory Business Council (ABAC)

Launched in April 2003, ASEAN-BAC was set up with the mandate to provide private sector feedback and guidance to boost ASEAN's efforts towards economic integration. Aside from providing private sector feedback on the implementation of ASEAN economic cooperation, the Council also identifies priority areas for consideration of the ASEAN Leaders. Accordingly, ASEAN-BAC's activities are primarily focused on reviewing and identifying issues to facilitate and promote economic cooperation and integration. The Council also submits recommendations for the consideration of the Leaders and the ASEAN Economic Ministers (AEM). Since 2013, ASEAN-BAC also pursues additional Dialogue at the Senior Economic Officials Meeting (SEOM). This year, ASEAN-BAC had a formal engagement with ASEAN Finance and Central Bank Deputies during the annual ASEAN Finance Ministers Meeting, where a proposal was made for ASEAN-BAC to be accorded regular consultation with ASEAN Finance Ministers in the future. In addition to these activities, ASEAN-BAC also extensively engages the private sector on matters relating to the AEC, both within and beyond ASEAN.

For more information, please visit www.asean-bac.org

About Oxfam

Oxfam is an international confederation of 20 organizations working together with partners and local communities in more than 90 countries. One person in three in the world lives in poverty. Oxfam is determined to change that world by mobilizing the power of people against poverty. Around the globe, Oxfam works to find practical, innovative ways for people to lift themselves out of poverty and thrive. We save lives and help rebuild livelihoods when crisis strikes. And we campaign so that the voices of the poor influence the local and global decisions that affect them. In all we do, Oxfam works with partner organizations and alongside vulnerable women and men to end the injustices that cause poverty.

For more information, please visit www.oxfam.org

About the ASEAN CSR Network (ACN)

ACN is an ASEAN Entity acting as the regional network of CSR networks in ASEAN Member States. It was formed in Dec 2010 with the vision to have "a responsible business community that makes ASEAN a better place to live for all". Its mandate is to have corporate social responsibility (CSR) incorporated in the corporate agenda and contribute towards sustainable socio-economic development in ASEAN Member States. The ACN provides a platform for networking and cooperation, supports capacity-building and training activities, helps catalyse collective action on key issues, and provides a link with regional and international bodies in supporting the advancement of CSR in the region. It is accredited as an ASEAN entity under Annex 2 of the ASEAN Charter.

For more information, please visit www.asean-csr-network.org

About the Asian Venture Philanthropy Network (AVPN)

AVPN is a unique funders' network based in Singapore committed to building a vibrant and high impact philanthropy and social investment community across Asia. As an advocate, capacity builder, and platform that cuts across private, public and social sectors, AVPN embraces all types of engagement to improve the effectiveness of members across the Asia Pacific region.

The core mission of AVPN is to increase the flow of financial, human and intellectual capital to the social sector by connecting and empowering key stakeholders from funders to the social purpose organizations they support. With over 350 members across 29 countries, AVPN is catalysing the movement towards a more strategic, collaborative and outcome focused approach to philanthropy and social investing, ensuring that resources are deployed as effectively as possible to address key social challenges facing Asia today and in the future.

A Member Directory and listing of Events can be found at www.avpn.asia

Foreword

Micro, small and medium enterprises (MSMEs) are critical to the economic development and growth of the ASEAN Economic Community and its individual Member States. They contribute significantly to the labour force of ASEAN Member States (AMS). SMEs account for between 88.8% and 99.9% of the total establishments in ASEAN and between 51.7% and 97.2% of total employment. The contribution of these enterprises to each state's GDP is between 30% and 53%. Clearly, MSMEs are critical in terms of income and employment generation in the ASEAN context. This is reaffirmed by ASEAN in the *ASEAN 2025 Blueprint* and the *Strategic Action Plan for SME Development (2016-2025)*.

However, MSMEs face considerable financial challenges. It is crucial that obstacles such as a lack of access to finance and technical support for MSMEs are overcome if we are to achieve inclusive and sustainable growth in ASEAN.

Financing and Technical Support Options for Micro, Small & Medium Enterprises in ASEAN is intended as a 'directory' of support options which MSMEs in ASEAN can tap into. It provides a comprehensive overview of available financing tools – from traditional finance, such as bank loans, to alternative finance such as crowdfunding and social investing – as well as available technical support such as accelerators and incubators. Significant effort has gone into detailing the options available in all 10 ASEAN Member States.

This 'directory' is part of a larger research, *Towards Inclusive and Sustainable Growth in the ASEAN Economic Community*, conducted by co-implementing partners Oxfam, ASEAN Business Advisory Council, ASEAN CSR Network and AVPN. The year-long research sheds light on the challenges MSMEs in ASEAN face and presents holistic policy recommendations to further MSME development and realise an inclusive and sustainable ASEAN.

We would like to give special mention to the team of researchers at AVPN, led by Ms. Nguyen Le Phuong Anh and Mr. Kevin Teo, as well as colleagues from Oxfam, ASEAN CSR Network and the ASEAN Business Advisory Council. We are grateful to their partnership in this critical research undertaking. We thank the Rockefeller Foundation and the Swedish International Development Cooperation Agency (SIDA) for their generous support.

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Preface

With 622 million people, ASEAN is currently the third largest market in the world. As the economic powerhouse surges ahead, it is vital to ensure that inclusivity remains at the core of its development. Micro, Small and Medium Enterprises (MSMEs) currently make up 88.8-99.9% of total establishments and 51.7-97.2% of total employment in ASEAN. Thus, the successful establishment of the ASEAN Economic Community (AEC) as set out in the ASEAN 2025 Blueprint necessitates growth and prosperity for all – especially the MSME sector.

To this end, this directory is a joint initiative by the ASEAN Business Advisory Council (ASEAN-BAC), ASEAN CSR Network (ACN), Oxfam and the Asian Venture Philanthropy Network (AVPN), funded by the Rockefeller Foundation and the Government of Sweden.

Its objective is to provide a comprehensive overview of the available financing and technical support tools for MSMEs in all 10 ASEAN member states. The directory endeavours to be a valuable resource for MSMEs, investors and other stakeholders alike. An online version will also be made available at: <http://www.asean-csr-network.org/c/images/Directory-Final.pdf>

The directory is part of a wider piece of research on MSMEs in ASEAN, focusing on the following objectives: (1) to comprehensively assess the opportunities and challenges faced by MSMEs in ASEAN, particularly those with inclusive and responsible business practices, with regards to access to finance, technical support and an enabling environment for their sustainability and growth, and (2) to propose recommendations to enable their growth in order to foster inclusive and sustainable growth in ASEAN. The full report can be found here: [http://www.asean-csr-network.org/c/images/The_Report_Towards_Inclusive_and_Sustainable_Growth_in_the_ASEAN Economic Community 6thSeptember 2017.pdf](http://www.asean-csr-network.org/c/images/The_Report_Towards_Inclusive_and_Sustainable_Growth_in_the_ASEAN_Economic_Community_6thSeptember_2017.pdf)

This directory and the report was the result of a 12-month study including primary and secondary research. Phase I started from September 2016 with comprehensive secondary research undertaken through reviews of academic literature, practitioner reports, news providers and organisational websites. This was followed by Phase II which consisted of in-person interviews and stakeholder consultations. From April to June 2017, three stakeholder consultations were held in Manila, Jakarta and Bangkok to engage a total of 40 individuals from 34 organisations, including investors, foundations, farmer groups, business associations, women entrepreneur networks, ASEAN bodies and other groups. In-person interviews were also conducted with social investors, incubators, accelerators and government agencies.

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Multiple Countries

Accion International	
Implementer(s)/Investor(s)	Accion International
Description	Accion is a global non-profit dedicated to building a financially inclusive world through fostering the next generation of microfinance institutions. Its impact investing initiatives also catalyse more than 30 innovative start-ups that aim to improve the efficiency, reach and scope of financial services for the poor. Its work spans nearly 2 dozen countries. In Southeast Asia, it is currently active in Myanmar and the Philippines.
Target beneficiaries and investments	Microfinance institutions, social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Equity, loan guarantees
Investment size	USD100,000 – USD500,000 (Venture Lab)
Technical support	Product development, marketing, risk management, information technology, human resources
Contact(s)	www.accion.org/about-us/contact-us
Source(s)	www.accion.org www.accion.org/venturelab

Bamboo Capital Partners	
Implementer(s)/Investor(s)	Bamboo Capital Partners
Description	Bamboo Capital Partners is a commercial private equity firm making investments that deliver both financial and social returns. It has about USD290 million under management with a portfolio of 33 companies in 20 countries. Focus sectors include: energy, health care and financial services.
Target beneficiaries and investments	Social enterprises
Financing instrument(s)	Equity, debt
Investment size	Not specified
Eligibility criteria	Not specified
Contact(s)	354 Tanglin Road, #03-16/17, Tanglin International Centre, Singapore 247672

	Tel: (65) 6361 0899 businessplan@bamboocp.com
Source(s)	www.bamboocp.com

Cambodia-Laos-Myanmar Development Fund II	
Implementer(s)/Investor(s)	Emerging Markets Investment Advisers, IFC, Swiss Investment Fund for Emerging Markets (SIFEM)
Description	Cambodia-Laos-Myanmar Development Fund (CLMDF) II is a regional private equity fund focused on investing in SMEs and managed by Emerging Markets Investment Advisers, a Singapore-based fund management company with a 6-year history. As part of its investment strategy, CLMDF II focuses on SMEs serving scalable local markets, including those targeting the BoP population. SIFEM invested USD4.2 million into the fund in 2015. In May 2016, IFC announces its investment of up to USD7.5 million in the Fund, capped at 20% of total fund commitment and advisory support towards the Fund's expansion into Myanmar. ¹
Target beneficiaries and investments	SMEs serving the BoP population.
Eligibility criteria	- Scalable local markets, including those targeting the BoP population - Key sectors: (micro)finance, education, healthcare, food and beverage (including processing), tourism and selected niche manufacturing opportunities
Financing instrument(s)	Equity
Investment size	USD1 million – USD15 million ²
Technical support	Not specified
Contact(s)	Cambodia: Level 9, Phnom Penh Tower, No. 445, Monivong Blvd (St 93/232), Sangkat Boeung Pralit, Khan 7 Makara Phnom Penh, Cambodia Tel: (855) 23 964 421 Myanmar: 25 Nawaday Road, #102 (First Floor), Dagon Township

¹ <http://www.dealstreetasia.com/stories/ifc-sets-up-70-m-development-fund-for-smes-in-clm-countries-40605/>

² Palladium (2017, pp.15-16)

	<p>Yangon, Myanmar</p> <p>Tel: (95) 1 383 381</p> <p>Singapore:</p> <p>318 Tanglin Road #01-38/39 Phoenix Park</p> <p>Singapore 247979</p> <p>Tel: (65) 6203 4293</p> <p>emia@emergingmarkets.asia</p>
Source(s)	<p>www.sifem.ch/investments/portfolio/show/cambodia-laos-myanmar-development-fund-ii/</p> <p>www.emergingmarkets.asia</p>

CoAssets Crowdfunding Platform	
Implementer(s)/Investor(s)	CoAssets
Description	Incorporated in 2013, CoAssets is Southeast Asia's first public listed crowdfunding site on the Australian Securities Exchange with offices in Singapore, Australia, Malaysia, China and Indonesia. It brings together investors and SMEs and property developers that require funds of around USD100,000 to USD5 million. It also launched crowdfunders.asia, a magazine dedicated to the crowdfunding community.
Target beneficiaries and investments	SMEs
Financing instrument(s)	Debt-based crowdfunding
Investment size	USD100,000 – USD5 million
Eligibility criteria	Not Specified
Contact(s)	<p>7 Temasek Boulevard, #12-05, Suntec Tower One</p> <p>Singapore 038987</p> <p>Tel: (65) 6532 7008</p> <p>enquiries@coassets.com</p>
Source(s)	www.coassets.com

Crowdo Crowdfunding Platform	
Implementer(s)/Investor(s)	Crowdo
Description	Launched in 2013, Crowdo is one of the largest crowdfunding platforms in Southeast Asia with operations in Singapore, Malaysia and Indonesia. It was one of the 6 platforms to be awarded an official license for equity crowdfunding by the Securities Commission Malaysia in 2015. It was also the first and only regional operator that received full Capital Market Services License from the Monetary Authority of Singapore (MAS) for securities crowdfunding including both peer to peer lending and equity crowdfunding in July 2016. It currently offers peer-to-peer lending in Singapore and Indonesia, and equity crowdfunding in Malaysia.
Target beneficiaries and investments	SMEs
Eligibility criteria	Singapore: non-public listed company Indonesia: Indonesia incorporated entity or tax resident Malaysia: private limited (Sdn Bhd) incorporated in Malaysia or venture capital fund registered with the Securities Commission Malaysia
Financing instrument(s)	Peer-to-peer lending, equity crowdfunding
Investment size	Singapore: up to SGD 5 million for a 12-month period Indonesia: up to IDR2 billion Malaysia: up to MYR3 million during a 12-month period and MYR5 million in total for private limited companies and unlimited for venture capital funds
Technical support	Not specified
Contact(s)	Singapore: Crowdonomic Media Pte Ltd 3 Science Park Drive #02-04, The Franklin Singapore 118223 Tel: (65) 6339 5308 Malaysia: Crowdo Malaysia Sdn Bhd Unit 25-09, Tower A, Vertical Business Suite Jalan Kerinchi, Bangsar South

	<p>Kerinci, Kuala Lumpur, Malaysia 59200</p> <p>Tel: (60) 3 2711 4380</p> <p>Indonesia:</p> <p>Crowdo Indonesia</p> <p>Menara Topas 15th Floor</p> <p>Jl. M.H. Thamrin No.9, Gondangdia, Menteng</p> <p>Central Jakarta, Jakarta 10350</p> <p>Tel: (62) 21 3902 566</p>
Source(s)	<p>www.p2psq.crowdo.com</p> <p>www.p2pid.crowdo.com</p> <p>www.investment.crowdo.com</p>

East Ventures	
Implementer(s)/Investor(s)	East Ventures
Description	<p>Founded in 2010 by a group of prominent investors and entrepreneurs in Asia, East Ventures is a seed stage venture capital firm based in Singapore, Indonesia and Tokyo. The company has invested in over 150 companies across sectors such as e-commerce, agriculture, game and mobile services. It also runs co-working spaces called EV Hive and Tangerang in Indonesia and Hive Shibuya in Japan.</p>
Target beneficiaries and investments	Start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Not specified
Investment size	USD100,000 – USD500,000
Technical support	Not available
Contact(s)	<p>Japan:</p> <p>Kohkaido Building 2F, 4-2-45 Roppongi, Minato-ku, Tokyo 106-0032</p> <p>Singapore:</p> <p>2 Shenton Way #18-01, SGX Centre 1, Singapore 068804</p> <p>info@east.vc</p>
Source(s)	www.east.vc

Global Fund for Women	
Implementer(s)/Investor(s)	Global Fund for Women
Description	Global Fund for Women invests in women groups that work for the human rights of women and girls. They have a grant for operating and project expenses of women groups and award up to 500 grants annually. Sub-regional priorities are Indonesia, Philippines, Cambodia, Myanmar, and Thailand.
Target beneficiaries and investments	Women
Eligibility criteria	The group's primary focus is advancing women's equality and human rights, with these goals clearly reflected in its activities. It must be governed, directed, and led by women. Women must fill all or most of the leadership roles throughout the various decision-making levels of the group (including but not limited to the most senior decision-making levels).
Financing instrument(s)	Grants
Investment size	USD5000 - USD13,000
Technical support	Not specified
Contact(s)	grantsinfo@globalfundforwomen.org
Source(s)	www.globalfundforwomen.org/apply-for-%20a-grant/#priorities

Insitor Fund	
Implementer(s)/Investor(s)	Insitor
Description	Insitor is a social venture capital fund that provides equity and mezzanine funding to social enterprises in emerging and frontier markets. The fund invests in young, innovative and for-profit companies with a strong social mission and solid business model. Target sectors include: low-carbon energy, housing, water, education and health. Target countries include: Cambodia, India, Myanmar, Laos and Vietnam.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Equity, debt
Investment size	USD250,000 – USD3 million ³
Technical support	Finance, strategy, operations, legal and regulatory support

³ Interview with Insitor Management, March 1st 2017.

Contact(s)	218 Rue de l'Eau L - 1449 Luxembourg info@insitorfund.com
Source(s)	www.insitormangement.com

IIX Growth Fund	
Implementer(s)/Investor(s)	Impact Investment Exchange (IIX)
Description	The IIX Growth Fund makes direct investments in innovative impact enterprises that promote inclusive growth in underserved markets in South and Southeast Asia. The Fund prioritises investments in 3 cross-cutting areas: climate action, women empowerment and community development.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Equity, quasi-equity
Investment size	USD250,000 – USD5 million
Technical support	Post-investment support
Contact(s)	iixgrowthfund@iixglobal.com
Source(s)	https://iixglobal.com/iix-growth-fund/

Leapfrog Investments	
Implementer(s)/Investor(s)	Leapfrog Investments
Description	Leapfrog Investments is an impact investor that is active in several regions around the globe including Southeast Asia where it focuses on companies that provide financial services such as insurance, savings, pensions and investment products to emerging consumers. Their investees in Southeast Asia include Reliance Capital Management in Indonesia and Syn Mun Kong in Thailand.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Equity
Investment size	USD10 million – USD50 million

Technical support	Value creation: strategy and governance, revenue strategy, sales and distribution, human resources, technology strategy, financial and impact measurement
Contact(s)	Singapore Tel: (65) 6805 2170 sitimasturah@leapfroginvest.com
Source(s)	www.leapfroginvest.com

LGT Impact Ventures	
Implementer(s)/Investor(s)	LGT Impact Ventures
Description	LGT Impact Ventures (LGT IV) invests growth capital in companies with scalable solutions to societal challenges. LGT IV aims to generate attractive financial returns for investors and at the same time positively impact upon the lives of millions of underserved people. Sectors of focus are: education, health, energy, agriculture and information and communication technologies.
Target beneficiaries and investments	Early-stage social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Grants, debt, equity
Investment size	Average investment size: USD200,000 – USD10 million per investee
Technical support	Business and management know-how, access to relevant networks
Contact(s)	LGT Impact Ventures Färberstrasse 6 8008 Zurich, Switzerland Tel: (41) 44 256 8110
Source(s)	www.lgtiv.com www.impactventuresuk.com/who-we-are/partners

Omidyar Network	
Implementer(s)/Investor(s)	Omidyar Network
Description	Established in 2004 by eBay founder Pierre Omidyar and his wife Pam, Omidyar Network reports it has committed more than USD992 million to non-profit organizations and for-profit companies across multiple investment areas, including consumer internet & mobile, education, financial inclusion, governance & citizen engagement, and property rights. As an impact investor, Omidyar supports market-based approaches with the potential for large-scale, catalytic impact. In Southeast Asia, Omidyar is currently active in Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Align with Omidyar's mission of creating opportunity for people to improve their lives - Intend to develop new markets or industries, influence policy or practices among existing institutions, alter public perception, or demonstrate the power of business to create social and financial returns - Demonstrate significant growth potential, with the ability to scale operations and develop new markets - Have a proven track record and a viable business plan - Employ creative, entrepreneurial strategies
Financing instrument(s)	Equity, grant
Investment size	USD100,000 – USD10 million ⁴
Technical support	Serving on boards, strategy consulting, executive coaching, recruiting new talents
Contact(s)	www.omidyar.com/contact
Source(s)	www.omidyar.com

⁴ Interview with Omidyar Network, March 8th 2017

Patamar Capital	
Implementer(s)/Investor(s)	Patamar Capital
Description	Patamar Capital is a venture capital firm with offices in Bangalore, Ho Chi Minh City, Jakarta, and San Francisco. Patamar invests in scalable businesses that improve the livelihoods of the working poor in Asia's fastest growing economies.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Patamar Capital invests in scalable businesses that improve the livelihoods of the working poor by engaging with the working poor, addressing market inefficiencies and maximising social and financial return.
Financing instrument(s)	Convertible debt, equity
Investment size	USD 200,000 – USD 2 million
Technical support	Access to networks, coaching and mentoring of management, fundraising and/or revenue strategy, revenue strategy
Contact(s)	<p>Indonesia:</p> <p>JSC Hive, Jl. Satrio no. 7 Karet Kuningan Jakarta 12940, Indonesia indonesia@patamar.com</p> <p>Vietnam:</p> <p>DreamPlex 21 Nguyen Trung Ngan District 1 HCMC Vietnam vietnam@patamar.com</p>
Source(s)	www.patamar.com

SHIFT Challenge Fund	
Implementer(s)/Investor(s)	United Nations Capital Development Fund (UNCDF)'s Shaping Inclusive Finance Transformations (SHIFT) Programme and partners
Description	Primarily funded by the Australian Department of Foreign Affairs and Trade (DFAT), the SHIFT Challenge Fund opened the second window in March 2016 with an aim to advance economic empowerment and market participation for low-income consumers, micro-enterprises and SMEs with a focus on women. To this end, the Fund seeks to co-finance innovative business models and/or cross-sector partnerships with a commercially sustainable business plan to increase access to appropriate and affordable financial services for women. Funding awarded under the second window will total up to USD1.8 million. Funding windows will be opened and closed at periodic intervals through to 2020.
Target beneficiaries and investments	Licensed financial institutions, registered companies from the real sectors, ICT services providers
Eligibility criteria	<ul style="list-style-type: none"> - Projects must have a duration of 1-3 years and be implementable in 2016-2018. - The project idea should contain either an innovative approach or a scaling-up approach, aiming to reach an increased number of women with financial services - Applicants may be registered in Cambodia, Laos, Vietnam and Myanmar (CLMV) or foreign, provided the project is carried out in CLMV - Successful applicants are required to contribute 30%-50% of project budget
Financing instrument(s)	Grants
Investment size	USD100,000 - USD500,000
Technical support	Not specified
Contact(s)	<p>Fakhrul Islam – Fund Facility Coordinator, SHIFT and CleanStart Programmes</p> <p>fakhrul.islam@uncdf.org</p> <p>shift.asia@uncdf.org</p>
Source(s)	<p>www.shift.uncdf.org</p> <p>www.shift.uncdf.org/sites/default/files/download/window_leaflet_final_web_rev2_1.pdf</p>

Uberis Capital	
Implementer(s)/Investor(s)	Uberis Capital
Description	Uberis Capital supports entrepreneurs with innovative solutions to some of the world's intractable poverty and environment-related problems. Uberis offers funding and a range of hands-on support to early-stage mission-driven ventures that serve poor communities in developing countries of Southeast Asia. Focus sectors include: agriculture, rural energy, water and electrification, health, education, finance.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Socially innovative business that places positive BoP and environmental impacts at the centre of its strategy, is able to grow its social impact manifold and highly scalable. The business model must be proven and commercially viable. The management team needs to have integrity and strong competencies to avoid and manage risks and successfully grow the venture.
Financing instrument(s)	Debt, equity
Investment size	Minimum USD500,000
Technical support	Advisory project management
Contact(s)	Impact HUB #17 Street 306 (Norodom Boulevard) Phnom Penh, Cambodia cyrille.antignac@uberiscapital.com
Source(s)	www.uberiscapital.com

Unitus Capital	
Implementer(s)/Investor(s)	Unitus Capital
Description	Unitus Capital is a financial services firm specializing in arranging capital for companies benefiting those at the bottom of the economic pyramid in sectors including microfinance, renewable energy, health care, agriculture and education. With operations in Bangalore, Beijing, Singapore, New York and Sydney, Unitus delivers a range of financial advisory and capital market services to clients across Asia. Since 2008, the company has raised over USD600 million for various social businesses in Asia with a focus on India, Indonesia and the Philippines. Focus sectors include

	microfinance, renewable energy, healthcare, education, agriculture and affordable housing.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Debt, equity, convertible debt, guarantee
Investment size	Not specified
Technical support	Financial advisory services
Contact(s)	Unitus Capital Kaiser-E-Hind, Second Floor, No. 9/3, Richmond Road, Bangalore – 560 025 – India Tel: (91) 80 6723 6400 info@unituscapital.com
Source(s)	http://unituscapital.com

VisionFund	
Implementer(s)/Investor(s)	VisionFund International
Description	<p>VisionFund provides microfinance services that are integrated into the work of World Vision, an INGO, in health, water, sanitation, education and economic development. Microloans involve lending small sums as start-up capital to enable the poorest communities to turn business ideas and opportunities into successful enterprises. Crop insurance enables farmers to guard against the failure of their crops. Additionally, VisionFund also provides micro-savings and micro-insurance products.</p> <p>Microfinance products:</p> <ul style="list-style-type: none"> - Cambodia: small business loans, agricultural loans - Myanmar: small business loans - Philippines: Yaman loans (small-scale businesses), crop loans, Asenso loans (developed entrepreneurs) - Vietnam: small business loans
Target beneficiaries and investments	Micro-enterprises, small-sized enterprises, farmers
Eligibility criteria	<p>Cambodia:</p> <ul style="list-style-type: none"> - Cambodian national

	<ul style="list-style-type: none"> - Good character and sound credit background - Have at least 1-year residential address - Consent from spouse or household members to access to loan - Realistic and profitable business plan - Ability to share the investment, either by being an owner-operated business or by sharing ownership of the assets purchased with the applied loan - Ability to form group guarantee - Ability to provide guarantor(s) with sufficient collateral to cover repayment of the loan
Financing instrument(s)	Loans
Investment size	<p>Cambodia:</p> <ul style="list-style-type: none"> - Small business loans: KHR80,000 - 12 million, USD20 - 20,000 or THB800 - 100,000 (loan term: 3-48 months) - Agricultural loans: KHR80,000 - 12 million, USD151 - 15,000 or THB 800 -100,000 (loan term: 3-42 months) <p>Myanmar: Not specified</p> <p>Philippines: Not specified</p> <p>Vietnam: Not specified</p>
Technical support	Not specified
Contact(s)	<p>Cambodia:</p> <p>#20, St. 71, Sangkat Tonle Bassac, Khan Chamkarmon Phnom Penh, Cambodia P.O. Box 479 Tel: (885) 23 963 333 (ext 021) vfc_information@wvi.org</p> <p>Myanmar:</p> <p>19 Windsor Estate Shin Saw Pu Road, Sanchaung Township Yangon, Myanmar myanmar@wvi.org</p> <p>Philippines:</p>

	<p>CEVI, Sarabia-Co-Torralba Building 2 Espuelas Street, Cogon District Tagbilaran City Bohol, Philippines 6300 Tel: (63) 038 501 8925 contact@cevi.org.ph</p>
Source(s)	<p>www.visionfund.org/2056/where/asia-pacific www.visionfund.com.kh www.visionfundphilippines.org</p>

Brunei

Accel-X Investment Fund	
Implementer(s)/Investor(s)	Brunei Economic Development Board and Accel-X Pte Ltd
Description	<p>The Accel-X Venture Capital Fund was started in 2009 through a BND5 million (USD \$3.7 million) investment from the Sultanate to Accel-X Pte Ltd which is a Singapore-based venture capital fund which invests in new and highly-scalable technology companies. This new capital fund aims to “support the development and expansion of promising Brunei Darussalam-based high-tech companies beyond Brunei Darussalam” with particular focus on young technology firms. In addition to equity capital, the fund provides mentorships and connections to overseas networks.</p> <p>The investment fund aims to provide funding support for early stage companies in hi-tech growth areas such as ICT, technology and engineering. The fund seeks to invest into companies with potential scalable business models.</p>
Target beneficiaries and investments	ICT, technology, engineering
Eligibility criteria	High technology startups incorporated in Brunei
Financing instrument(s)	Equity Capital Financing
Investment size	Up to BND1.5million in any one company
Technical support	Mentoring, Facilitating Connections
Contact(s)	<p>BEDB Address: Block 2D, Jalan Kumbang Pasang, Bandar Seri Begawan BA1311, Brunei Tel: (673) 2230111 Website: www.bedb.com.bn</p> <p>Accel-X Pte Ltd Address: #04-07, 79 Ayer Rajah Crescent, Singapore 139955 Tel: (65) 6493 2468</p>
Source(s)	<p>www.bedb.com.bn BEDB SME guidebook https://www.incuvestasia.com/accel-x</p>

DARe Bootcamp Programmes	
Implementer(s)/Investor(s)	Darussalam Enterprise (DARe)
Description	<p>Initiated by DARe, these bootcamps serve intensive programmes that train and mentor aspiring and existing entrepreneurs to launch their business.</p> <p>- Startup Bootcamp: First launched in October last year, Startup Bootcamp is a 100 day “accelerator” programme that identifies businesses that have the potential to scale rapidly and export their products and services beyond Brunei's borders. The bootcamp ropes in leading experts in key business fields including legal, marketing, branding and finance – and meets every Tuesday night to update on their progress. At the programme's end startups take centre stage on a “demo-day” where they pitch to investors.</p> <p>- E-Commerce Bootcamp: For those with an eye on selling online, a leading e-Commerce platform from the region will be arriving in the Sultanate to host a three-month programme that will equip Bruneians with the how-tos of online payment, logistics, finance and social marketing. After an introduction to e-Commerce, the bootcamp begins with an offline segment covering the essentials of doing business online before delving into a hands-on 'online' segment where participants will be able to begin engaging in cross border trade.</p> <p>- Microbusiness Bootcamp: Making sure that DARe's bootcamps remain open to anyone looking for training to kick start their business, we are hosting a bootcamp targeting micro enterprises – defined in Brunei as businesses with less than five employees. The microbusiness bootcamp is split into three separate month-long programmes; one for women (Women Entrepreneurship Development Programme), youth (Young Entrepreneurship Development Programme) and university graduates (Business Launchpad). These will not only cover the skills needed to start a business, but the formal processes for registering and operating a business as well as financing options.</p>
Target beneficiaries and investments	Micro enterprises, SMEs, Entrepreneurs
Eligibility criteria	Varies
Financing instrument(s)	Not Specified
Investment size	Not Specified
Technical support	Incubation, Accelerator, Workshops, Classes and Modules, Mentorships

Contact(s)	DARe Design & Technology Building, Simpang 32-37, Bandar Seri Begawan BB3713, Brunei Tel: (673) 836 3442
Source(s)	http://www.dare.gov.bn/SitePages/Startup%20Bootcamp.aspx

Entrepreneurship Village	
Implementer(s)/Investor(s)	Universiti Brunei Darussalam
Description	Opened in 2014, Universiti Brunei Darussalam set up the Entrepreneurship Village as a community incubation programme dedicated to helping students and entrepreneurs gain insights and knowledge into growing their business ventures. The programme is run by members and staff of the university.
Target beneficiaries and investments	Entrepreneurs, Students
Eligibility criteria	Not Specified
Financing instrument(s)	Not Specified
Investment size	Not Specified
Technical support	Incubator, Classes, Coaching, Consultation
Contact(s)	UBD Entrepreneurship Village BE1410 Bandar Seri Begawan, Brunei entrepreneurship.village@gmail.com
Source(s)	https://www.facebook.com/EntrepreneurshipVillage/ http://www.ubd.edu.bn/news/2014/07/30/national-entrepreneurship-agenda-entrepreneurship-village/

Export Facilitation Scheme	
Implementer(s)/Investor(s)	Ministry of Industry and Primary Resources
Description	The Export Facilitation Scheme's objective is to help SMEs expand and develop their business activities and build their capacity to export with eligible expenses in working capital, capital assets/expenditures and purchases of machineries, equipment and other capital assets including purchase of land
Target beneficiaries and investments	Small and Medium Enterprise(s) in Agriculture, Fisheries, Tourism, Manufacturing, Construction, and ICT
Eligibility criteria	-Bruneian Sole Proprietorship, Partnership, or Private Limited Company registered in Brunei -For Joint Venture, at least 30% equity capital owned by

	Bruneian Citizen -Business must be operated in Brunei -SMEs must not have more than 100 employees
Financing instrument(s)	Loan
Investment size	BND5million
Technical support	Not Specified
Contact(s)	Email: edc.mipr@industry.gov.bn Tel: (673) 2333964
Source(s)	BEDB SME guidebook

iCentre	
Implementer(s)/Investor(s)	Darussalam Enterprise (DARE)
Description	iCentre is a startup incubation program and co-working space for entrepreneurs with access to capacity building programmes and the startup ecosystem. iCentre works closely with local and regional collaborators to develop and conduct workshops in the areas of ideation, market validation and fund raising.
Target beneficiaries and investments	Small and Medium Enterprise(s), Entrepreneurs
Eligibility criteria	Not Specified
Financing instrument(s)	Not Specified
Investment size	Not Specified
Technical support	Incubation, capacity building programmes, workshops, working space
Contact(s)	iCentre Bandar Seri Begawan BB3713, Brunei Tel: (673) 238 2616
Source(s)	http://www.dare.gov.bn/SitePages/iCentre.aspx

Industry Business Academy	
Implementer(s)/Investor(s)	Darussalam Enterprise (DARE)
Description	Industry Business Academy (IBA) is a SME development and learning programme developed by DARE (Darussalam Enterprise). It was created after analyzing present day issues related to capabilities and knowledge of the local entrepreneurial environment. DARE has identified a need to provide a platform where enterprises can increase their skills and knowledge in starting, running and expanding a business.
Target beneficiaries and investments	Small and Medium Enterprise(s),
Eligibility criteria	Not Specified
Financing instrument(s)	Not Specified

Investment size	Not Specified
Technical support	Incubation, Accelerator, Workshops, Classes and Modules
Contact(s)	DARe Design & Technology Building, Simpang 32-37, Bandar Seri Begawan BB3713, Brunei Tel: (673) 836 3442
Source(s)	http://dare.gov.bn/SitePages/Industry%20Business%20Academy.aspx

Microcredit Financing Scheme (BIBD-DARe)	
Implementer(s)/Investor(s)	Darassulam Enterprise and Bank Islam Brunei Darussalam
Description	DARe has partnered up with BIBD to roll out a financing scheme with no collateral required to help entrepreneurs start up their businesses.
Target beneficiaries and investments	Start Ups
Eligibility criteria	Not Specified
Financing instrument(s)	Loan
Investment size	BND15,000
Technical support	Not Specified
Contact(s)	Email: dare@ei.gov.bn Tel: (673) 8363442
Source(s)	http://www.dare.gov.bn/SitePages/Microcredit%20Financing%20Scheme.aspx http://www.ei.gov.bn/Lists/Industry%20News/NewDispForm.aspx?ID=190&ContentTypeId=0x0100585AA17FA637114E870034FE25016A22

Microcredit Financing Scheme	
Implementer(s)/Investor(s)	Ministry of Industry and Primary Resources
Description	The Microcredit Financing Scheme is a loan given to local entrepreneurs to start and expand small scale business activities.
Target beneficiaries and investments	Entrepreneurs
Eligibility criteria	-Bruneian Sole Proprietorship, Partnership, or Private Limited Company registered in Brunei -For Joint Venture, at least 30% equity capital owned by Bruneian Citizen -Business must be operated in Brunei -SMEs must not have more than 100 employees
Financing instrument(s)	Loan
Investment size	BND50,000
Technical support	Not Specified

Contact(s)	Email: edc.mipr@industry.gov.bn Tel: (673) 2333964
Source(s)	BEDB SME guidebook

Promising Local Enterprise Development Scheme (PLEDS) Investment Fund	
Implementer(s)/Investor(s)	Brunei Economic Development Board
Description	The Promising Local Enterprise Development Scheme (PLEDS) is an investment fund that seeks to invest in and transform promising local enterprises so that they can compete internationally either through increased exports or overseas expansion.
Target beneficiaries and investments	Local enterprises
Eligibility criteria	-Company registered as Private Limited Company in Brunei -Operationally active for at least 5 years -Company has progressive growth based on annual revenue of in the last 3 years -Readily available products and services
Financing instrument(s)	Loan
Investment size	Not Specified
Technical support	Not Specified
Contact(s)	Tel: (673) 2230111 email: int.pleds@bedb.com.bn
Source(s)	www.bedb.com.bn BEDB SME guidebook

Baiduri Bank	
Implementer(s)/Investor(s)	Baiduri Bank
Description	Baiduri Bank, established in 1994, is a member of Baiduri Bank Group, one of the largest providers of financial products and services in Negara Brunei Darussalam. The Bank's shareholders include Baiduri Holdings, Royal Brunei Airlines, Royal Brunei Technical Services and BNP Paribas. With a strong combination of local commitment and global expertise, the Group is acknowledged as one of the leading banks in the country with a track record of financial innovations and pioneering activities. SMEs may apply for various SME Financing Schemes: - SME Working Capital - SME Instalment Loan - SME Indent Financing - SME Account Receivables Financing - SME Property Financing
Target beneficiaries and investments	SMEs

Eligibility criteria	-Minimum of 3 years in business operations -Minimum of BND100,000 in business annual turnover -Establishment Registered/Incorporated in Brunei Darussalam
Financing instrument(s)	Loan
Investment size	Not Specified
Technical support	Not Specified
Contact(s)	Baiduri Bank Tel: (673) 244 9666

SME Financing Scheme BIBD	
Implementer(s)/Investor(s)	Bank Islam Brunei Darussalam
Description	<p>Brunei's largest bank and flagship Islamic financial institution, was formed in 2005 through the merger of Islamic Bank of Brunei and Islamic Development Bank of Brunei. It is an internationally recognised financial institution governed by global best practices under the guidance of an experienced management team.</p> <p>BIBD offers a wide range of competitive, Shariah-compliant financing products and services on a short, medium and long term basis. These products are geared towards facilitating the business expansion of all businesses whether corporate entities or SME's.</p>
Target beneficiaries and investments	Small and Medium Enterprise(s)
Eligibility criteria	Not Specified
Financing instrument(s)	Varies
Investment size	Not Specified
Technical support	Not Specified
Contact(s)	Bank Islam Brunei Darussalam Tel: (673) 223 8181
Source(s)	http://www.bibd.com.bn/corporate/financing/corporate-financing/

Startup Hub Accelerator	
Implementer(s)/Investor(s)	Startup Hub BIMP-EAGA
Description	Started in 2014, SUHBE is a private accelerator that conducts entrepreneurship coaching, workshops, and training.
Target beneficiaries and investments	Entrepreneurs, SMEs
Eligibility criteria	Not Specified
Financing instrument(s)	Not Specified
Investment size	Not Specified

Technical support	Accelerator, Workshops, Classes, Coaching, Networking Sessions
Contact(s)	SUHBE Blk B28, Spg 32-27, Kg Anggerak Desa, Bandar Seri Begawan BB3713 Tel: (673) 238 2616
Source(s)	http://www.suhbe.co/

Start Up Brunei	
Implementer(s)/Investor(s)	Brunei Economic Development Board
Description	Start Up Brunei is grant developed to provide support to highly innovative business proposals that have scalability potential to propel them toward an international market. Eligible expenses for the grant include: setting up a company, manpower, professional services, equipment and materials, and rental on 3 rd party premises.
Target beneficiaries and investments	Not specified
Eligibility criteria	Local Start Ups (Must be Bruneian or Permanent Resident), Foreign Start Ups (Locals residing out of Brunei, or foreigners based in or out of Brunei)
Financing instrument(s)	Grant
Investment size	BND50,000
Technical support	Not Specified
Contact(s)	Block 2D, Jalan Kumbang Pasang, Bandar Seri Begawan BA1311, Brunei Tel: (673) 2230111 email: startupbrunei@bedb.com.bn Website: www.bedb.com.bn
Source(s)	www.bedb.com.bn BEDB SME guidebook
Youth Skills Development Programme Micro Grant	
Implementer(s)/Investor(s)	Brunei Economic Development Board
Description	The Youth Skills Development Programme Micro Grant was set up to encourage and assist youths to kick start their own micro businesses. Participants must undergo relevant workshops and trainings before the disbursement of the grant, and a financial management programme.
Target beneficiaries and investments	Local youth entrepreneurs
Eligibility criteria	Local youths, no fixed income/unemployed
Financing instrument(s)	Grant
Investment size	Up to BND2,000 worth of equipment purchase
Technical support	Financial programme, workshops and training

Contact(s)	Block 2D, Jalan Kumbang Pasang, Bandar Seri Begawan BA1311, Brunei Tel: (673) 2230111 email: micro.biz@bedb.com.bn Website: www.bedb.com.bn
Source(s)	www.bedb.com.bn BEDB SME guidebook

Cambodia

ACLEDA Bank	
Implementer(s)/Investor(s)	ACLEDA Bank
Description	<p>ACLEDA Bank provides financial products and services for more than 24 years for all segment of the community – both private and public sectors in 258 branches throughout Cambodia, 41 branches and offices in Laos, and 6 branches and offices in Myanmar with the total assets over US\$4.48 billion, loans outstanding of US\$2,770 million, and savings & deposits of US\$3,070 million by end of September 2016.</p> <p>In 2014, ADB extended a 5-year senior loan of up to USD75 million to ACLEDA Bank for promoting financial inclusion for MSMEs in rural areas.</p> <p>In 2015, IFC, the Global Agriculture & Food Security Programme (GAFSP) and the Sumitomo Mitsui Banking Corporation extended a 5-year senior loan of up to EUR104 million to ACLEDA Bank for on-lending to agribusinesses and SMEs.</p> <p>In May 2016, ACLEDA signed an agreement with IFC and the Goldman Sachs 10,000 Women initiative for a USD70 million long-term loan for on-lending to Cambodia's SMEs owned by women. This new loan is designed to have a 5-year repayment period.</p>
Target beneficiaries and investments	MSMEs, women entrepreneurs, agricultural entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Having own residential address - Legal business - Own capital of at least 20%
Financing instrument(s)	Loans
Investment size	<ul style="list-style-type: none"> - Informal sector loans: up to KHR3 million, USD700 or THB30,000 (loan term: up to 12 months) - Micro business loans: up to KHR14 million, THB140,000 or USD3,500 - Small business loans: up to KHR120 million, THB1.2 million or USD30,000 (loan term: up to 60 months) - Medium business loans: greater than KHR120 million, greater than THB1.2 million (loan term: up to 60 months) or greater than USD30,000 (loan term: up to 72 months)

Technical support	Not specified
Contact(s)	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh Phnom Penh, Cambodia. P.O. 1149 Call Centre (24/7) (855) 23 994 444 (855) 15 999 233 inquiry@acledabank.com.kh
Source(s)	www.acledabank.com.kh/kh/eng https://www.adb.org/sites/default/files/project-document/80173/47914-014-ipsa.pdf http://www.gafspfund.org/content/acleda-mfi-cambodia http://www.phnompenhpost.com/business/acleda-gets-70m-support-women

Amret	
Implementer(s)/Investor(s)	Amret
Description	Amret is one of the leading MFIs in Cambodia with a focus on small-scale loans for people in the rural areas and medium-scale loans for SMEs. In February 2016, Amret received a USD50 million syndicated loan from IFC for on-lending to SMEs, particularly in agriculture, with at least half of it going to women-owned enterprises.
Target beneficiaries and investments	SMEs, agricultural entrepreneurs, women entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	- Solidarity Credit: Designed for groups of rural people for general business activities Up to KHR2 million or THB15,500 (loan term: up to 12 months) - Business Loans: Up to USD20,000, KHR80 million or THB640,000 (loan term: up to 48 months)
Technical support	Not specified

Contact(s)	#35 BA, Street Tchecoslovaquie (169), Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia Call Centre: (855) 23 999 033 info@amret.com.kh
Source(s)	www.khmertimeskh.com/news/21535/ffc-lends--100-million-to-acleda-and-amret

Arun LLC	
Implementer(s)/Investor(s)	Arun LLC
Description	Capitalised by Japanese individuals and corporate partners, Arun LLC invests in social entrepreneurs who tackle social problems such as poverty in developing countries. Arun LLC also supports investees in order to increase the investment value of the enterprises.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Debt, equity
Investment size	EUR47,000 – EUR94,000 ⁵
Technical support	Management, finance, marketing
Contact(s)	Building N 126, Norodom Blvd, Sangkat Tonle Bassac, Khan Chamkarmorn, Phnom Penh, Cambodia
Source(s)	www.arunllc.jp/en/arun/description

⁵ Eisinger and Cochu (2016, p.29)

EPIC Cambodia	
Implementer(s)/Investor(s)	USAID Development Innovations, Impact Hub Phnom Penh
Description	In 2016, USAID Development Innovations partnered with Impact Hub Phnom Penh to launch Cambodia's first one-year social business incubation programme aimed at providing funding and training for aspiring social start-ups. EPIC received 48 applications and 11 teams were selected to start the 8-week incubation period of customised workshops and mentor support. The final 5 teams will receive 6 months of business training, mentoring and access to prototyping budgets.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Grants
Investment size	USD20,000
Technical support	Incubation (workshops, bootcamps, mentor days), acceleration (access to network of mentors and potential investors)
Contact(s)	Impact Hub Phnom Penh Street 306 #17 (between Norodom Blvd and St 51) Phnom Penh Tel: (855) 17 521 904 laura.smitheman@impacthub.net
Source(s)	www.epiccambodia.com www.development-innovations.org/blog/epic-entrepreneurs-fresh-look-incubators-social-businesses

MEET-BIS Leasing Scheme ⁶	
Implementer(s)/Investor(s)	MEET-BIS Cambodia, Mega Leasing Plc
Description	<p>Launched In 2014, the SWITCH-Asia “MEET-BIS Cambodia” project aimed at stimulating SME investment in energy efficiency and renewable energy through access to finance. Based on an assessment of the financing landscape, leasing was selected as the most promising concept. By 2015, one pilot programme has been established together with Mega Leasing.</p> <p>Leasing period: 2 years</p> <p>Collateral: Product</p> <p>Borrower contribution: 20%</p> <p>Admin fee: 0.5% of approved amount</p> <p>Maximum interest rate per month: 2.8% if lease amount < EUR4,700, 2.6% if lease amount > EUR4,700.</p>
Target beneficiaries and investments	SMEs with 50-300 employees, especially hotels and guesthouses
Eligibility criteria	Investment is available for air conditioners, solar water heaters, LED lighting and water pumps.
Financing instrument(s)	Leasing
Investment size	EUR1,900 – 19,000 per application
Technical support	Not specified
Contact(s)	<p>#67, Street 125, Sangkat Veal Vong, Khan 7 Makara Phnom Penh, Cambodia</p> <p>Tel: (885) 23 214 756, (885) 69 781 666</p> <p>info@megaleasing.com.kh</p>
Source(s)	www.megaleasing.com.kh

⁶ This section draws on Eisinger and Cochu (2016, p.23).

Nexus's Clean Energy Revolving Fund (CERF) ⁷	
Implementer(s)/Investor(s)	Nexus for Development (supported by the Renewable Energy and Energy Efficiency Partnership, the Austrian government and the Blue Moon Fund)
Description	CERF provides affordable financing to SMEs in the agrifood sector of Cambodia to adopt clean energy technologies. The goal of the programme is to increase the productivity and help producers, processors, and distributors compete in the regional economy. The Fund will reduce emissions from the sector by funding renewable energy, and encourage an early shift away from fossil fuel based energy sources as the agro-industrial sector of Cambodia grows. Total investment volume in the first phase is EUR220,000; in the second phase additional EUR300,000 – EUR400,000 are supposed to be acquired.
Target beneficiaries and investments	SMEs in the agrifood sector, particularly rice mills
Eligibility criteria	Rice mills that are not connected to the grid.
Financing instrument(s)	Leasing, grants (for supplier of the gasifiers)
Investment size	Not specified
Technical support	Not specified
Contact(s)	#33 E3 Sothearos Blvd Sangkat Chey Chomnas, Daun Penh Phnom Penh, Cambodia Tel: (855) 23 990 591 contact@nexusfordevelopment.org
Source(s)	www.nexusfordevelopment.org/innovative-finance

⁷ This section draws on Eisinger and Cochu (2016, p.22) and www.nexusfordevelopment.org/innovative-finance.

PRASAC	
Implementer(s)/Investor(s)	PRASAC
Description	<p>PRASAC is the largest MFI in Cambodia with 180 offices nationwide. As of March 2015, PRASAC had lent USD658 million to more than 266,000 active borrowers, mobilized deposits of USD355 million with more than 390,000 customers, and installed 87 ATMs around the country.</p> <p>In June 2015, PRASAC received a USD65 million syndicated loan from IFC for on-lending to micro, small-, and medium-sized rural and agricultural enterprises, most of which are owned by women.</p>
Target beneficiaries and investments	Rural and agricultural MSMEs, women entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Permanent resident with good record - Legal business - For small and medium loans: business must not negatively affect the environment
Financing instrument(s)	Debt
Investment size	<ul style="list-style-type: none"> - Micro loans: up to KHR6 million or equivalent in USD or THB (loan term: 3-24 months) - Small and medium loans: up to KHR400 million or equivalent in USD or THB (loan term: 3-72 months)
Technical support	Not specified
Contact(s)	<p>Mr Sony Say</p> <p>No. 212, ST271, Tuol Tumpung 2, Chamkarmon</p> <p>Phnom Penh, Cambodia</p> <p>Tel: (855) 23 220 102</p> <p>saysony@prasac.com.kh</p>
Source(s)	www.prasac.com.kh

SHE Investments	
Implementer(s)/Investor(s)	SHE Investments
Description	SHE Investments provides 6-month incubation and acceleration support to women entrepreneurs in Cambodia and matches investment-ready businesses with potential investors.
Target beneficiaries and investments	Women entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Not specified
Investment size	Not specified
Technical support	Incubation and acceleration programmes
Contact(s)	Tel: (855) 85 578 378 celia@sheinvestments.com
Source(s)	www.sheinvestments.com

Indonesia

Aavishkar	
Implementer(s)/Investor(s)	Aavishkar
Description	Aavishkar is an impact investing firm that originally focuses on India and has launched its first international foray in Indonesia, Sri Lanka, Bangladesh and Pakistan. In late 2015, it invested in PT Bali Seafood, a sustainable fishery and fish processing facilities provider in Indonesia.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Equity
Investment size	USD500,000 – USD5 million ⁸
Technical support	Strategic support, domain expertise, mentorship.
Contact(s)	Aavishkaar Venture Management Services 13B, 6th Floor, Techniplex II, IT Park Off Veer Sarvarkar Fly Over Goregaon West Mumbai - 400 062 Tel: (91) 22 61248900 funds@aavishkaar.org
Source(s)	http://www.aavishkaar.in/images/download/publications/Aavishkaar%20Press%20Release-Nov%202017.pdf

Agro Market-Linkages SDG Fund	
Implementer(s)/Investor(s)	UNDP, ANGIN, Challenger 88
Description	Agro Market-Linkages SDG Fund is an Indonesian-based fund that aims to unlock the market and impact potential of agricultural enterprises in Indonesia. Implementing a blended finance approach, it leverages on public funding and private capital to fund the enterprises.
Target beneficiaries and investments	Agricultural enterprises with strong social / environmental impact
Eligibility criteria	<ul style="list-style-type: none"> - Agricultural enterprise operating in Indonesia - Registered or in the process of registering as a CV or PT

⁸ Palladium (2017, pp.17-18)

	<ul style="list-style-type: none"> - Has social and environmental impact - Has been operating for at least a year
Financing instrument(s)	Direct debt investment
Investment size	USD25,000 – USD150,000 (early stage) USD250,000 – USD500,000 (growth stage)
Technical support	Pre and post investment capacity building facility
Contact(s)	david@angin.id
Source(s)	http://connector.id/general_page/page_dtl?page_id=11 (translated)

Amartha Peer-to-peer Microfinance Platform	
Implementer(s)/Investor(s)	Amartha
Description	Amartha started as an MFI that targets business owners in villages and has evolved into a fintech which provides a platform for peer-to-peer lending equipped with a credit scoring system to analyse the qualification of the borrowers, showing their risk profile.
Target beneficiaries and investments	<ul style="list-style-type: none"> - Micro businesses with no access to conventional banking - Women micro-entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Capital requirement starts from IDR1.5 million - Within Bogor, Bandung, or Subang regencies - Working within these industries: <ul style="list-style-type: none"> o Household industry o Trading o Farming o Livestock o Services o Education o Housing o Water and sanitation o Health
Financing instrument(s)	Microloans
Investment size	From IDR1.5 million
Technical support	Weekly business development monitoring with field officers
Contact(s)	PT. Amartha Mikro Fintek Jl. Kemang Selatan VIII no 18, Jakarta Selatan, Indonesia. Tel: (62) 21 2271 5353 / (62) 822 1010 2525 hello@amartha.com
Source(s)	https://amartha.com/ajukan-pembiayaan

Angel Investor Network Indonesia (ANGIN)	
Implementer(s)/Investor(s)	Angel Investor Network Indonesia (ANGIN)
Description	ANGIN is an angel investor network fund set up by Global Entrepreneurship Program Indonesia (GEPI) in 2012. It is a network of high net worth individuals in Indonesia who are committed to provide early-stage capital to entrepreneurs operating in various industries including but not limited to: technology/internet, consumer products/services, social enterprises, etc. ANGIN may provide services in pooling individual angel investors into syndicates, which then can provide a larger ticket size.
Target beneficiaries and investments	Early-stage enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Have a fully dedicated founding team - Currently raising pre-seed to Series A (from USD10,000 to 1,000,000). Above USD150,000, they would consider syndication with an institutional lead investor (VC, corporate) - Located in Indonesia or having its main operations in Indonesia - Solid founder and team - Large and addressable market opportunity - Unique value proposition (service or product) - Strong competitive edge - Clear strategy to produce returns to Angel Investors - Legal structure that allows for equity/convertible loan investment
Financing instrument(s)	Not providing direct investments
Investment size	<p>Angel investor: initial investment of USD10,000 - USD100,000</p> <p>Syndicate (3-5 angels): potential ticket size of USD500,000</p> <p>Social enterprises: USD75,000 (average)⁹</p>
Technical support	<p>Apart from funding, angel investors may provide:</p> <ul style="list-style-type: none"> - One-on-one mentoring support to investees - Experience and Support in market / industry knowledge - Networking to customers, suppliers, and partners - Sourcing / recruiting high-level executive hire
Contact(s)	<p>DBS Tower Ciputra World 1 Level 9 Jl. Prof. Dr. Satrio Kav. 3-5 Jakarta 12940 – Indonesia</p>

⁹ ANGIN (2017, p.22)

	contact@angin.id
Source(s)	http://angin.id

Angel Investor Network Indonesia (ANGIN)'s Women Fund	
Implementer(s)/Investor(s)	ANGIN (Angel Investor Network Indonesia)
Description	The first programme set up by ANGIN, ANGIN's Women Fund is a women-led and women-targeted fund that is comprised of 10 high net worth women.
Target beneficiaries and investments	Women-focused; enterprises in Internet/mobile Technology, Consumer Products/Services, Social Enterprises sectors
Eligibility criteria	Not specified.
Financing instrument(s)	Seed funding, open to co-investment. Over 3-5 years
Investment size	USD25,000 – USD150,000 or IDR500 million – USD1.5 billion) Social enterprises: USD75,000 (average) ¹⁰
Technical support	Mentorship, networking, business consultation, advocacy.
Contact(s)	DBS Tower Ciputra World 1 Level 9 Jl. Prof. Dr. Satrio Kav. 3-5 Jakarta 12940 – Indonesia contact@angin.id women.angel@gepindonesia.org (may be outdated)
Source(s)	http://angin.id http://www.cosmeticsdesign-asia.com/Business-Financial/Indonesia-invests-in-women-ANGIN-fund-helps-start-ups https://www.techinasia.com/angin-women-angel-fund

¹⁰ ANGIN (2017, p.22)

Bahana Pembinaan Usaha Indonesia	
Implementer(s)/Investor(s)	Bahana Pembinaan Usaha Indonesia (PUI)/Bahana Artha Ventura
Description	<p>Bahana PUI is a state-owned enterprise established in 1973 under the Ministry of Finance with an aim to develop the real sector through financing SMEs and cooperatives. Today, Bahana PUI is the holding company of the Bahana Group of Companies including:</p> <ul style="list-style-type: none"> - Bahana Securities (Investment Banking, Securities Trading & Brokerage) - Bahana Artha Ventura (Venture Capital) - Bahana TCW Investment Management (Asset Management) - Graha Niaga Tata Utama (Office Building Management) <p>Bahana Artha Ventura is the Group's venture capital arm that disburses financing facilities to MSMEs and cooperatives.</p>
Target beneficiaries and investments	<p>MSMEs and cooperatives that are:</p> <ul style="list-style-type: none"> - Labour intensive - Involved in the creative economy - Export-oriented
Eligibility criteria	<ul style="list-style-type: none"> - Must be a Perseroan Terbatas (Limited) company for equity/convertible debt investment - Profit sharing scheme applies to all types of enterprises
Financing instrument(s)	Debt, equity, convertible debt
Investment size	Not specified
Technical support	<ul style="list-style-type: none"> - Training & Workshop - Technology development - Management and support - Access to market - Product development
Contact(s)	<p>20th floor, Graha Niaga Jl Jendral Sudirman, Kav 58 Jakarta 12190, Indonesia Tel: (62) 21 250 5270</p> <p>Operational Office: Wisma Prima Lantai 5, Jl. Kapten P. Tendean No. 34, Jakarta Selatan 12790 Tel: (62) 21 7918 2688</p>
Source(s)	<p>http://www.bahana.co.id/id/bahana-artha-ventura/48-our-strength</p> <p>http://www.bahanaventura.com/produk-layanan/pembiayaan-usaha-produktif</p> <p>http://www.bahanaventura.com/profil/faq</p>

Bank Muamalat	
Implementer(s)/Investor(s)	Bank Muamalat
Description	Bank Muamalat provides business capital financing services to Indonesian-owned enterprises. The financing is based on the Islamic banking principles (<i>musyarakah, mudharabah, murabahah</i>) depending on the specification and the needs of the business capital.
Target beneficiaries and investments	Enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Indonesian - Legal business entity - Last 2 years of financial statements - For collateral loans – legality of collateral
Financing instrument(s)	Business capital loan, profit-loss sharing schemes.
Investment size	From IDR100 million
Technical support	Not specified
Contact(s)	Jl. Prof Dr Satrio, Kav. 18 Kuningan Timur, Setiabudi Jakarta Selatan 12950 Tel: (62) 21 8066 6000 info@bankmuamalat.co.id
Source(s)	http://www.bankmuamalat.co.id/pembiayaan-corporate/pembiayaan-modal-kerja

Bank Syariah Mandiri	
Implementer(s)/Investor(s)	Bank Syariah Mandiri
Description	Bank Mandiri is one of the largest financial institutions in Indonesia providing conventional banking services, while its subsidiary Bank Syariah Mandiri provides Islamic banking services. The financing is based on Islamic banking principles (<i>musyarakah, mudharabah, murabahah, qardh, kafalah</i>) and the needs of the applicants.
Target beneficiaries and investments	Enterprises
Eligibility criteria	<ul style="list-style-type: none"> - A productive business; - A legally acknowledged enterprise and/or business entity
Financing instrument(s)	Islamic business partnership, capital loans, profit loss sharing schemes
Investment size	IDR100 million – IDR1.5 billion

Technical support	Not specified
Contact(s)	Bank Syariah Mandiri Tel: (62) 21 2953 4040
Source(s)	https://www.syariahmandiri.co.id/category/business-banking

GandengTangan	
Implementer(s)/Investor(s)	GandengTangan
Description	GandengTangan is crowdfunding platform dedicated to social purpose MSMEs. Lenders may lend as low as IDR50,000 and the loan will be repaid in its original amount without any interest one month after the MSME gets fully funded. There is a 5% service free taken from the total loan amount.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Have a business model and ongoing income - Have been in business for 6 months - Not in bankruptcy - The loan is to buy/build a physical productive asset - Register to GandengTangan by providing financial statements, assets documentation, and evidence of business - Have an endorser to recommend the project/business
Financing instrument(s)	Peer-to-peer lending without interest
Investment size	From IDR50,000
Technical support	Not specified
Contact(s)	https://www.gandengtangan.org/contact https://www.gandengtangan.org/borrow
Source(s)	https://www.gandengtangan.org

Indonesia Stock Exchange's Incubation Programme	
Implementer(s)/Investor(s)	Indonesia Stock Exchange (IDX)
Description	The Indonesia Stock Exchange launched its in-house incubation programme in 2017 that aims to support start-ups to grow their business through training, mentorship, access to funding and listed companies. The programme also provides a collaborative space in central business district of Jakarta. The programme covers ideation, teambuilding, user experience, programming, market research, legal

	considerations, metrics, pitching, going public, etc. There is a fee of USD75 per person per month to participate in the six-month program. The programme limits to 60 enrolees per program, and a maximum of 3 enrolees from each enterprise.
Target beneficiaries and investments	Start-ups, early-stage enterprises
Eligibility criteria	Start-ups (minimum) with working prototype/beta product and dedicated teams.
Financing instrument(s)	Not specified
Investment size	Not specified
Technical support	Training, mentorship, network, access to co-working space
Contact(s)	http://register.idxincubator.com/
Source(s)	https://www.techinasia.com/indonesian-stock-exchange-sets-startup-incubation-program http://bisniskeuangan.kompas.com/read/2017/01/26/134500426/kembangkan.start-up.dan.ukm.bei.buka.pendaftaran.idx.incubator

KoinWorks Crowdfunding Platform	
Implementer(s)/Investor(s)	KoinWorks
Description	KoinWorks is an online platform that connects lenders with SMEs. It provides loan assessment and loan servicing. On the non-SME loans front, it also provides education and medical/health loans.
Target beneficiaries and investments	SMEs
Eligibility criteria	- 2 years of operating - Based in the Jabodetabek region
Financing instrument(s)	Debt-based crowdfunding
Investment size	Not specified
Technical support	Not specified
Contact(s)	KoinWorks: Jalan Sungai Gerong No. 1-1A Unit 5B +62 21 8063 5899
Source(s)	www.koinworks.com

Kredit Usaha Rakyat Programme¹¹ - Bank Loans for MSMEs

Implementer(s)/Investor(s)	<p><i>State-owned banks:</i> Bank Mandiri, Bank Rakyat Indonesia, Bank Negara Indonesia (BRI), Bank Tabungan Pensiunan Nasional (BTPN)</p> <p><i>Private banks:</i> Bank Sinarmas, Bank Maybank Indonesia, Bank Artha Graha Internasional, Bank OCBC NISP, Bank Bukopin</p> <p><i>Regional banks:</i> BPD Bali, BPD Nusa Tenggara Timur, BPD DI Yogyakarta, BPD Sumatera Utara, BPD Kalimantan Barat, Bank Nagari, Bank Sulselbar, Bank Jambi, Bank Riau Kepri, Bank Jawa Barat (BJB), BPD Jateng, BPD NTB, BPD Kalimantan Selatan</p>
Description	<p>Kredit Usaha Rakyat (<i>People Business Credit</i>) is a government-initiated credit programme that aims to increase MSMEs' credit share. It targets feasible but not yet bankable MSMEs i.e. has good business prospects and able to prove the capability for loan repayment. The Ministry of Finance provides 70% credit guarantee for MSMEs partaking in the program and banks take the remaining 30%. MSMEs may access Kredit Usaha Rakyat (KUR) through the Kredit Usaha Rakyat department in banks providing the service or through cooperatives and other linkage programmes. Part of the KUR may be converted into a VC scheme in the future.</p> <p>In 2016, KUR had a capital outlay of IDR120 trillion (USD8.99 billion).</p> <p>IFC has made investments in Bank Tabungan Pensiunan Nasional (BTPN) since 2009 to help the bank increase lending to micro and smaller businesses.</p>
Target beneficiaries and investments	<p>SMEs in these sectors:</p> <ul style="list-style-type: none"> - Agriculture (crops, horticulture, plantation, livestock) - Fishery and marine - Industry (processing industry, creative industry) - Forestry - Trade (including retailers) - Services (accommodation, culinary, transportation, warehousing, communication, real estate, business/financial services, education, social service)
Eligibility criteria	<ul style="list-style-type: none"> - A minimum of 3-12 months operating (depending on bank).

¹¹ Kredit Usaha Rakyat (People's Business Credit) is a government-led initiative that provides credit guarantee of up to 70% of all MSME credit to participating financial institutions, which allows them to extend credit to MSMEs at concessionary lending rates.

	<ul style="list-style-type: none"> - Physical evidence of business or object that will be used as collateral for financing - The business must be legal - National ID of applicant & a legal Business License, - Letter of inauguration from any relevant institution - Certificate from Head of <i>Kelurahan</i> / Notarial Deed - Collateral certificate if relevant.
Financing instrument(s)	Microcredit, loan
Investment size	<p><i>Bank Mandiri:</i></p> <ul style="list-style-type: none"> - Credit limit: IDR500 million (Individual, direct KUR); IDR100 million (individual, non-direct KUR). - Loan period: 3-10 years <p><i>Bank Negara Indonesia:</i></p> <ul style="list-style-type: none"> - Credit limit: IDR50 million – IDR1 billion - Loan period: up to 5 years <p><i>Bank Rakyat Indonesia:</i></p> <ul style="list-style-type: none"> - Credit limit (in IDR million): IDR20 million (Micro); IDR20 million - IDR500 million (Retail) - Loan period: 3-10 years
Technical support	Not specified
Contact(s)	<p>Kredit Usaha Rakyat</p> <p>Jl. Lapangan Banteng Timur No. 2-4</p> <p>Gd. Syafruddin Prawiranegara Lt. 4</p> <p>Jakarta 10710</p> <p>Tel: (62) 21 352 1862</p> <p>kur@ekon.go.id</p> <p>kur.ekonri@gmail.com</p>
Source(s)	<p>http://kur.ekon.go.id/</p> <p>http://www.dealstreetasia.com/stories/indonesia-set-up-new-scheme-financing-for-local-startup-support-by-local-vc-40886/</p> <p>http://sikip.kemenkeu.go.id/dashboard</p>

Koperasi Simpan Pinjam Sahabat UKM	
Implementer(s)/Investor(s)	Koperasi Simpan Pinjam Sahabat UKM
Description	Sahabat UKM provides micro-financing targeted to individuals or small enterprises for business capital or investment in the form of instalment loans with interest.
Target beneficiaries and investments	Small enterprises or individuals
Eligibility criteria	<ul style="list-style-type: none"> - Indonesian citizen - Between 21-60 year's old, or is married - The business has been operating for at least 2 years within the same sector and location - Applicant must possess a Tax ID card, for loans more than IDR50 million - Enterprise must be legal and has a business license
Financing instrument(s)	Loans
Investment size	IDR5 million - IDR3 billion
Technical support	Not specified
Contact(s)	<p>Gedung Sampoerna Strategic Square Jln. Jend. Sudirman Kav. 45, Lantai 17 Jakarta, 12930 Tel: (62) 21 5795 2382 / 21 5795 2384 info@sahabat-ukm.com</p>
Source(s)	http://www.sahabat-ukm.com

Investree Crowdfunding Platform	
Implementer(s)/Investor(s)	Investree
Description	Investree is a peer-to-peer lending platform for businesses in Indonesia. Borrowers are charged for 0.9% interest permonth for total loan received.
Target beneficiaries and investments	Investree: Perseroan Terbatas (PT) businesses
Eligibility criteria	<ul style="list-style-type: none"> - Is a Perseroan Terbatas (PT) business - Domiciled in the Greater Jakarta Area - Have been operating for 2 years - Have a business relationship with a large institution/firm.
Financing instrument(s)	Debt-based crowdfunding
Investment size	Not specified
Technical support	Not specified

Contact(s)	support@investree.id Tel: (62) 21 530 7939, 21 530-8939
Source(s)	https://www.investree.id/invest

Mercy Corps' Social Venture Fund	
Implementer(s)/Investor(s)	Mercy Corps
Description	Mercy Corps of USA provides early-stage financing for for-profit businesses aiming to improve people's lives. It invests in seed and early stage ventures. Currently, it is only focused in Indonesia for Southeast Asia.
Target beneficiaries and investments	Seed and early-stage businesses <ul style="list-style-type: none"> - Agriculture - Financial services - Last-mile distribution - Youth and female employment
Eligibility criteria	<ul style="list-style-type: none"> - Close alignment with local field office strategy and priorities - Innovation/differentiation - Potential to scale nationally and regionally (impact over 1 million people) - Have a defined product or service - Have a full-time team in place - Have a pilot or prototype in the market
Financing instrument(s)	Equity, debt, quasi-equity
Investment size	USD50,000 - USD300,000
Technical support	Not specified
Contact(s)	Mercy Corps Indonesia Graha STK. F floor, Suite F01 Jl. Taman Margasatwa No.3 Jakarta 12550 trann@mercy Corps.org
Source(s)	https://www.mercycorps.org/sites/default/files/Mercy%20Corps%20Social%20Venture%20Fund%20Overview%20June%202016.pdf http://thepalladiumgroup.com/research-impact/The-Impact-Investment-Market-in-South-and-Southeast-Asia

Modalku Crowdfunding Platform	
Implementer(s)/Investor(s)	Modalku
Description	Modalku is the Indonesian counterpart of the Singapore-based crowdfunding site Funding Societies which offers peer-to-peer lending.
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Indonesian - 21 – 60 years old - Turnover of IDR20 million per month - Domiciled in Jakarta, Bogor, Depok, Tangerang, Bekasi, or Bandung - A Limited (PT), Ltd Pty (CV), or Individual enterprises. - Have been operating for at least 1 year.
Financing instrument(s)	Debt-based crowdfunding
Investment size	Up to IDR2 billion
Technical support	Not specified
Contact(s)	<p>Rukan Puri Mansion Blok B No. 6 Jl. Lingkar Luar Barat, Kembangan Selatan Jakarta Barat 11610 Indonesia Tel : (62) 21 29866955 / 21 5401044 info@modalku.co.id https://modalku.co.id/webforms/membership/borrowerform.aspx</p>
Source(s)	https://modalku.co.id/business

PBMT Indonesia	
Implementer(s)/Investor(s)	PBMT Indonesia (Perhimpunan Baitul Maal wa Tamwil)
Description	<p>PBMT Indonesia was established in 2005 as a financial cooperative. It has developed a responsible Shariah-based microfinance scheme for the BoP based on profit-loss sharing whereby beneficiaries need only to repay the principal without any interest. In 2014, PBMT set up PBMT Social Ventures in Singapore, a fund-raising entity to attract venture philanthropic funds to support PBMT's social investment programmes. To date, PBMT's subsidiaries include:</p> <ul style="list-style-type: none"> a) PBMT Institute (training centre) b) PBMT Rowasia (IT company) c) PBMT Ventura (venture capital/financial company) d) PBMT Social Ventures Singapore

Target beneficiaries and investments	- Micro-enterprises. - Both Muslim and non-Muslim beneficiaries.
Eligibility criteria	Not specified
Financing instrument(s)	- Non-commercial/benevolent loans - Commercial loans (once the enterprise reaches a certain stage)
Investment size	Not specified
Technical support	Guidance and training
Contact(s)	PBMT Social Ventures 1 King George's Avenue #05-00 Rehau Building Singapore 208557 info@pbmtsv.com
Source(s)	http://pbmtsv.com/our-impact/economic-empowerment/ https://www.thefreelibrary.com/INDONESIA+-+BMT%3A+Indonesia's+unique+and+effective+model+of+Islamic+...-a0435646259 http://www.globalindonesianvoices.com/24131/making-the-poor-prosperous-through-islamic-microfinance/

UnLtd Indonesia	
Implementer(s)/Investor(s)	UnLtd Indonesia
Description	UnLtd Indonesia identifies and nurtures early stage social enterprises and aspiring social entrepreneurs. The selected SMEs/individuals are assisted through mentoring, training, workshops, and networking. It also provides grants to developing businesses.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Early-stage social enterprises, aspiring social entrepreneurs
Financing instrument(s)	Grant
Investment size	Not specified
Technical support	Incubation (mentoring & workshop on measuring social impact, marketing, finance, business planning, investment readiness), networking.
Contact(s)	SME Tower Main Building 2nd Floor, Jalan Gatot Subroto Kav 94

	Jakarta Selatan 12780 info@unltd-indonesia.org
Source(s)	http://unltd-indonesia.org/

Venture Capital Funds	
Implementer(s)/Investor(s)	Convergence Ventures, Ideosource, Maloekoe Ventures
Description	All three venture capital firms mainly focus on digital companies for internet and mobile infrastructures, and online content such as media, advertising, e-commerce, and payment. Typically, they look for business models that have shown successful implementation in more mature technology markets around the world. Ideosource has invested in 15 ventures. Maloekoe Ventures has a specific focus on computer security, data & analytics, gaming, and software.
Target beneficiaries and investments	Start-ups, early-stage enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Capital investment, early stage and growth equity
Investment size	Convergence Ventures: USD1 million – USD10 million (Investment size is based on portfolio, including seed, venture, Series A, and Series B). Maloekoe Ventures: USD500 million – USD1 billion Ideosource: USD50,000 (seed funding), USD250,000-500,000 (medium-sized enterprises)
Technical support	Convergence Ventures: Digital marketing and SEO, talent search, and product development & testing. Ideosource: Business development, marketing and brand building, access to talents, fundraising network, and financial/accounting support.
Contact(s)	Convergence Ventures Citylofts Sudirman, 26th Floor Suite 2603 Jl. KH. Mas Mansyur Kav. 121 Jakarta 10220, Indonesia Tel: (62) 21 2926 4177 info@convergencevc.com

	<p>Ideosource Jl. H. Agus Salim No.22 D-E, 2nd Floor, Kebon Sirih, Jakarta 10340 Tel: (62) 21 5020 1023 portfolio@ideosource.com</p> <p>Maloekoe Ventures Graha Indramas Lt. 4 Jl. Aipda II KS Tubun Raya No 77 Jakarta, Jakarta Raya 11410 Indonesia</p>
Source(s)	<p>http://www.convergencevc.com/ http://ideosource.com https://www.techinasia.com/indonesia-bhinneka-ideosource-investments-funding-news http://maloekoeventures.com https://www.crunchbase.com/organization/maloekoe-ventures#/entity https://www.techinasia.com/agate-studio-funding-pre-series-a https://e27.co/investor/maloekoe-ventures https://e27.co/what-indonesias-incubator-ideosource-is-looking-for/</p>

Laos

ACLEDA Lao	
Implementer(s)/Investor(s)	ACLEDA Lao
Description	On November 29, 2010, ACLEDA Bank Lao Ltd. increased its capital by LAK120 billion so that its total paid up capital reaches LAK220 billion. On September 17, 2014, ACLEDA Bank Lao Ltd. increased its capital by 80 billion Kips so that its total paid up capital reaches 300 billion kips.
Target beneficiaries and investments	Small and medium businesses
Eligibility criteria	<ul style="list-style-type: none"> - Age a majority (18 years or older) - Have own residential address - Have own legal business - Willing to pay back to ACLEDA Bank Lao - Have own capital of 20% at least - Our staff will help you to fill in a loan application form which is available for free at ACLEDA Bank Lao
Financing instrument(s)	Loans
Investment size	<p>Small: Up to LAK600 million, USD75,000, THB2.5 million (Loan period up to 60 months)</p> <p>Small group: Up to LAK15 million, THB60,000 (Loan period up to 24 months)</p> <p>Medium: More than LAK600 million, USD75,000, THB2.5 million (Loan period up to 60 months)</p>
Technical support	Not specified
Contact(s)	<p>#372, Corner of Dongpalane and Dongpina Road, Unit 21, Phonesavanh Neua Village, Sisattanak District, Vientiane Capital, Lao PDR. P.O. Box: 1555</p> <p>Tel: +85-6 (0)21 264 994 / 264 998</p> <p>Fax: +85-6 (0)21 264 995 / 219 228</p> <p>E-mail: acledabank@acledabank.com.la</p> <p>Website: www.acledabank.com.la</p> <p>SWIFT Code: ACLBLALA</p>
Source(s)	http://www.acledabank.com.la/la/eng/ps_crsmallloan

Agricultural Promotion Bank	
Implementer(s)/Investor(s)	Agricultural Promotion Bank
Description	One of the three state-owned banks, and was set up to provide financing to businesses and individuals involved in agriculture.
Target beneficiaries and investments	Poor farmers, Agribusinesses
Eligibility criteria	Not specified
Financing instrument(s)	Loans, Group Loans
Investment size	Up to LAK 50 million for individual loans, Up to LAK 10 million per person in group loans
Technical support	Not specified
Contact(s)	Address: Kaysone Phomvihane, the White House, Xaythany capital Vientiane, Laos Phone: (856-21) 713060 fax: (856-21) 713061 Email: info@apb.com.la Website: www.apb.com.la
Source(s)	https://www.apb.com.la

AsiaStar	
Implementer(s)/Investor(s)	AsiaStar
Description	Asiastar Business Consultancy is based in Vientiane, Laos.
Target beneficiaries and investments	Start-ups
Eligibility criteria	Not specified
Technical support	<ul style="list-style-type: none"> - Co-working space - Training and workshops - Coaching
Contact(s)	Ban Saphantongh, Vientiane, Lao PDR P.O. Box 730 info@asiastar.info
Source(s)	http://www.asiastar.info/what

Banque Franco-Lao Ltd	
Implementer(s)/Investor(s)	Banque Franco-Lao Ltd
Description	<p>Joint-state bank</p> <p>The bank received loans and credit guarantees backed by IFC to provide more loans to SMEs, and aims to increase its SME loan portfolio to more than USD 100 million by 2020</p>
Target beneficiaries and investments	Women-owned SMEs, SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	Not specified
Technical support	Not specified
Contact(s)	contact@bfl.la
Source(s)	https://www.banquefrancolao.com/

Cambodia-Laos-Myanmar Development Fund II	
Implementer(s)/Investor(s)	Emerging Markets Investment Advisers, IFC, Swiss Investment Fund for Emerging Markets (SIFEM)
Description	<p>Cambodia-Laos-Myanmar Development Fund (CLMDF) II is a regional private equity fund focused on investing in SMEs and managed by Emerging Markets Investment Advisers, a Singapore-based fund management company with a 6-year history. As part of its investment strategy, CLMDF II focuses on SMEs serving scalable local markets, including those targeting the BoP population. SIFEM invested USD4.2 million into the fund in 2015. In May 2016, IFC announces its investment of up to USD7.5 million in the Fund, capped at 20% of total fund commitment and advisory support towards the Fund's expansion into Myanmar.¹²</p>
Target beneficiaries and investments	SMEs serving the BoP population.
Eligibility criteria	<ul style="list-style-type: none"> - Scalable local markets, including those targeting the BoP population - Key sectors: (micro)finance, education, healthcare, food and beverage (including processing), tourism and selected niche manufacturing opportunities

¹² <http://www.dealstreetasia.com/stories/ifc-sets-up-70-m-development-fund-for-smes-in-clm-countries-40605/>

Financing instrument(s)	Equity
Investment size	USD1 million – USD15 million ¹³
Technical support	Not specified
Contact(s)	<p>Cambodia:</p> <p>Level 9, Phnom Penh Tower, No. 445, Monivong Blvd (St 93/232), Sangkat Boeung Pralit, Khan 7 Makara Phnom Penh, Cambodia Tel: (855) 23 964 421</p> <p>Myanmar:</p> <p>25 Nawaday Road, #102 (First Floor), Dagon Township Yangon, Myanmar Tel: (95) 1 383 381</p> <p>Singapore:</p> <p>318 Tanglin Road #01-38/39 Phoenix Park Singapore 247979 Tel: (65) 6203 4293 emia@emergingmarkets.asia</p>
Source(s)	<p>www.sifem.ch/investments/portfolio/show/cambodia-laos-myanmar-development-fund-ii/ www.emergingmarkets.asia</p>

Ekphatthana Microfinance Institution (EMI)	
Implementer(s)/Investor(s)	Ekphatthana Microfinance Institution (EMI)
Description	<p>Ekphatthana Microfinance Institution (EMI) is the first licensed microfinance institution to operate in Lao PDR under the government's Microfinance regulations that was issued in 2005 and then updated in 2008.</p> <p>EMI was created as a private Lao company with a start-up capital of USD100,000. As of December 31, 2016, EMI has over 86,000 Depositors</p>
Target beneficiaries and investments	Individuals interested in Small and medium business, education, family needs, handicrafts and even for agricultural production and livestock loans

¹³ Palladium (2017, pp.15-16)

Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	No more than LAK50 million
Technical support	N/A
Contact(s)	Ekphatthana Microfinance Institution Haisok Village Sounphanouvong Road Vientiane, Lao People's Democratic Republic Tel 856-21-244428 Fax 856-21-244428
Source(s)	http://www.emimfi.com/about

Insitor Fund	
Implementer(s)/Investor(s)	Insitor
Description	Insitor is a social venture capital fund that provides equity and mezzanine funding to social enterprises in emerging and frontier markets. The fund invests in young, innovative and for-profit companies with a strong social mission and solid business model. Target sectors include: low-carbon energy, housing, water, education and health. Target countries include: Cambodia, India, Myanmar, Laos and Vietnam.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Equity, debt
Investment size	USD250,000 – USD3 million ¹⁴
Technical support	Finance, strategy, operations, legal and regulatory support
Contact(s)	218 Rue de l'Eau L - 1449 Luxembourg info@insitorfund.com
Source(s)	www.insitormanagement.com

¹⁴ Interview with Insitor Management, March 1st 2017.

Lao Development Bank	
Implementer(s)/Investor(s)	Lao Development Bank
Description	Lao Development Bank (LDB) is a State Owned Commercial Bank with 100% capital owned by Ministry of Finance (MOF) operating under the supervision of the Bank of Lao PDR. LDB has been actively contributed to the implementation of the State/Party's policies and guidelines basing on its rights and roles in order to stimulate the national social-economic development.
Target beneficiaries and investments	SMEs legally operating in different industries such as: trading, service, manufacturing, good production, etc
Eligibility criteria	Not specified
Financing instrument(s)	Loans – Normal and Revolving
Investment size	Not specified
Technical support	N/A
Contact(s)	013 Souphanouvong Road Sihom Village, Chanthabouly Dist Vientiane Capital, LAO PDR P.O BOX:2700 Tel: (+85621) 213300-03 Fax: (+85621) 241275 Mail: ldbhovte@ldblao.com SWIFT ID: LDBBLALA
Source(s)	http://www.ldblao.la

Lao National Chamber of Commerce and Industry (LNCCI)	
Implementer(s)/Investor(s)	Lao National Chamber of Commerce and Industry (LNCCI)
Description	<p>Lao National Chamber of Commerce and Industry (LNCCI) established in 1989 is an independent body which represents the business community in Lao PDR. It is the nexus between state and private enterprises and represents employers, groups and joint ventures across all agencies that have been established under the laws of Lao PDR. It currently has more than 1000 members represented through Chambers of Commerce in 13 provinces and business associations and groups. That makes LNCCI the largest and most representative business community in Lao PDR.</p> <p>LNCCI works to strengthen Provincial CCIs, Vientiane CCI, Business Associations and Groups by upgrading services and management. As national economic development requires a pool of knowledge and skills, LNCCI seeks to build capacity through seminars, business meetings, and exhibitions where views can be exchanged and experiences and skills shared.</p>
Target beneficiaries and investments	Businesses in Laos
Technical support	<ul style="list-style-type: none"> - Organises networking events such as seminars and exhibitions - Provides trainings for entrepreneurs, in the area of business management skills and language classes through its programs
Contact(s)	<p>Business Development and SMEs Division</p> <p>Kaysone Phomvihane Ave, Ban Phonphanao Saysettha District, Vientiane Capital Lao PDR P.O.Box: 4596 Tel: (856-21) 453 312 Ext: 113, 114 Fax: (856-21) 452 580 Email: lncci@laocci.com / lncci_tisme@yahoo.com</p>
Source(s)	http://www.laocci.com/

Laos' Women Union	
Implementer(s)/Investor(s)	Laos' Women Union
Description	Established in 1955, the LWU was an outgrowth of the Lao Patriotic Women's Association. Pursuant to the country's 1991 Constitution, it is one of Lao PDR's four official mass organizations. With between 600,000 and 900,000 official members, the LWU's mandate is to represent the interests of women from all ethnic groups. Today, most women's economic activity programming in the country, including CDF administration, is dominated by LWU. In fact, to most rural women, there are no other networks of entrepreneurs that are relevant to their livelihoods. LWU has extensive networks at all levels of the state's administrative structure and thus serves as an important bridge between the ruling party, the government, and the women of Lao PDR for disseminating information on gender issues and mobilizing women's participation in development and trade integration activities.
Target beneficiaries and investments	Women
Eligibility criteria	Not specified
Financing instrument(s)	Provision of microloans through Lending and Saving Projects, Saving Groups, Village Development Funds
Investment size	Not specified
Technical support	Set up training centres where women can gain business skills and set up the Lao Business Women's Association for women entrepreneurs to network and share innovations.
Contact(s)	Manthathourath Road Vientiane Laos (headquarters)
Source(s)	http://www.nathaninc.com/sites/default/files/Ecosystem%20for%20Women's%20Entrepreneurship-Lao%20PDR.pdf http://lib.ohchr.org/HRBodies/UPR/Documents/Session8/LA/LWU_UPR_LAO_S08_2010_LaoWomensUnion.pdf http://laobusinesswomenassociation.org/

Mekong Innovative Startup Tourism (MIST)	
Implementer(s)/Investor(s)	Mekong Business Initiative
Description	Accelerator which will incubate tourism start-ups in CLMV. In 2017, it was started by the Mekong Business Initiative and 200 applications within the same year.
Target beneficiaries and investments	Start-ups
Eligibility criteria	Not specified
Technical support	Incubation and consultations for start-ups
Contact(s)	Mekong Business Initiative – Asian Development Bank 16 Phan Chu Trinh, Hanoi, Vietnam
Source(s)	https://www.mekongbiz.org/ https://www.dealstreetasia.com/stories/mekong-business-initiative-tourism-75333 http://mist.asia/

Mekong Angel Investor Network (MAIN)	
Implementer(s)/Investor(s)	ADB, Mekong Business Initiative, Australia Aid
Description	MAIN is an international Angel Investment Network focused on investment and technical assistance in the SE Asia
Target beneficiaries and investments	Start-ups
Technical support	Networking opportunities to link-up with potential business mentors, partners, and angel funders Incubation and Mentoring start-ups
Contact(s)	Not specified
Source(s)	http://www.mekongbiz.org/wp-content/uploads/2017/06/2016-MBI-Annual-report.pdf https://www.facebook.com/pg/MAIN-Mekong-Angel-Investment-Network-1017461648290283/about/?ref=page_internal http://mekongbusinessangels.com/about/

Nayoby Bank	
Implementer(s)/Investor(s)	Nayoby Bank
Description	Nayoby Bank is a non-profit seeking bank under the management of the bank Lao PDR. It oversees the provision of credit lines to 47 poor districts and focuses on economic development in rural areas relying on small craft and services by providing low interest loans.
Target beneficiaries and investments	Poor farmers, Rural and urban poor
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	Varies
Technical support	N/A
Contact(s)	Building No. 640 Kaysone Phomvihane Unit 21 Phonphanao Saysetthe Vientiane (021) 26440721
Source(s)	https://laotiantimes.com/2016/12/09/nayoby-bank-increase-loan-amounts-expand-branches/ http://www.nbblao.org/

Toh Lao	
Implementer(s)/Investor(s)	Toh Lao
Description	TOHLAO Coworking space means a lot more than just a place to get work done. It is a place brimming with innovation and creation, a place where like-minded people come to work, to collaborate, to grow their businesses.
Target beneficiaries and investments	Start-ups
Eligibility criteria	Not specified
Technical support	Business Matching Services & Co-working Space
Contact(s)	021 Francois Nginn Street, Mixay Village 01000 Vientiane, Laos Tel : +(856 30) 53 29 008, +(856 20) 2828 8899 Email : info@tohlao.com Website : www.tohlao.com Facebook: www.facebook.com/tohlao
Source(s)	http://tohlao.com/contact-us/ https://www.dealstreetasia.com/stories/3-mekong-startups-win-20000-at-regional-entrepreneurship-summit-7819/ https://ace.mymagic.my/en/asean/laos/

Malaysia

ACE Market	
Implementer(s)/Investor(s)	Bursa Malaysia
Description	The ACE Market, which stands for Access, Certainty and Efficiency, offers a listing alternative to entrepreneurs. Formerly known as MESDAQ (Malaysian Exchange for Securities Dealing and Automated Quotation) which came into existence in 1997 and targeted mainly technology stocks, ACE is now open to eligible SMEs. Potential companies need to engage a sponsor to assess their suitability for listing and the sponsor needs to remain for at least 3 years post-listing.
Target beneficiaries and investments	SMEs
Eligibility criteria	- No minimum operating track record or profit requirement. - Public spread: at least 25% of the company's share capital, and minimum of 200 public shareholders holding not less than 100 shares each.
Financing instrument(s)	Equity
Investment size	Not specified
Technical support	Not specified
Contact(s)	Exchange Square Bukit Kewangan 50200 Kuala Lumpur Tel: (60) 3 2732 0067 customerservice@bursamalaysia.com
Source(s)	www.bursamalaysia.com/market/listed-companies/list-of-companies/ace-market

AgroBank Financing Programmes	
Implementer(s)/Investor(s)	AgroBank (Bank Pertanian Malaysia Bhd)
Description	A government owned bank under the Ministry of Finance, AgroBank's mission is to provide a holistic range of financial services and banking facilities with a focus on the agricultural sector. Agrobank today operates through 190 branches throughout Malaysia.
Target beneficiaries and investments	Micro-entrepreneurs involved in agriculture or agro-based activities
Eligibility criteria	Varies
Financing instrument(s)	Loans based on Islamic financing
Investment size	Varies
Technical support	Not specified
Contact(s)	Leboh Pasar Besar Peti Surat 10815

	50726 Kuala Lumpur, Malaysia Tel: (60) 3 2731 1600
Source(s)	http://www.agrobank.com.my/

AirAsia Foundation	
Implementer(s)/Investor(s)	AirAsia Foundation
Description	AirAsia Foundation is the philanthropic arm of the AirAsia Group. AirAsia Foundation's grant-making is aimed at helping social enterprises scale up as a way of empowering communities and enabling them to build sustainable livelihoods.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Applicants must be registered and be based in ASEAN, and have a minimum two-year business track record. NGOs looking to diversify funding sources through social enterprise are also eligible.
Financing instrument(s)	Grant
Investment size	Not specified
Technical support	Mentorship, networking
Contact(s)	LCC Terminal, Jalan KLIA S3 Southern Support Zone, KLIA 64000 Sepang, Selangor, Malaysia
Source(s)	www.airasiafoundation.com/grant-application/

Alix Global Equity Crowdfunding Platform	
Implementer(s)/Investor(s)	Alix Global
Description	Following the enactment of equity crowdfunding regulations by the Malaysian government, Sweden-based FundedByMe and Alix Global, a marketing company, formed a joint venture to operate an equity crowdfunding platform. Alix Global provides an online platform for companies that seek alternative financing for their needs and for the "crowd" (investors) to engage with these companies.
Target beneficiaries and investments	SMEs, start-ups, social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Equity crowdfunding
Investment size	Up to MYR3 million over a 12-month period and MYR5 million in total
Technical support	Not specified
Contact(s)	Suite 11.01, Level 11, South Wing, Menara OBYU, PJU 8/8A 47820 PJ, Selangor, Malaysia Tel: (60) 3 7717 4918

	admin@alix.my
Source(s)	www.alixglobal.com

Amanah Ikhtiar Malaysia (AIM) Financing Schemes

Implementer(s)/Investor(s)	Amanah Ikhtiar Malaysia (AIM)
Description	AIM is the largest microcredit organisation in Malaysia that practices an Islamic microfinance scheme in which members pay “service charge” instead of interest. AIM currently offers 7 funding schemes.
Target beneficiaries and investments	Groups of 5 (of the same gender) looking for microfinance loans to finance income generating activities
Eligibility criteria	<ul style="list-style-type: none"> - Malaysian citizen 18 years and above - Total household income of not more than MYR3,855 or MYR838 per capita
Financing instrument(s)	Microcredit
Investment size	MYR1,000 to max MYR10,000
Technical support	Not specified
Contact(s)	21-02, Jalan Padi Ria, Bandar Baru Uda, 81200 Johor Bahru, Johor, Malaysia Tel: (60) 7 237 5486 ikhtiar@aim.gov.my
Source(s)	www.aim.gov.my/khidmat/skim-pembiayaan-ikhtiar-spi

Ata Plus Equity Crowdfunding Platform

Implementer(s)/Investor(s)	Ata Plus
Description	Ata Plus was one of the first 6 platforms that received an official license to operate equity crowdfunding by the Securities Commission Malaysia in 2015.
Target beneficiaries and investments	SMEs, start-ups, social enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Registered and incorporated in Malaysia. - Not a public listed entity or a subsidiary of a public listed company - Paid up capital does not exceed MYR5 million - Generates less than 33% of revenue from the following activities: gambling, liquor and liquor-related activities, pork and pork-related activities, non-halal food and beverages, tobacco, e-cigarettes and tobacco related activities, adult-related content and entertainment, manufacturing and trading of weapons, financial services based on interest, conventional insurance
Financing instrument(s)	Equity crowdfunding
Investment size	Up to MYR3 million within a 12-month period and MYR5 million in total

Technical support	Not specified
Contact(s)	Block C-2-4 Plaza Damas, No. 60, Jalan Hartamas 1, Sri Hartamas 50480 Kuala Lumpur, Malaysia
Source(s)	www.ata-plus.com

Bank Negara Malaysia's Special Funds	
Implementer(s)/Investor(s)	Bank Negara Malaysia
Description	<p>As of 2017, Bank Negara Malaysia manages 2 Special Funds aimed at fostering the SME sector, namely Funds for Small and Medium Industries 2 (FSMI2) and New Entrepreneurs Fund 2 (NEF2). These funds are operated through participating financial institutions. SMEs facing financing problems can also seek advice on restructuring or rescheduling of existing financing under the Small Debt Resolution Scheme (SDRS).</p> <p>The FSMI2 provides eligible SMEs in both export and domestic-oriented sectors with access to financing at reasonable costs. Participating financial institutions: all commercial banks and Islamic banks, SME Bank, Bank Pertanian Malaysia Bhd (Agrobank), Malaysian Industrial Development Finance Bhd, and Sabah Development Bank Bhd.</p> <p>The NEF2 targets small- and medium-sized Bumiputera enterprises. Participating financial institutions are: all commercial banks and Islamic banks, SME Bank and Malaysian Industrial Development Finance Bhd.</p>
Target beneficiaries and investments	SMEs
Eligibility criteria	<p>FSMI2:</p> <ul style="list-style-type: none"> - Maximum shareholders' funds not exceeding MYR2 million - Shareholding by public listed companies or government-linked companies not exceeding 20% (if any) - Minimum 51% owned by Malaysian residing in Malaysia - Not more than 7 years in operation <p>NEF2:</p> <ul style="list-style-type: none"> - Bumiputera SMEs - Maximum shareholders' funds not exceeding MYR2 million

	<ul style="list-style-type: none"> - Shareholding by public listed companies or government-linked companies not exceeding 20% (if any) - Wholly owned Bumiputera institutions residing in Malaysia - Not more than 7 years in operation
Financing instrument(s)	Debt
Investment size	Up to MYR5 million
Technical support	Not specified
Contact(s)	Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia Tel: (60) 3 2698 8044 bnmtelelink@bnm.gov.my
Source(s)	www.bnm.gov.my/documents/2015/TKS2.pdf www.bnm.gov.my/documents/2015/TUB2.pdf www.bnm.gov.my/documents/2015/SDRS.pdf

Bank Negara Malaysia's Pembiayaan Mikro and Micro Enterprise Fund	
Implementer(s)/Investor(s)	Bank Negara Malaysia
Description	In 2007, Bank Negara Malaysia mandated several financial institutions to offer microloans under the Pembiayaan Mikro scheme. Participating financial institutions are: Agrobank, Bank Rakyat, Bank Simpanan Nasional, Alliance Bank, AmBank, CIMB Bank, Public Bank, Maybank, United Overseas Bank and Bank Muamalat. Loan tenure is up to 7 years. In 2008, Bank Negara Malaysia set up the MYR200 million Micro Enterprise Fund. Micro enterprises can apply for this fund at any of the participating financial institutions of Pembiayaan Mikro.
Target beneficiaries and investments	Micro enterprises
Eligibility criteria	All micro enterprises with viable businesses across all sectors. Certain participating financial institutions may provide microfinance facilities to borrowers in specific sectors.
Financing instrument(s)	Microcredit
Investment size	MYR1,000 – MYR50,000
Technical support	Not specified
Contact(s)	BNMLINK (Customer Service Walk-In Centre) Ground Floor, Block D, Bank Negara Malaysia Jalan Dato' Onn, 50480 Kuala Lumpur Tel: (60) 1 300 88 5465 bnmtelelink@bnm.gov.my
Source(s)	www.bnm.gov.my/documents/sme/20140320-FAQ_on_Pembiayaan_Mikro_English_FINAL.pdf

Bank Pembangunan Malaysia Bhd (BMPB) Schemes	
Implementer(s)/Investor(s)	Bank Pembangunan Malaysia Bhd (BMPB)
Description	BMPB provides medium to long term financing to existing and new enterprises in support of the development of the high technology industry. Focus sectors include: infrastructure, maritime, high technology and oil and gas. Bank Pembangunan Malaysia Bhd was formerly known as Bank Pembangunan Dan Infrastruktur Malaysia Bhd and changed its name to Bank Pembangunan Malaysia Bhd in September 2005. Bank Pembangunan Malaysia Bhd was incorporated in 1973.
Target beneficiaries and investments	Start-ups, SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Malaysian-owned companies (at least 51%) registered in Malaysia - Projects must be located in Malaysia Company should be operating in the biodiesel related, biofuel related or renewable energy and energy efficiency industry
Financing instrument(s)	Project finance, contract finance, deferred payment loans, private finance initiative, structured finance.
Investment size	Varies
Technical support	Not specified
Contact(s)	Menara Bank Pembangunan, 1016, Jalan Sultan Ismail, Bandar Wawasan, 50300 Kuala Lumpur, Malaysia Tel: (60) 3 2611 3888 Azlina Ahmad, Business Banking I, Sector Specialist azlina@bpmb.com.my
Source(s)	www.bpmb.com.my

Commerce Asset Ventures Sdn Bhd	
Implementer(s)/Investor(s)	Commerce Asset Ventures Sdn Bhd
Description	Commerce Asset Ventures Sdn Bhd is a private equity firm specialising in middle market and growth capital investments. The company typically provides venture capital financing and strategic business development to companies in agriculture, fisheries, livestock farming, agro-biotechnology & food technology, industrial and horticulture crops farming.
Target beneficiaries and investments	Agribusinesses
Eligibility criteria	Malaysian incorporated business, with operations in Malaysia and/or overseas that has: <ul style="list-style-type: none"> - Strong operating track record - Solid and feasible business plan

	<ul style="list-style-type: none"> - Strong demand for its products - Strong management team
Financing instrument(s)	Not specified
Investment size	Not specified
Technical support	Strategic business development
Contact(s)	No. 6, Commerce House 22-24, Jalan Sri Semantan Satu, Damansara Heights 50490 Kuala Lumpur, Malaysia Tel: (60) 3 2732 5577
Source(s)	http://www.smeinfo.com.my/index.php?option=com_content&view=article&id=1223&Itemid=1189

Cradle Investment Programme	
Implementer(s)/Investor(s)	Cradle Fund Sdn Bhd
Description	<p>Cradle Fund Sdn Bhd, an agency under the Ministry of Finance, is a not-for-profit organisation that manages the MYR100 million Cradle Investment Programme (CIP) since its inception in 2003. An additional MYR50 million was recently added to this allocation under the 10th Malaysian Plan. The CIP aims to: support technology entrepreneurs, achieve commercialisation efficiency and sustainable technopreneurship, boost quantity and quality of innovations and technology start-ups. The two funding schemes currently managed by Cradle are:</p> <ul style="list-style-type: none"> - CIP Catalyst: Funding is provided either to develop ideas into prototypes/proof-of-concepts. - CIP 500: CIP 500 is a seed fund that primarily funds commercialisation.
Target beneficiaries and investments	<p>CIP Catalyst: Teams of innovative individuals. CIP 500: Budding companies.</p>
Eligibility criteria	<p>Investment is usually focused on diverse areas of ICT, non-ICT and high-growth technology industries which include:</p> <p>ICT</p> <ul style="list-style-type: none"> - Mobile / wireless tech - Creative multimedia and content development - Shared services and outsourcing - Hardware design - Software development - Internet-based businesses <p>Non-ICT</p> <ul style="list-style-type: none"> - Biotechnology - Advanced materials - Advanced manufacturing-related tech - Renewable energy / waste management / recycling tech

	<ul style="list-style-type: none"> - High-technology consumer and business products <p>Others</p> <ul style="list-style-type: none"> - Semi-conductors - Life sciences <p>Clean technology</p>
Financing instrument(s)	Pre-seed and seed conditional grant
Investment size	CIP Catalyst: up to MYR150,000 per idea CIP 500: up to MYR500,000 per deal
Technical support	Coach & Grow Programme: A public-private partnership between Cradle Fund and Proficeo, the C-level coaching programme is designed to support start-ups to scale up.
Contact(s)	Level 20, Sunway Putra Tower 100 Jalan Putra 50350 Kuala Lumpur, Malaysia Tel: (60) 3 4045 8600 enquiries@cradle.com.my
Source(s)	https://gms.cradle.com.my/

Credit Guarantee Corporation's Biz-Wanita-i Programme	
Implementer(s)/Investor(s)	Credit Guarantee Corporation Malaysia Bhd (CGC)
Description	Credit Guarantee Corporation Malaysia Bhd (CGC) is a limited company incorporated under the Companies Act 1965 in 1972. Its main objective is to play a developmental role in supporting the country's economic development agenda by assisting marginal but potentially viable SMEs, particularly enterprises without collateral or with inadequate collateral and track record, to obtain financing from the financial institutions. CGC facilitates SMEs access to financing through its guarantee and direct financing schemes. The Biz-Wanita-i programme provides financing for women entrepreneurs in Malaysia.
Target beneficiaries and investments	Women entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Aged 21 – 60 (upon settlement of full instalment payment). - Business meets either one of the “women” definition stipulated in the FAQ section. - Must be SME per National SME Development Council's definition. - Business registered in Malaysia and is Malaysian-controlled and Malaysian-owned (at least 51% shareholding). - Business is at least licensed by a local authority.

	<ul style="list-style-type: none"> - Business has been licensed and/or in operations for any number of years (not confined to any minimum nor maximum number of years).
Financing instrument(s)	Term financing only (for the purpose of working capital and/or asset acquisition)
Investment size	MYR20,000 - MYR300,000
Technical support	Not specified
Contact(s)	Bangunan CGC, Kelana Business Centre 97, Jalan SS7/2, 47301 Petaling Jaya Selangor Darul Ehsan, Malaysia Tel: (60) 3 7806 2300
Source(s)	https://www.cgc.com.my/bizwanita-i/

Credit Guarantee Corporation's Direct Financing Schemes

Implementer(s)/Investor(s)	Credit Guarantee Corporation Malaysia Bhd (CGC)
Description	Credit Guarantee Corporation Malaysia Bhd (CGC) is a limited company incorporated under the Companies Act 1965 in 1972. Its main objective is to play a developmental role in supporting the country's economic development agenda by assisting marginal but potentially viable SMEs, particularly enterprises without collateral or with inadequate collateral and track record, to obtain financing from the financial institutions. CGC facilitates SMEs access to financing through its guarantee schemes. It also provides direct financing through 3 programmes: Bumiputera Entrepreneur Project Fund-I (TPUB-i), BizMula-i and BizBina-i.
Target beneficiaries and investments	TPUB-i: Bumiputera SME entrepreneurs BizMula-i and BizBina-i: SME entrepreneurs
Eligibility criteria	<p>TPUB-i:</p> <ul style="list-style-type: none"> - Applicant must be a wholly owned Bumiputera enterprise or is a Bumiputera entrepreneur - Applicant must have secured a contract from government, government agencies or government-owned companies - The contract must not be financed by any other financial institutions - Net shareholders' fund of at least MYR20 million - In operations for at least 3 years - No losses in the last 3 years <p>BizMula-i:</p> <ul style="list-style-type: none"> - At least 51% owned by Malaysians - Less than 3 years in operations <p>BizBina-i:</p> <ul style="list-style-type: none"> - At least 51% owned by Malaysians

	- Open to CGC's existing customers located in disaster areas defined by the National Security Council
Financing instrument(s)	Debt
Investment size	TPUB-i: up to MYR3 million for first time applications, up to MYR5 million for subsequent applications BizMula-i: MYR50,000 – MYR300,000 BizBina-i: MYR20,000 – MYR200,000
Technical support	Not specified
Contact(s)	Bangunan CGC, Kelana Business Centre 97, Jalan SS7/2, 47301 Petaling Jaya Selangor Darul Ehsan, Malaysia Tel: (60) 3 7806 2300
Source(s)	www.cgc.com.my/direct-lending

Entrepreneurs for Good Social Enterprise Awards	
Implementer(s)/Investor(s)	British Council and Arthur Guinness Fund
Description	The British Council launched its social enterprise programme in Malaysia in September 2012 that focuses on young social entrepreneurs at ideation stage and start-up stage. It organises the Entrepreneurs for Good Social Enterprise Awards in partnership with the Arthur Guinness Projects to invest in and support social entrepreneurs with new ideas and solutions to social problems that will create systemic change at a community and potentially national level. Since 2012 Entrepreneurs for Good has trained 48 social entrepreneurs and invested more than GBP225,000 to 18 social enterprises.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Seed funding
Investment size	Up to MYR 40,000
Technical support	Business support, mentorship
Contact(s)	Ground Floor, West Block, Wisma Selangor Dredging 142C Jalan Ampang 50450 Kuala Lumpur Tel: (60) 3 2723 7900 info@britishcouncil.org.my
Source(s)	www.britishcouncil.my/programmes/society/skills-social-entrepreneurs

Eureeca Equity Crowdfunding Platform	
Implementer(s)/Investor(s)	Eureeca
Description	Launched in 2013, Eureeca is a global equity crowdfunding platform that received licensing from both the UK Financial Conduct Authority and the Securities Commission Malaysia in 2015. It operated in Dubai, London and Kuala Lumpur.
Target beneficiaries and investments	SMEs
Eligibility criteria	Operational revenue-generating SMEs raising at least USD250,000
Financing instrument(s)	Equity crowdfunding
Investment size	Up to MYR3 million within a 12-month period and MYR5 million in total
Technical support	Not specified
Contact(s)	contactus@eureeca.com
Source(s)	www.eureeca.com

InnoFund	
Implementer(s)/Investor(s)	Ministry of Science, Technology & Innovation
Description	<p>Enterprise Innovation Fund: The Enterprise Innovation Fund (EIF) is to increase the participation of micro-businesses, individuals in innovative activities and encourage technological innovation of new or existing products, process or services for commercialisation.</p> <p>Community Innovation Fund: The Community Innovation Fund (CIF) is to assist community groups in translating knowledge and ideas into products, processes or services that improve the socio-economic standing and quality of life of the community.</p>
Target beneficiaries and investments	<p>EIF: micro and small enterprises</p> <p>CIF: NGOs, cooperatives, community groups</p>
Eligibility criteria	<p>EIF:</p> <ul style="list-style-type: none"> - Minimum 51% equity held by Malaysians - Minimum paid up capital in cash of MYR10,000 (except for start-ups) - Project proposal must contain elements of technological innovation leading to commercialisation of innovative products, processes and services - Project team must provide evidence of technical competency - Application must be accompanied by a supporting letter from a referee <p>CIF:</p>

	<ul style="list-style-type: none"> - Applicant must be a registered/government recognised Malaysian community group - Proposal must contain innovative elements leading to the development of products, services or processes that improve societal well-being - Applicant must show proof of financial capability that they can fund the portion of project costs not funded under CIF - Project must be undertaken in Malaysia
Financing instrument(s)	Grant
Investment size	EIF: Maximum MYR50,000 for individuals/sole proprietor and MYR500,000 for micro and small enterprises CIF: Maximum MYR500,000
Technical support	Not specified
Contact(s)	Pre-Commercialisation Fund (InnoFund) Secretariat Fund Division, Ministry of Science, Technology and Innovation Level 3, Block C5, Parcel C, Federal Government Administrative Centre 62662 Putrajaya, Kuala Lumpur, Malaysia Tel: (60) 3 8885 8123 innofund@mosti.gov.my
Source(s)	www.mosti.gov.my/wp-content/uploads/2016/05/InnoFund-Guideline-Terkini-Revised-May-2016.pdf

Green Technology Financing Scheme (for Producers)	
Implementer(s)/Investor(s)	Implementation Agencies: Malaysian Green Technology Corporation and Credit Guarantee Corporation Malaysia Bhd Participating Financial Institutions: <ul style="list-style-type: none"> - All commercial and Islamic banks - All Development Financial Institutions (Bank Pembangunan, SME Development Bank, Agrobank, Bank Rakyat, EXIM Bank and Bank Simpanan Nasional) - Malaysia Debt Ventures Bhd (MDV). MDV is however limited to a maximum financing amount of MYR800 million.
Description	The Green Technology Financing Scheme (GTFS) was established by the Malaysian government to promote investments in green technology. This is a national initiative aimed at achieving a sustainable environment. The Participating Financial Institutions' role is to ensure the success of the GTFS through financing companies that supply and utilise green technology.

Target beneficiaries and investments	Malaysian-owned companies
Eligibility criteria	<p>Legally registered Malaysian-owned companies (at least 51%) in all economic sectors that are investing in Green Technology. Green Technology refers to products, equipment, or systems which satisfy the following:</p> <ul style="list-style-type: none"> - Minimises the degradation of the environment; - Has zero or low greenhouse gas emission; - Safe for use and promotes healthy and improved environment for all forms of life; - Conserves the use of energy and natural resources; <p>or</p> <p>Promotes the use of renewable resources.</p>
Financing instrument(s)	All types of financing facilities under Islamic and conventional financing
Investment size	Maximum MYR100 million per company at a financing tenure of up to 15 years
Technical support	Not specified
Contact(s)	<p>Malaysian Green Technology Corporation No. 2, Jalan 9/10, Persiaran Usahawan, Seksyen 9, 43650 Bandar Baru Bangi, Selangor Darul Ehsan, Malaysia Tel: (60) 1 800 88 4837 feedback@gtfs.my</p>
Source(s)	https://www.cgc.com.my/government-funded-schemes/

Green Technology Financing Scheme (for Users)	
Implementer(s)/Investor(s)	<p>Implementation Agencies: Malaysian Green Technology Corporation and Credit Guarantee Corporation Malaysia Bhd</p> <p>Participating Financial Institutions:</p> <ul style="list-style-type: none"> - All commercial and Islamic banks - All Development Financial Institutions (Bank Pembangunan, SME Development Bank, Agrobank, Bank Rakyat, EXIM Bank and Bank Simpanan Nasional) - Malaysia Debt Ventures Bhd (MDV). MDV is however limited to a maximum financing amount of MYR200 million.
Description	<p>The Green Technology Financing Scheme (GTFS) was established by the Malaysian government to promote investments in green technology. This is a national initiative aimed at achieving a sustainable environment. The Participating Financial Institutions' role is to ensure the</p>

	success of the GTFS through financing companies that supply and utilise green technology.
Target beneficiaries and investments	Malaysian-owned companies
Eligibility criteria	<p>Legally registered Malaysian-owned companies (at least 70%) in all economic sectors that are utilising Green Technology. Green Technology refers to products, equipment, or systems which satisfy the following:</p> <ul style="list-style-type: none"> - Minimises the degradation of the environment; - Has zero or low greenhouse gas emission; - Safe for use and promotes healthy and improved environment for all forms of life; - Conserves the use of energy and natural resources; <p>or</p> <p>Promotes the use of renewable resources.</p>
Financing instrument(s)	All types of financing facilities under Islamic and conventional financing
Investment size	Maximum MYR10 million per company at a financing tenure of up to 10 years
Technical support	Not specified
Contact(s)	<p>Malaysian Green Technology Corporation No. 2, Jalan 9/10, Persiaran Usahawan, Seksyen 9, 43650 Bandar Baru Bangi, Selangor Darul Ehsan, Malaysia Tel: 1 800 88 4837 feedback@gtfs.my</p>
Source(s)	https://www.cgc.com.my/government-funded-schemes/

MAD Business Incubation Programme	
Implementer(s)/Investor(s)	MAD Incubator Sdn Bhd
Description	<p>Formed in 2009, MAD Incubator is one of the largest private incubators in Malaysia that aims to develop 10,000 entrepreneurs in Southeast Asia by 2020. The company specialises in incubation programmes from ideation to business venture and business acceleration. The MAD Business Incubation Programme is designed to help new and struggling early-stage businesses develop into financially stable companies.</p>
Target beneficiaries and investments	Early-stage enterprises
Eligibility criteria	<p>Businesses must:</p> <ul style="list-style-type: none"> - Be able to practice integrity, governance and transparency - Be coachable, positive-minded and willing to listen to advice

	<ul style="list-style-type: none"> - Demonstrate a solution to strong market demand - Have a product or service that can be commercialized within two years - Be a business well-suited to benefit from the program's services, environment, technical and business expertise. - Have potential for positive economic impact on the community through a technology, product or service deemed to have a high potential impact in the marketplace or community - Have potential for rapid company growth
Technical support	Training, mentorship, business plan development, access to business and technical assistance network, access to financing resources
Contact(s)	MSC Malaysia Technology Commercialisation Centre, Jalan Multimedia University, MMU, 63000 Cyberjaya, Malaysia Tel: (60) 3 8311 9605 enquiry@incubator.com.my
Source(s)	www.incubator.com.my/mad-programs/mad-business-incubation-program

MaGIC Accelerator Programme	
Implementer(s)/Investor(s)	Malaysian Global Innovation & Creativity Centre (MaGIC)
Description	The government-funded MaGIC Accelerator Programme is designed to build and grow an ASEAN community of start-ups that have the opportunity to achieve a regional outlook, access regional resources, exchange knowledge with peers and foster relationships. The Programme's ASEAN track selects and prepares start-ups from the region for early-stage funding and partnership. The Social Enterprise track aims to accelerate and develop ideas that address social and environmental issues in Malaysia. The Distro Dojo track is led by 500 Startups and targets growth-stage start-ups in the ASEAN region.
Target beneficiaries and investments	<p>ASEAN Track: A program to accelerate 50 start-ups per batch to be investment ready in 4 months.</p> <ul style="list-style-type: none"> - MYR1,500 monthly allowance for each participant - Free accommodation during program - MYR1,000 round trip reimbursable flight allowance for each participant - 6-month Professional Visitor's Pass to join the program <p>SE Track: Malaysia's first social enterprise accelerator that took in 25 social enterprises in its Aug 2016 intake.</p>

	<ul style="list-style-type: none"> - Seed fund of MYR30, 000 to pilot idea - MYR1,500 monthly allowance for each participant - Free accommodation during program - MYR1,000 round trip reimbursable flight allowance for each participant <p>Distro Dojo Track:</p> <p>Distro Dojo aims to help growth-stage start-ups build out their in-house growth teams, getting them more customers in time for less cost, priming them for their next major funding round, or profitability.</p> <ul style="list-style-type: none"> - No financial investments - Workshops and networking with top practitioners
Eligibility criteria	<p>ASEAN Track:</p> <ul style="list-style-type: none"> - Start-ups from around the world looking to grow in the ASEAN market - Start-ups with 1-3 team members who can commit to the full-time program (4 months) - A market-ready product with some traction - Highly scalable with large growth potential <p>SE Track:</p> <ul style="list-style-type: none"> - A social enterprise idea or in its early stages - A team of up to 3 Malaysian founders - At least one willing founder to commit to the program on a full-time basis <p>Distro Dojo Track:</p> <ul style="list-style-type: none"> - Open to all start-ups focusing on any ASEAN country as their core market - Must have a product-market fit - Must have a committed core team - Your goals include higher profits, market share, conversions and customer retention - At least one team member must be able to commit their time in MaGIC throughout the live portion of the course.
Financing instrument(s)	Grant
Investment size	MYR30,000 in seed funding (SE track), USD50,000 in equity investment (Distro Dojo track)
Technical support	Training, mentorship, access to industry experts, regional investors and route-to-market partners
Contact(s)	Block 3730, Persiaran APEC 63000 Cyberjaya, Malaysia Tel: (60) 3 8324 4800 map.asean@mymagic.my
Source(s)	www.accelerator.mymagic.my/en

Majlis Amanah Rakyat (MARA) Entrepreneur Guarantee Scheme	
Implementer(s)/Investor(s)	Majlis Amanah Rakyat (MARA) and Bank Rakyat
Description	The Majlis Amanah Rakyat (MARA) was formed in 1966 to assist, train and guide Bumiputera in areas of business and industry. Bank Rakyat was established in 1954 under the Cooperative Ordinance 1948. Today, Bank Rakyat is the biggest Islamic cooperative bank in Malaysia with assets totalling MYR92.29 billion as at end of December 2015. The MARA Entrepreneur Guarantee Scheme aims to assist Bumiputera SMEs who have viable business models but lack collateral to obtain financing.
Target beneficiaries and investments	Bumiputera SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Open to 100% Bumiputera Sole Proprietor, Partnership and Private Limited Companies that has been in operation for at least two years with profit generated in the current year - Minimum annual sales of MYR500,000 - The applicant must be classified as SME as defined by Bank Negara Malaysia.
Financing instrument(s)	Working capital, contract financing, bank guarantee, machineries and equipment financing based on Shariah financing concept
Investment size	<ul style="list-style-type: none"> - Sole Proprietor: Maximum financing amount of MYR200,000 to MYR500,000 - Partnership: MYR200,000 to MYR500,000 - Private company limited by shares: MYR200,000 to MYR2 million
Technical support	Not specified
Contact(s)	sme@bankrakyat.com.my
Source(s)	www.bankrakyat.com.my/skim-jaminan-usahawan-mara www.mara.gov.my

Malaysian Chinese Women Entrepreneurs Foundation	
Implementer(s)/Investor(s)	Malaysian Chinese Women Entrepreneurs Foundation
Description	The Malaysian Chinese Women Entrepreneurs Foundation is a non-profit organisation that aims to provide new business opportunities and micro loans to Malaysian Chinese women for the purpose of starting new businesses or expanding existing businesses.
Target beneficiaries and investments	Malaysian Chinese women entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Malaysian Chinese woman aged 18-60 years old - 1 Guarantor who is a family member (18-60 years old) with income Possesses a business registration/business license

Financing instrument(s)	Microcredit
Investment size	MYR5,000 - MYR20,000
Technical support	Not specified
Contact(s)	23A, 25, 26 & 27, Casa Tiara Apartmen Berservis Persiaran Kemajuan Subang, 47500 Subang Jaya Selangor, Malaysia Tel: (60) 3 5630 0608 Care@ChineseWomenFoundation.org
Source(s)	http://english.chinesewomenfoundation.org/home.aspx
Malaysia Debt Ventures Bhd (MDV)	
Implementer(s)/Investor(s)	Malaysia Debt Ventures Bhd (MDV)
Description	Incorporated in 2002 as a wholly owned subsidiary of the Ministry of Finance, MDV is a financier and development facilitator for the ICT, biotechnology, green technology and other emerging technology sectors in Malaysia. The company provides project loans and industry support services. Its clients range from start-ups, SMEs to public listed and government linked companies.
Target beneficiaries and investments	Start-ups, SMEs in ICT and high technology sectors
Eligibility criteria	<ul style="list-style-type: none"> - Public or private limited company incorporated in Malaysia with a minimum paid-up capital of MYR100,000 - Minimum of five full-time employees Main product or activity of the company exclude textile manufacturing, metal moulding, agriculture activities or food production and/or processing
Financing instrument(s)	Revolving project loans, open-ended project loans, partner bank facilities, small contract financing (both convention and Islamic facilities)
Investment size	Varies from scheme to scheme, typically between MYR250,000 - MYR2 million
Technical support	Not specified
Contact(s)	Level 5, Menara Bank Pembangunan, 1016 Jalan Sultan Ismail Kuala Lumpur, Malaysia Tel: (60) 3 2617 2888 info@mdv.com.my sharul@mdv.com.my (project financing and loan application enquiries)
Source(s)	www.mdv.com.my

Malaysian Industrial Development Finance Bhd (MIDF) Financing Schemes	
Implementer(s)/Investor(s)	Malaysian Industrial Development Finance Bhd (MIDF)
Description	Incorporated in 1960 as a subsidiary of Permodalan Nasional Bhd, MIDF is an investment holding company that provides finance, leasing and industrial hire-purchase services to businesses in Malaysia. Financing schemes targeted towards SMEs are: Soft Loan Scheme for Factory Relocation, Soft Loan for ICT Adoption, Soft Loan for SMEs, Special Federal Government's Fund "Dana Khas Kerajaan Persekutuan" for Terengganu.
Target beneficiaries and investments	SMEs
Eligibility criteria	Varies
Financing instrument(s)	Debt
Investment size	Varies
Contact(s)	Level 19, Menara MIDF, 82 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia Tel: (60) 3 2173 8888 inquiry@midf.com.my
Source(s)	www.midf.com.my

Malaysian Technology Development Corporation (MTDC) Financing Schemes	
Implementer(s)/Investor(s)	Malaysian Technology Development Corporation (MTDC)
Description	Through the Technology Development Programme established since the 7 th Malaysia Plan, the Malaysian government entrusted the MTDC with the management of grant schemes. These grants provide support to local companies, helping them to enhance technology content, increase capacity, capability and competitiveness. Currently the MTDC manages the following funds: Technology Acquisition Fund, Commercialisations of R&D Fund, Halal Technology Development Fund, Business Start-up Fund, Business Growth Fund, Business Expansion Fund.
Target beneficiaries and investments	Malaysian start-up companies in agriculture, biotechnology, industrial (advanced materials, manufacturing, nanotechnology, energy, waste to wealth) sectors
Eligibility criteria	Varies
Financing instrument(s)	Grant
Investment size	Varies
Technical support	Not specified
Contact(s)	Ground Floor, Menara Yayasan Tun Razak, Jalan Bukit Bintang, 55100, Kuala Lumpur, Malaysia Tel: (60) 3 2172 6000 comms@mtdc.com.my
Source(s)	www.mtdc.com.my/index.php/the-right-support

Malaysia Venture Capital Management Bhd (MAVCAP)	
Implementer(s)/Investor(s)	Malaysia Venture Capital Management Bhd (MAVCAP)
Description	<p>A wholly owned subsidiary of the Ministry of Finance, MAVCAP is the country's largest venture capital firm that was established in 2001 to assist the ICT and technology based sectors and build the venture capital culture in Malaysia. The company provides an alternative source of high-risk financing for start-ups and early-stage ventures in the ICT and high technology industries. It makes direct investments or investments through its Outsource Partners Programmes (a program that allocate a significant amount of capital to venture capital fund management companies, who in turn invests in high growth companies). Its partner venture capital companies include:</p> <ul style="list-style-type: none"> - Astra Partners Sdn Bhd - SuperSeed - 500 Durians - Musharaka Venture Management Sdb Bhd - Teak Capital Sdn Bhd - QuestMark Asset Management Sdn Bhd - Elixir Capital Management - DTA Capital Partners Sdn Bhd - Intres Capital Partners - Gobi Partners
Target beneficiaries and investments	Start-ups, SMEs in ICT and high technology industries
Eligibility criteria	<ul style="list-style-type: none"> - Good track record/proven market concept - High growth prospects/scalable - Helms disruptive technology - Owns intellectual property of commercial interest - Experienced management team with high integrity - - Clear divestment strategy
Financing instrument(s)	Equity, equity-linked
Investment size	MYR1 million – MYR10 million for seed stage, MYR3 million – MYR15 million for early and expansion stage, MYR5 million – MYR20 million for late stage ¹⁵
Technical support	Not specified
Contact(s)	<p>Level 10, Menara Bank Pembangunan, 1016, Jalan Sultan Ismail, Bandar Wawasan, 50300 Kuala Lumpur, Malaysia Tel: (60) 3 2050 3000 enquiries@mavcap.com</p>
Source(s)	<p>www.mavcap.com www.bloomberg.com/research/stocks/private/snapshot.asp?privcapId=3695275 https://www.idosi.org/mejsr/mejsr18(5)13/17.pdf</p>

¹⁵ <http://www.bloomberg.com/research/stocks/private/snapshot.asp?privcapId=3695275>

New Exporters Development Programmes	
Implementer(s)/Investor(s)	Malaysia External Trade Development Corporation (MATRADE), The National Trade Promotion Agency of Malaysia
Description	MATRADE's New Exporters Development Programmes consist of the Bumiputera Exporters Development Programme and the Women Exporters Development Programme. Aimed at creating competitive and sustainable SME exporters, these programmes emphasise the development of entrepreneurs' intrinsic values which include ethics, attitude, knowledge and competencies. Participation in these programmes is based on invitation in which companies are identified through their profile submissions to MATRADE. MATRADE also identifies potential participants through trade events, SME directories and other government agencies.
Target beneficiaries	SME entrepreneurs, women entrepreneurs
Eligibility criteria	Not specified
Technical support	Customised business coaching, skills enhancement trainings, international business exposure, networking and mentoring sessions, leadership and entrepreneur development sessions
Contact(s)	Bumiputera and Women Exporters Development Unit (BWED Unit) Level 15, Menara MATRADE, Jalan Sultan Haji Ahmad Shah, 50480 Kuala Lumpur Tel: (60) 3 6207 7077
Source(s)	www.matrade.gov.my/en/malaysian-exporters/services-for-exporters/exporters-development/new-exporters-development

pitchIN Crowdfunding Platform	
Implementer(s)/Investor(s)	pitchIN
Description	Launched in 2012, pitchIN is one of the first 6 platforms that received an official license for equity crowdfunding from the Securities Commission Malaysia in 2015. Currently it provides two forms of crowdfunding: reward-based and equity.
Target beneficiaries and investments	Early-stage enterprises
Eligibility criteria	Malaysian registered private limited companies (Sdn Bhd) with paid up capital less than MYR5 million to launch equity crowdfunding campaigns. Private limited companies that are not allowed to seek funds through equity crowdfunding include commercially or financially complex structures (i.e. investment fund companies or financial institutions), subsidiaries of public listed companies and companies with

	no specific business plan or its business plan is to merge or acquire an unidentified entity (i.e. blind pool).
Financing instrument(s)	Equity crowdfunding
Investment size	Up to MYR3 million over a 12-month period. The maximum per company (or group of related companies) that can be raised through equity crowdfunding is MYR5 million.
Technical support	Not specified
Contact(s)	2 nd Floor, 48 Jalan Kemuja Bangsar Utama 59000 Kuala Lumpur, Malaysia equity@pitchin.my
Source(s)	www.pitchin.my

Project 1Nita	
Implementer(s)/Investor(s)	1Nita
Description	Project 1Nita is an e-business platform strictly for women-led SMEs and entrepreneurs. This e-business enablement programme aims to help women-owned business organisations make their products and services accessible to a larger market and expand their customer reach. It is an initiative by MYNIC Bhd, an agency under the Ministry of Communications and Multimedia that administers web addresses that end with .my in Malaysia.
Target beneficiaries	Women-led SMEs and women entrepreneurs
Eligibility criteria	Not specified
Technical support	<ul style="list-style-type: none"> - Training and workshop sessions - Competency to develop a web site, upload and update contents and transact online - Have a content rich web presence about the company, its products and services - Reap measurable benefits from web presence within a year of the program - Have a .my URL for unique company identity - Hosting and domain names
Contact(s)	Level 3, Block C, Mines Waterfront Business Park No 3, Jalan Tasik, The Mines Resort City 43300 Seri Kembangan, Selangor, Malaysia Tel: (60) 3 8943 5510 ext. 143 (Nidda)
Source(s)	www.1nita.my/index.php?dispatch=pages.view&page_id=11

Propellar CrowdPlus Equity Crowdfunding Platform	
Implementer(s)/Investor(s)	Propellar CrowdPlus
Description	CrowdPlus.asia is an equity crowdfunding platform backed by Netrove Ventures Group, a regional tech-based venture capital firm and Propellar Corporation Ltd, an equity crowdfunding operator based out of Hong Kong. It was one of the first 6 platforms that received an official license for operating equity crowdfunding from the Securities Commission Malaysia.
Target beneficiaries and investments	Early-stage enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Equity crowdfunding
Investment size	Up to MYR3 million over a 12-month period. The maximum per company (or group of related companies) that can be raised through equity crowdfunding is MYR5 million.
Technical support	Not specified
Contact(s)	B-3A-05, Plaza Mont' Kiara, No. 2, Jalan Kiara, Mont' Kiara 50480, Kuala Lumpur, Malaysia Tel: (60) 3 6206 5369 info@crowdplus.asia
Source(s)	www.crowdplus.asia

SME Bank's Women Entrepreneur Financing under the Leaders Entrepreneur Acceleration (WEP-LEAP) Programme	
Implementer(s)/Investor(s)	SME Bank
Description	WEP-LEAP aims to provide assistance to women entrepreneurs under the SME category to obtain financing for business expansion. SME Bank also offers various other financing programs for SMEs in Malaysia including: My Seed SME Scheme, SME Technology Transfer Fund, Bumiputera SME Equity Financing, Small Business Financing, Young Entrepreneur Fund, Business Accelerator Programme, Financing Programme for SME (SME-LEAP), SME-Go.
Target beneficiaries and investments	Women entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - The business is registered with SSM / other authorized registering bodies (sole-proprietorship or partnership firm, or a Sdn Bhd company). - For a partnership firm or a Sdn Bhd company, the women entrepreneur (applicant) must hold majority shares of 51% and is the key decision maker and must be full time in business. - Applicants are required to attend the Leaders Entrepreneurship Acceleration Programme (LEAP) by

	SME BANK-CEDAR (Centre for Entrepreneur Development and Research).
Financing instrument(s)	Debt
Investment size	MYR500,000 – MYR2.5 million
Technical support	Leaders Entrepreneurship Acceleration Programme
Contact(s)	Level 10, Menara SME Bank Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia Tel: (60) 1800 88 31 31
Source(s)	www.smebank.com.my/sme-financing/ http://cdn.smebank.com.my/wp-content/uploads/2015/04/SME-Bank-WEP-LEAP.pdf

SME Corporation Malaysia's Schemes

Implementer(s)/Investor(s)	SME Corporation Malaysia
Description	<p>SME Corporation Malaysia (SME Corp Malaysia) is a central coordinating agency under the Ministry of International Trade and Industry that formulates policies and strategies for SMEs and coordinates the implementation of SME development programmes across all related ministries and agencies. It acts as the central point of reference for research and data dissemination on SMEs, and provides advisory services for SMEs in Malaysia. It administers various funding and technical assistance programmes for start-ups and SMEs through in partnership with financial institutions and government agencies. Notable schemes are:</p> <ul style="list-style-type: none"> - Soft Loan Schemes for Service Sector: provides financing assistance to new start-ups in the services sector <ul style="list-style-type: none"> - Implementer: Malaysian Industrial Development Finance Bhd (MIDF) - Soft Loan for SMEs: provides financing assistance to existing and new start-ups and SMEs in manufacturing and services <ul style="list-style-type: none"> - Implementer: MIDF - Young Entrepreneur Fund: assists young entrepreneurs aged 18-30 <ul style="list-style-type: none"> - Implementer: SME Bank - SME Emergency Fund: assists SMEs adversely affected by natural disasters <ul style="list-style-type: none"> - Implementer: SME Corp Malaysia - Business Start-Up Fund: facilitates the growth of technology start-ups <ul style="list-style-type: none"> - Implementer: Malaysian Technology Development Corporation (MTDC)

	<ul style="list-style-type: none"> - Tabung Pembangunan Usahaniaga Peladang: improves farmers' net income and supports new agropreneurs - Implementer: Lembaga Pertubuhan Peladang - Rural Economy Funding Scheme: provides financing to rural entrepreneurs in manufacturing, services, agriculture and tourism - Implementer: Bank Kerjasama Rakyat and SME Bank - Business Growth Fund: bridges financing gap between early stage of commercialisation and venture capital financing for high growth companies - Implementer: Malaysian Technology Development Corporation (MTDC)
Target beneficiaries and investments	SMEs
Eligibility criteria	Varies
Financing instrument(s)	Soft loans
Investment size	Varies
Technical support	Branding, human capital development, innovation and technology adoption, market access, access to financing, mentorship, networking
Contact(s)	ME Corporation Malaysia, Level 6, SME 1, Block B Platinum Sentral Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur. Tel: (60) 3 2775 6000 info@smecorp.gov.my
Source(s)	www.smecorp.gov.my/index.php/en

TEKUN Nasional Financing Schemes	
Implementer(s)/Investor(s)	Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN Nasional)
Description	TEKUN Nasional is an agency under the Ministry of Entrepreneur and Cooperative Development that provides business capital financing and support services as well as a networking platform for Bumiputera entrepreneurs.
Target beneficiaries and investments	Bumiputera entrepreneurs
Eligibility criteria	<ul style="list-style-type: none"> - Malaysian citizen and Bumiputera - Aged 18 - 60 - Possess valid licence/permits/Business Registration
Financing instrument(s)	Debt
Investment size	Micro loan scheme: MYR1,000 – MYR10,000 Small loan scheme: MYR10,000 – MYR50,000 Medium loan scheme: MYR50,000 – MYR100,000
Technical support	Not specified
Contact(s)	66-1, Jalan Padi 1, Bandar Baru Uda, 81200 Johor Bahru, Johor, Malaysia Tel: (60) 7 237 1227
Source(s)	www.tekun.gov.my/en/tekun-entrepreneur/tekun-nasional-financing-scheme/syarat-syarat-2/

Myanmar

ACLEDA MFI Myanmar	
Implementer(s)/Investor(s)	ACLEDA MFI Myanmar
Description	ACLEDA MFI Myanmar provides group loans and individual loans to micro enterprises in Myanmar with 5 branches in Yangon and one branch in the Bago Region.
Target beneficiaries and investments	Micro and small-sized enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Having own residential address - Legal business - Own capital of at least 20%
Financing instrument(s)	Loans
Investment size	<p>For groups (2-10 people):</p> <ul style="list-style-type: none"> - Loan period up to 12 months: MMK100,000 – MMK1 million per group - Loan period up to 18 months: more than MMK1 million – MMK2 million per group <p>For individuals:</p> <ul style="list-style-type: none"> - Loan period up to 12 months: MMK400,000 – MMK1 million - Loan period up to 18 months: more than MMK1 million – MMK2 million - Loan period up to 24 months: more than MMK2 million – MMK5 million
Technical support	Not specified
Contact(s)	<p>Building No.186(B), Shwe Gon Taing Road, Yae Tar Shae Block, Bahan Township</p> <p>Yangon, Myanmar</p> <p>Tel: (95) 1 559 475, (95) 1 552 956</p>
Source(s)	www.acledamfi.com.mm/mm/eng/service

Anthem Asia	
Implementer(s)/Investor(s)	Anthem Asia
Description	Anthem Asia is an independent investment and advisory business with a responsible business agenda. To date, it has invested in 9 businesses which employ more than 200 employees, 90% of which are Myanmar nationals. A value-added investor, it provides operational expertise to young companies and mentors entrepreneurs. Focus sectors include: consumer goods and services, business services, tourism, food and beverages, agribusiness.
Target beneficiaries and investments	SMEs
Eligibility criteria	Entrepreneurs with: <ul style="list-style-type: none"> - A proven business model and good growth potential - A desire to operate to internationally-recognised environmental, social and governance standards - Focused and committed management - A willingness to work with us over the long term
Financing instrument(s)	Convertible debt, equity
Investment size	USD100,000 – USD1.5 million ¹⁶
Technical support	Operational expertise, mentorship
Contact(s)	Floor 3, 608 Merchant Road (corner of 31st & Merchant Road), Pabedan Township, Yangon, Myanmar Tel: (95) 1 441 3410 / (95) 1 441 3410 info@anthemasia.com
Source(s)	www.anthemasia.com

BRAC Myanmar	
Implementer(s)/Investor(s)	BRAC
Description	BRAC is established as two entities in Myanmar: an international NGO and a microfinance institution. BRAC offers pro-rural and pro-poor services that aim to bring a holistic development model delivered through its “microfinance plus” approach. By building the platform of branch offices throughout Myanmar, BRAC plans to create integrated development hubs where microfinance will be complemented by e.g. health, agriculture and education programmes. In 2014, BRAC Myanmar received its license to

¹⁶ Winters and Johnson (2015, p.9)

	operate in Myanmar. The company has been registered with the Ministry of Finance as a for-profit organisation.
Target beneficiaries and investments	Women entrepreneurs, micro and small enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Average loan size: USD255
Technical support	Capacity development to sustain poverty alleviation
Contact(s)	BRAC Myanmar yun Shwe Myaing-2 Street Boyoke Ywa, Thingangyun Township Yangon, Myanmar Tel: (95) 1 578 236
Source(s)	www.brac.net/images/BRAC_Myanmar_fact_sheet.pdf http://www.brac.net/myanmar#contact

Credit Guarantee Scheme	
Implementer(s)/Investor(s)	Myanmar Insurance
Description	State-owned Myanmar Insurance launched a credit guarantee scheme for SMEs in June 2014. This can be used as collateral for bank loans, with the insurer able to reimburse lenders up to 60% of a loan in the event of a default. The SMEs pay a premium to Myanmar Insurance if they are granted the guarantee certificate. If some collateral is provided, SMEs pay a premium fee of 2% for the first year, 1.5% for the second year and 1% for the third year. Without collateral, the premium increases to 3%, 2% and 1%, respectively.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Credit guarantee
Investment size	Not specified
Technical support	Not specified
Contact(s)	Not specified
Source(s)	www.myanmargeneva.org/Newspaper/2014%20June/29.June%2014_nlm.pdf

IFC Development Finance	
Implementer(s)/Investor(s)	IFC, Yoma Bank, Myanmar Oriental Bank and ACLEDA MFI Myanmar
Description	IFC provided a USD5 million convertible loan to Yoma Bank, which aims to provide an additional 1,000 loans worth USD370 million to SMEs by 2019. Additionally, it extended a USD5 million trade finance credit line for Myanmar Oriental Bank to help facilitate international trade especially for local SMEs. IFC provided a USD2 million loan for ACLEDA MFI Myanmar as a founding investor in the microfinance operation of Cambodia-based ACLEDA Bank in Myanmar.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	Not specified
Technical support	Capacity building for local banks
Contact(s)	Vikram Kumar - Country Manager No. 57, Pyay Road, 6 ½ miles, Hlaing Township, Yangon, Myanmar Tel: (95) 1 654 824 vkumar3@ifc.org
Source(s)	http://www.ifc.org/wps/wcm/connect/region_ext_content/regions/east+asia+and+the+pacific/countries/ifc+in+myanmar

JICA Two-Step Loan	
Implementer(s)/Investor(s)	Japan International Cooperation Agency (JICA), Government of Myanmar, Myanmar Economic Bank
Description	The objective of the two-step loan is to improve financial intermediation for SMEs in Myanmar by providing medium- and long-term funds through participating financial institutions. Myanmar Economic Bank, a state-owned bank under the Ministry of Finance, was appointed as the executing agency. As of September 2016, 6 banks (AYA Bank, CB Bank, Myanmar Citizens Bank (MCB), Myanmar Oriental Bank, Kanbawza Bank, and SMIDB) participated in

	<p>the programme and began receiving loan applications from SMEs.</p> <p>Programme duration: June 2015 – September 2018</p> <p>Total loan amount: JPY5,033 billion</p>
Target beneficiaries and investments	SMEs
Eligibility criteria	JICA adopts specific criteria including corporate governance, asset size, number of branches and SME focus but details are not provided.
Financing instrument(s)	Loans
Investment size	MMK15 million – MMK500 million
Technical support	Not specified
Contact(s)	Not specified
Source(s)	<p>www.jica.go.jp/english/our_work/evaluation/oda_loan/economic_cooperation/c8h0vm000001rdjt-att/myanmar_150630_03.pdf</p> <p>www.mmtimes.com/index.php/business/22003-commercial-banks-join-subsidised-sme-loan-scheme.html</p>

Kanbawza Bank (KBZ Bank)	
Implementer(s)/Investor(s)	Kanbawza Bank (KBZ Bank)
Description	With 414 branches nationwide, KBZ Bank is one of the largest private commercial banks in Myanmar. About 80% of KBZ's clients are SMEs, accounting for a market share of around 16% in 2014. Together with Small and Medium Industrial Development Bank (SMIDB) and Yoma Bank, KBZ was selected to participate in a capacity building programme run by the German development agency GIZ that aims to enhance access to finance for SMEs.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Hire purchase, overdraft
Investment size	Not specified
Technical support	Not specified
Contact(s)	No.(615/1), Pyay Road, Kamayut Township Yangon, Myanmar.

	Tel: (95) 1 538 075 kbzinfo@kbzbank.com
Source(s)	www.kbzbank.com www.dealstreetasia.com/stories/giz-selects-sme-banks-in-myanmar-7168/

Livelihoods and Food Security Trust Fund (LIFT)	
Implementer(s)/Investor(s)	UKAID, EU, Australian Aid, Swiss Agency for Development and Cooperation, DANIDA, USAID, Government of the Netherlands, Sweden, Agency Francaise Development, Grand Duchy of Luxembourg, Irish Aid, New Zealand Ministry Foreign Affairs & Trade, The Italian Development Cooperation, Mitsubishi Corporation
Description	LIFT is a multi-donor fund established in 2009 to improve the lives and prospects of smallholder farmers and landless people in rural Myanmar. To date, the donors have committed more than USD400 million to LIFT. Working with various partner NGOs and MFIs, LIFT promotes agricultural commercialisation, climate smart agriculture, financial inclusion, business and skills development, and targeted nutrition support for mothers and children. More than a funding body, LIFT provides technical expertise, targeted research and its position of oversight to improve programme design and cohesion for better overall impact. LIFT also works closely with the Government of Myanmar to promote pro-poor policies.
Target beneficiaries and investments	Rural poor, with a focus on women
Eligibility criteria	Not specified
Financing instrument(s)	Development finance
Investment size	Not specified
Technical support	Technical expertise, targeted research, programme design and delivery
Contact(s)	UNOPS 12 (O), Pyi Thu Lane, 7 Mile, Mayangone Township, Yangon, Myanmar Tel: (951) 657280 87, (951) 657703 04 lift@unops.org
Source(s)	www.lift-fund.org

Proximity Designs	
Implementer(s)/Investor(s)	Proximity Designs
Description	Founded in 2004, Proximity Designs is one of the largest non-profits operating in Myanmar today. Its programmes aim to benefit farmers and rural households including: irrigation products, rural energy, farm advisory services, infrastructure and financial services.
Target beneficiaries and investments	Smallholder farmers, agricultural micro and small-sized enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	USD150 – USD230
Technical support	Farm advisory services, crop management techniques
Contact(s)	No. 24, Saya San Road, Tharthana Yeik Thar Ward, Bahan Township, Yangon, Myanmar Tel: (95) 996 455 5270, (95) 996 455 077, (95) 996 455 1229 engage@proximitydesigns.org
Source(s)	www.proximitydesigns.org

Small and Medium Industrial Development Bank (SMIDB)	
Implementer(s)/Investor(s)	Small and Medium Industrial Development Bank (SMIDB)
Description	Established in 1996 with 14 branches, SMIDB is a public bank dedicated to providing SME loans with interest rates ranging from 8.5% to 12% per annum.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	Not specified
Technical support	Not specified
Contact(s)	No.102/104, Pansodan Road, Kyauktada Township Yangon, Myanmar No. 46, U Tun Nyein Street, (10) Quarter, Mayangone Township

	<p>Yangon, Myanmar</p> <p>Tel: (95) 1 657 602</p> <p>contact@smidb.com.mm</p> <p>smidb.ib@gmail.com</p> <p>smidb.ccenter@gmail.com</p>
Source(s)	www.smidb.com.mm

Yoma Bank	
Implementer(s)/Investor(s)	Yoma Bank
Description	Yoma Bank was established in 1993 with 50 branches across the country. It actively targets SMEs which account for over 70% of its loan portfolio.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Loans
Investment size	Average loan size: MMK175 million (USD175,000)
Technical support	Not specified
Contact(s)	<p>No.192, Level 8, Office Tower 2, HAGL Myanmar Center Tower, Kabar Aye Pagoda Road, Bahan Township</p> <p>Yangon, Myanmar</p> <p>Tel: (95) 1 9345 255</p> <p>info@yomabank.com</p>
Source(s)	www.yomabank.com

Philippines

Access to Resources and Micro Financing Initiatives for Social Enterprises (ARISE) Inc.	
Implementer(s)/Investor(s)	Access to Resources and Micro Financing Initiatives for Social Enterprises (ARISE) Inc.
Description	<p>ARISE is a non-profit organisation dedicated to advancing and developing social entrepreneurship through micro and inclusive financing and mobilising communities and their financial, human and social resources for the attainment of sustainable business models and systems. ARISE envisions an empowered society of social and development entrepreneurs whose initiatives are geared towards eradicating poverty and creating innovations for sustainable development. Its flagship programmes are:</p> <ul style="list-style-type: none"> - Inclusive Financing for Development (I FIND) Programme - Increasing Resources and Initiatives for Social Enterprises (I RISE) Programme <p>The I RISE programme specifically targets agribusinesses and aims to promote the production and processing of environmentally friendly crops and animal stocks.</p>
Target beneficiaries and investments	Social enterprises, agribusinesses
Eligibility criteria	Not specified
Financing instrument(s)	Debt
Investment size	Not specified
Technical support	Business development, administrative and financial management services, access to finance
Contact(s)	<p>Ananda Marga Compound, Km.6, Diversion Road, Buhangin, Davao City Philippines 8000 Farm Office: Sitio Damba, Barangay Waan, Davao City Philippines 8000</p> <p>Tel: (63) 82 241 1596</p> <p>ariseinc2016@gmail.com</p>
Source(s)	http://arisemindanao.org/

Active Alliance Finance Corporation	
Implementer(s)/Investor(s)	Active Alliance Finance Corporation
Description	<p>Active Alliance Finance Corporation is a member of the CL Follosco Group, a multi-company organisation involved in trading, manufacturing, financing services, travel-related services, consultancy services, construction, food processing, real estate development and logistics. It registered as a lending investor in 1992 and subsequently a finance corporation in 2003. It offers the following financing programmes for SMEs:</p> <ul style="list-style-type: none"> - SME Loan Programme: To provide working capital requirements of small and medium-sized businesses. - Agricultural Machinery & Equipment and Commercial Vehicle Financing Programme: To provide companies, cooperatives and individuals an alternative way of acquiring agricultural machinery and equipment and commercial vehicles. - Franchise Financing Programme: Franchise Financing Program is a credit facility primarily aimed at individuals or enterprises that are interested to start their own business or expand existing ones through franchising.
Target beneficiaries and investments	SMEs
Eligibility criteria	<p>SME Loan Programme:</p> <ul style="list-style-type: none"> - Importers and Exporters - Traders - Suppliers to Top Corporations and Established/Well-known - Companies - Wholesale Lenders - Travel Agencies - Pre-Owned Car Dealerships - Dealers of Agriculture Machinery and Equipment <p>Franchise Financing Programme:</p> <p>Franchises must be members in good standing of the following associations:</p> <ul style="list-style-type: none"> - Philippine Franchise Association - Association of Filipino Franchisers Inc. - Filipino International Franchise Association
Financing instrument(s)	Debt
Investment size	Minimum of PHP100,000 (an acceptable collateral may be required for higher loan amount)

Technical support	Not specified
Contact(s)	Suite 203 CLF Building 1167 Chino Roces Avenue Makati City Tel: (63) 2 890 7423 coseng.ritchie@activefinancecorp.com
Source(s)	www.activefinancecorp.com www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

ASA Foundation	
Implementer(s)/Investor(s)	ASA Foundation
Description	ASA are a not-for-profit organisation devoted to helping poor Filipino families rise out of poverty by providing microfinancing to help them establish or improve their own micro-enterprises. ASA specifically targets poor entrepreneurial women with their own businesses or self-made products.
Target beneficiaries and investments	Women entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	PHP6,000 – PHP10,000
Technical support	Not specified
Contact(s)	ASA Philippines Central Office: 15th Floor, Prestige Tower, F. Ortigas Jr. Rd., Ortigas Center, Pasig City-1605 Philippines Tel: (63) 2 687 7558, (63) 2 631 1107 info@asaphil.org
Source(s)	http://asaphil.org

Ashoka Philippines	
Implementer(s)/Investor(s)	Ashoka Philippines
Description	Ashoka is a global network for social entrepreneurs which provides them with financing, capacity building services and connections. Ashoka helps maximise social impact through a rigorous Fellow selection process that has been refined over 25 years.
Target beneficiaries and investments	Social enterprises

Form(s) of Technical Support	Financing, networking and technical support
Eligibility criteria	<ul style="list-style-type: none"> - Fresh and new idea - Social impact - Creativity - Entrepreneurial Quality - Ethical Fibre
Contact(s)	<p>Unit 301 3rd Floor, #3 Brixton Street, Brgy. Kapitolyo, Pasig City, Philippines 1603</p> <p>Tel: (63) 2 661 7616</p> <p>philippines@ashoka.org</p>
Source(s)	www.philippines.ashoka.org

Asian Social Enterprise Incubator (ASEI)

Implementer(s)/Investor(s)	Asian Social Enterprise Incubator (ASEI)
Description	ASEI is the first incubator in the Philippines for social enterprises and organisations engaged with the base of the pyramid. It was incorporated in 2009 in Quezon City. Its mission is to foster inclusive business and renewable energy through consulting, research and project development. ASEI manages the Hapinoy Botika Project that introduces over-the-counter medicine to the 3,000 Hapinoy Stores.
Target beneficiaries	Social enterprises
Eligibility criteria	Not specified
Technical Support	Consulting (inclusive business/base of the pyramid and renewable energy), applied research, project development
Contact(s)	<p>7, Moonlight Loop, Quezon City, 1109 Metro Manila, Philippines</p> <p>Tel: (63) 2 239 8216</p> <p>info@asei.com.ph</p>
Source(s)	www.asei.com.ph

Baba's Foundation

Implementer(s)/Investor(s)	Baba's Foundation
Description	Baba's Foundation is a non-profit social development organisation established in 1987 that aims to transform the lives of marginalised farmers, small entrepreneurs, women, youth and children of Mindanao through education and capacity building, micro-financial assistance, establishing

	early childhood care and educational facilities, forming and strengthening cooperatives, production and marketing assistance for major agricultural produce, disseminating sustainable agricultural practices.
Target beneficiaries and investments	Small enterprises, farmers, women, youth and children
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Not specified
Technical Support	Technical assistance, business accounting, and access to management information systems, government and other financing institutions reportorial requirements.
Contact(s)	Km 6 Diversion Road, Buhangin, Davao City 8000 Philippines Tel: (63) 82 300 5640
Source(s)	www.babasfoundation.org

BALIKATAN SA KAUNLARAN (Partnership for Progress)

Implementer(s)/Investor(s)	Mentors Philippines Microfinance Foundation Inc. (formerly Philippine Micro-Enterprise Development Foundation Inc.)
Description	The Partnership for Progress programme aims to provide opportunities for poor Filipino families particularly women to achieve self-reliance through self-help, training, mentoring, and provision of sustainable financial services, including collateral-free loans.
Target beneficiaries and investments	Poor-Filipino families, Women
Eligibility criteria	<p>Poor but enterprising women who fit the following criteria for poverty:</p> <ul style="list-style-type: none"> - Their "house index" as indicated by the points system based on floor area, type of material and roofing used should not exceed the maximum of 6 points, and their income index per capita should not exceed PHP2,000 per month. - Must be a group of 3 to 5 friends who trust each other and live closely to be able to look after each other; - Must undergo a 2-day pre-loan orientation seminar to learn about the program's philosophy and rules to be prepared for the discipline required and pass the Group Recognition Test;

	<ul style="list-style-type: none"> - Must be willing to be federated with other recognized groups to form a centre with a maximum of 40 women; - Must be willing to attend one-hour weekly centre meeting near their homes; and - Must be willing to memorise and live by the Clients' Verbal Pledge (code of honour).
Financing instrument(s)	Microcredit
Investment size	<p>General Loan: PHP1,000 – PHP75,000</p> <p>Special Loan: PHP1,000 - PHP30,000</p> <p>Calamity Loan: PHP3,000 - PHP5,000</p>
Technical support	Not specified
Contact(s)	<p>G/F Melendres Building, F. Manalo Street, Pasig City</p> <p>Tel: (63) 2 641 2207, (63) 2 642 3895, (63) 2 393 9962</p>
Source(s)	www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Department of Agriculture - Agricultural Credit Policy Council	
Implementer(s)/Investor(s)	Department of Agriculture - Agricultural Credit Policy Council
Description	<p>The Agricultural Credit Policy Council (ACPC) was established in 1986 to assist the Department of Agriculture in coordinating credit policies and programmes in support of the Department's priorities. It is also tasked to review and evaluate the economic soundness of all on-going and proposed agricultural credit programs, whether for domestic or foreign funding, prior to approval. Also, ACPC undertakes measures to increase its funds base and adopt other liquidity interest stabilisation and risk cover mechanisms for its various financing programmes. As of 2015, ACPC administers 2 financing programmes:</p> <ul style="list-style-type: none"> - Agri-Microfinance Programme (AMP) for Small Farmers and Fisherfolk: the programme provides a credit facility by the People's Credit and Finance Corporation (PCFC) under a credit fund and risk sharing agreement with the ACPC to qualified borrower organisations for re-lending to small farmers and fisher folk households and groups/organisations - Agricultural-Fisheries Financing Programme (AFFP): the programme channels funds amounting PHP1 billion to partner government financial institutions (Land Bank of the Philippines and PCFC) for re-lending to small farmers and fisher folk households in 20 poorest provinces.

Target beneficiaries and investments	Farmers, Fisher folk
Eligibility criteria	AMP: Microfinance institutions (MFIs) such as cooperative/rural banks, cooperatives, NGOs) and other people's organisations that pass credit evaluation of the People's Credit and Finance Corporation (PCFC)
Financing instrument(s)	Debt
Investment size	AMP: up to a maximum of PHP10 million per MFI. AFFP: not specified
Technical support	Not specified
Contact(s)	28th Floor, One San Miguel Avenue Building, San Miguel Avenue Ortigas Centre, 1605 Pasig City Tel: (632) 634 3320 to 21; (632) 634 3326 info@acpc.gov.ph
Source(s)	www.acpc.gov.ph www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Development Bank of the Philippines	
Implementer(s)/Investor(s)	Development Bank of the Philippines (DBP)
Description	<p>The Development Bank of the Philippines is the second largest state-owned bank after the Land Bank of the Philippines with a mandate to accelerate national economic growth through the provision of resources for the continued well-being of the Filipino people. DBP's banking services principally cater to the medium and long-term needs of agricultural and industrial enterprises with an emphasis on MSMEs. It currently administers 2 umbrella programmes for supporting MSMEs, namely:</p> <ul style="list-style-type: none"> - Sustainable Enterprises for Economic Development (SEED), which comprises the following schemes: <ul style="list-style-type: none"> o Retail Lending for Micro and Small Enterprises o Medium Enterprise and Other Business Enterprise Lending o DBP Credit Surety Fund Credit Facility o Inclusive Lending for Aspiring Women Entrepreneurs Programme o DBP Bankability Enhancement of SETUP Technopreneurs (DBP-BEST) Programme

	<ul style="list-style-type: none"> o Overseas Filipino Workers Reintegration Programme - Sustainable Agribusiness Financing, which is a credit assistance programme for agribusiness projects engaged in the production, harvesting, processing and marketing of crops, poultry, livestock and fishery
Target beneficiaries and investments	MSMEs, women entrepreneurs, agribusinesses, technopreneurs
Eligibility criteria	Varies
Financing instrument(s)	Debt
Investment size	SEED Lending Schemes: up to 90% of total project cost Sustainable Agribusiness Financing: up to 90% of total project cost
Technical support	Not specified
Contact(s)	Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City, Philippines ebpagkanlungan@dbp.ph Tel: (63) 812 8088 / 818 9511 ext 2331
Source(s)	www.devbnkphl.com

Foundation for a Sustainable Society	
Implementer(s)/Investor(s)	Foundation for a Sustainable Society Inc. (FSSI)
Description	The Foundation for Sustainable Society (FSSI) was established in 1995 following a successful debt for development agreement between the government of the Philippines and the Swiss Confederation whereby partial export debt relief was channelled to FSSI to finance development projects for the marginalised population. FSSI is a social investment organisation dedicated to fostering social entrepreneurship. It has developed social enterprises with triple bottom lines in marginalised communities that are owned and managed by the poor, economically sound and environmentally friendly. Its flagship Social Enterprise Fund comprises multiple grant and loan products targeting social enterprises (with a focus on SMEs), community financial institutions, cooperatives and NGOs.
Target beneficiaries and investments	Social enterprises, community financial institutions, cooperatives and NGOs
Eligibility criteria	Eligible entities:

	<ul style="list-style-type: none"> - Cooperatives, SMEs registered as stock corporation, SMEs registered as partnership or sole proprietorship, community financial institutions, NGOs and people's organisations <p>Project criteria:</p> <ul style="list-style-type: none"> - Triple bottom line (economic viability, ecological friendliness and social equity)
Financing instrument(s)	Grant, debt, equity, guarantee
Investment size	Loans: PHP500,000 – PHP30 million Grants: Up to PHP1.5 million
Technical support	Not specified
Contact(s)	46-E Samar Ave. corner Eugenio Lopez St. South Triangle, Quezon City 1103, Eugenio Lopez Dr, Diliman, Quezon City, Metro Manila, Philippines Tel: (63) 2 928 8671 areclusado@fssi.com.ph
Source(s)	www.fssi.com.ph www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Gawad Kalinga Community Development Foundation

Implementer(s)/Investor(s)	Gawad Kalinga Community Development Foundation
Description	Gawad Kalinga is a non-profit organisation dedicated to ending poverty for 5 million Filipino families by 2024. It trains and incubates social entrepreneurs in over 2,000 communities throughout the Philippines. The programme provides process learning for Gawad Kalinga community leaders to train entrepreneurs in their own communities.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Not specified
Technical Support	Training, incubation, capacity building
Contact(s)	2nd Floor, Cheng Building, 212 Haig Street, Brgy. Daang-Bakal, Mandaluyong City, Philippines 1552. Tel: (63) 2 533 2217 info@gawadkalinga.com

Source(s)	http://www.gk1world.com/whatispoverty https://bschool.nus.edu.sg/Portals/0/images/ACSEP/Publications/Case%20Collection%20on%20Philippines%20-%2020140821.pdf
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Institute for Social Entrepreneurship in Asia (ISEA)	
Implementer(s)/Investor(s)	Institute for Social Entrepreneurship in Asia (ISEA)
Description	ISEA is a learning and action network set up by social enterprises and social enterprise resource institutions that aims to catalyse knowledge creation, capacity development and movement building for social entrepreneurship in the region.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Not specified
Technical Support	Training, research, knowledge exchange
Contact(s)	2F, Ateneo School of Government Pacifico Ortiz Hall, Social Development Complex Ateneo de Manila University Katipunan, Avenue, Loyola Heights Quezon City 1108 Tel: (63) 2 703 8912 inquiry@isea-group.net
Source(s)	www.isea-group.net

Land Bank of the Philippines	
Implementer(s)/Investor(s)	Land Bank of the Philippines
Description	<p>The Land Bank of the Philippines is a government financial institution with a vision to become one of the top banks that promotes inclusive growth and improve the quality of life especially in rural areas through the delivery of financial products and services. It has continued to expand its loan portfolio in priority sectors including: farmers and fishermen, MSMEs, livelihood loans, agribusinesses, agri-infrastructure, environment-related projects, social housing, schools and hospitals. Today, it has become the largest formal financial institution in rural Philippines. Land Bank's major schemes targeting MSMEs are:</p> <p>Microfinance:</p> <ul style="list-style-type: none"> - Microfinance Programme for MFIs <p>Loans:</p>

	<ul style="list-style-type: none"> - Agricultural Credit Support Project - Agricultural and Fisheries Financing Programme - Credit Programme for SMEs - Credit Programme for Cooperatives and NGOs (for on-lending to MSME sub-borrowers) - Credit Programme for community financial institutions (for on-lending to MSME sub-borrowers) - Renewable Energy Lending Programme - Access of Small Enterprises to Sound Lending Opportunities (ASENSO) Programme (formerly "SME Unified Lending Opportunities for National Growth" or SULONG) - Credit Line for Energy Efficiency and Climate Protection
Target beneficiaries and investments	MSMEs, agribusinesses, MFIs, cooperatives, NGOs, community financial institutions
Eligibility criteria	Varies
Financing instrument(s)	Debt
Investment size	<ul style="list-style-type: none"> - Credit Programme for SMEs: up to 80% (new clients) or 90% (existing clients) of total project cost - Credit Programme for Cooperatives and NGOs: up to 85% of the sub-borrowers' outstanding loan balance - Credit Programme for community financial institutions: up to 85% of the sub-borrowers' outstanding loan balance - ASENSO Programme: up to 70% of temporary working capital (short-term loans) or up to 80% of incremental project cost (long-term loans), subject to a maximum of PHP5 million. - Others: up to 80% of total project cost
Technical support	Not specified
Contact(s)	Programmes Management Department II Tel: (63) 2 522 0000, (63) 2 551 2200 ext 2589 or 2650 sme-pmu@mail.landbank.com Customer Care Centre: Tel: (63) 2 405 7000, 1800 10 405 7000 customercare@mail.landbank.com
Source(s)	www.landbank.com www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Oikocredit	
Implementer(s)/Investor(s)	Oikocredit
Description	Founded in 1975, Oikocredit is a global cooperative and social investor that provides funding to the microfinance sector, fair trade organisations, cooperatives and SMEs. In addition to loans and credit lines offered in euros, US dollars and local currency, Oikocredit also invests in enterprises that are aligned in bringing people out of poverty in return for partial ownership.
Target beneficiaries and investments	MFIs, cooperatives, SMEs, social enterprises
Eligibility criteria	<p>Loans:</p> <ul style="list-style-type: none"> - People – The enterprise must benefit groups of disadvantaged people and contribute to the social and economic advancement of the community where it is located. - Viability – The enterprise must be economically viable with appropriate management and technical leadership and is able to become self-sustaining within a reasonable period of time. - Need – There must be a clear need for foreign investment which can be provided within terms that can secure the necessary government approvals and are beneficial to the project partners. - Group-ownership – A cooperative structure is favoured because beneficiaries directly participate in the operation and management of the business. - Women – Preference is given to enterprises wherein women are direct beneficiaries that actively participate in the decision-making and have meaningful contributions to the fulfilment of the organization's objectives. - Environment and Animal Welfare – Ecological impact and protection of animals and species are given special considerations. <p>Equity/quasi-equity:</p> <ul style="list-style-type: none"> - The investment criteria for equity is similar to those for loans, with financial sustainability and development impact considered highly important. Intangible factors are also important, such as: management quality, integrity, governance, growth capacity
Financing instrument(s)	Debt, equity, convertible debt
Investment size	Not specified

Technical support	Training, mentoring and support in 5 key areas: risk management and governance, social performance management, market coverage analysis and strategic positioning, product development, agricultural value chain finance
Contact(s)	Oikocredit South East Asia, Unit 503 Transorient Maritime Building, #66 Timog Avenue, Brgy. Sacred Heart, 1103 Quezon City, Philippines Tel: (63) 2 929 3235 / 410 2399 rdc.sea.office.ph@oikocredit.org
Source(s)	www.sea.oikocredit.coop

Opportunity Kauswagan Bank	
Implementer(s)/Investor(s)	Opportunity Kauswagan Bank Inc.
Description	<p>Opportunity Kauswagan Bank Inc. (OK Bank) was formed from the 2008 merger of Opportunity Microfinance Bank Inc. and Kauswagan Bank Inc. and started operations in 2009. Headquartered in Iloilo City, it has 13 branches in Luzon and the Visayas. Its vision is to become the leading microfinance bank in the Philippines through the provision of various microfinance programmes with a special emphasis on women:</p> <ul style="list-style-type: none"> - Proyekto Sa Kauswagan Sa Katilingban (PKK): the programme aims to empower marginalised groups through providing group loans to 35-45 micro entrepreneurs, without collateral requirements. - Micro Enterprise Transition Programme (METP): the programme provides financial assistance to a smaller group of 5 micro entrepreneurs for business expansion and creating employment opportunities for the unemployed and underemployed. - Micro Enterprise Development Programme (MEDP): the programme provides individual loans based on cash flow of their existing micro or small enterprises. - Micro, Small & Medium Enterprises Development Lending Programme (SMED): the lending programme is open to individuals, partnerships, corporations and cooperatives for purposes of export financing, credit line, permanent working capital requirements and fixed asset acquisition and refinancing
Target beneficiaries and investments	MSMEs, women entrepreneurs

Eligibility criteria	<p>New Clients:</p> <ul style="list-style-type: none"> - Individual, male or female, 21-60 years old - Presently engaged in a business that is profitable, decent and legal and which provides a stable source of daily or weekly income - Engaged in present business for at least 1 year - Residing in present address for at least 3 years. Residence must be within the bank's service area. - Without any history of past due loan with other MFIs, creditors and suppliers - Can provide a Barangay Business Permit <p>Clients Graduating from PKK/METP:</p> <ul style="list-style-type: none"> - Individuals, male or female, 21-60 years old - Presently engaged in a business that is profitable, decent and legal and which provides a stable source of daily or weekly income - Engaged in present business for at least 1 year - Residing in present address for at least 3 years. Residence must be within the bank's service area. - PKK clients for at least 2 years and with good repayment and performance <p>For SMED:</p> <ul style="list-style-type: none"> - MSMEs that are 100% Filipino owned for single proprietorships, partnerships or cooperatives, and at least 60% for corporations - Sectors: industry, services, tourism, agribusiness - Asset size not exceeding PHP100 million - At least 3 year track record for existing MSMEs and 1 year track record for start-ups
Financing instrument(s)	Debt
Investment size	<p>PKK, METP, MEDP: PHP5,000 - PHP150,000</p> <p>SMED: PHP150,000 - PHP10 million</p>
Technical support	N/A
Contact(s)	<p>A & L Building, E. Lopez Street, Jaro, Iloilo City</p> <p>Tel: (63) 3 320 4887</p> <p>kbankho@yahoo.com</p> <p>okbankpres@yahoo.com</p>
Source(s)	<p>www.omb.org.ph</p> <p>www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook</p>

Peace and Equity Foundation

Implementer(s)/Investor(s)	Peace and Equity Foundation (PEF)
Description	Founded in 2011, the Peace and Equity Foundation (PEF) aspires to drive positive change in poor Filipino household communities by investing in social enterprises that will provide them with viable livelihood and better access to basic services. To this end, PEF put in place three distinct but mutually reinforcing implementing structures: the Foundation itself as the primary gateway for organisations moving into SE, the PE Holdings company as investor in SE ventures are mature enough to achieve scale, and the SE Institute for capacity building to make the enterprise and entrepreneurs investment-ready.
Target beneficiaries and investments	Social enterprises, cooperatives, NGOs, people's organisations, faith-based groups
Eligibility criteria	Not specified
Financing instrument(s)	Grant, debt, equity
Investment size	Not specified
Technical support	Product development, technology assistance, financial and business development
Contact(s)	69 Esteban Abada St., Loyola Heights, Quezon City, Philippines ppu@pef.ph Tel: (63)2 366 8840
Source(s)	www.pef.ph

People's Credit and Finance Corporation

Implementer(s)/Investor(s)	People's Credit and Finance Corporation
Description	<p>The People's Credit and Finance Corporation (PCFC) is a government entity that mobilises resources for microfinance services that provide affordable credit for the marginalised groups. Its main programmes include:</p> <ul style="list-style-type: none"> - Microfinance Programme: The programme aims to provide the poor with access to livelihood credit and other microfinance services through accredited partner MFIs. - Micro-energy Credit Programme: The programme aims to support investments in affordable and reliable small-scale renewable solar energy home systems and solar

	<p>lanterns through the provision of credit facilities for accredited partner MFIs for re-lending to borrowers.</p> <ul style="list-style-type: none"> - Micro-agri Credit Programme: The programme finances MFIs' re-lending programmes for their end-clients engaged in the agricultural value chain including fishery.
Target beneficiaries and investments	MFIs, NGOs, Cooperatives, Rural and Cooperative Banks and Thrift Banks (for on-lending to end-clients)
Eligibility criteria	<p>Eligible Borrowers/Sub-Borrowers:</p> <ul style="list-style-type: none"> - Borrowers (Accredited MFIs) – Non-Government Organizations (NGOs), Cooperatives, Rural and Cooperative Banks, Thrift Banks duly organized, with either a track record of lending operations or with proven capabilities in implementing microfinance programs that can augment the income of targeted poor clients. - Sub-Borrowers – Households below the poverty threshold level as defined by the National Economic Development Authority (NEDA) and as identified by the Government's Social Reform Agenda through the National Anti-Poverty Commission (NAPC).
Financing instrument(s)	Debt
Investment size	<ul style="list-style-type: none"> - MFIs: based on evaluation/credit needs. - Sub-borrowers in Groups or Centres or Individuals: up to PHP150,000 depending on sub-borrowers' requirements and cash flows.
Technical support	Not specified
Contact(s)	<p>2F, Accelerando Building, 395 Sen. Gil J. Puyat Avenue, Makati City.</p> <p>Tel: (63) 2 325 0448</p> <p>info@pcfc.ph</p>
Source(s)	<p>www.pcfc.ph</p> <p>www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook</p>

Philippine Business for Social Progress' Small and Medium Enterprise Credit Programme

Implementer(s)/Investor(s)	Philippine Business for Social Progress
Description	<p>Established in 1970, the Philippine Business for Social Progress (PBSP) is the largest business-led social development organisation in the Philippines committed to poverty reduction. With more than 267 large, small and medium-scale companies as members, PBSP aims to uplift the lives of Filipinos through social development programmes that focus</p>

	on Health, Education, the Environment, and Livelihood & Enterprise Development (HEEL). PBSP has been influencing the Philippine business community to integrate CSR practices into their core businesses and advocating the application of business strategies in addressing poverty. The Small and Medium Enterprise Credit Programme that provides MSMEs with access to financing and business development services.
Target beneficiaries and investments	MSMEs
Eligibility criteria	MSMEs can avail of the loan from SMEC-accredited financial institutions if they meet the following qualifications: <ul style="list-style-type: none"> - The principal owner is a citizen or permanent legal resident of the Philippines; - Duly registered business organization which is at least 60% owned by Philippine nationals; - Have their principal place of business in the Philippines; - Must be 100% privately owned with total assets of not more than PHP15 million at the time the loan is granted.
Financing instrument(s)	Debt
Investment size	Not specified
Technical support	Business development
Contact(s)	Philippine Social Development Centre Magallanes corner Real Streets, Intramuros, Manila Tel: (632) 527 7741 to 48 pbsp@pbsp.org.ph
Source(s)	www.pbsp.org.ph www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Philippine Development Foundation

Implementer(s)/Investor(s)	Philippine Development Foundation
Description	The Philippine Development Foundation aims to eradicate poverty through education, innovation and entrepreneurship. In particular, it looks into: <ul style="list-style-type: none"> - Strengthening education and training programmes for youths in science and technology, - Fostering innovation by driving science and technology research towards the development of globally competitive products and businesses,

	<ul style="list-style-type: none"> - Building an entrepreneurial ecosystem to start a movement in the Philippines that will lead to long-term economic growth <p>In 2016, it partnered with the Asian Institute of Management (AIM) to launch AIM-Dado Banatao Incubator dedicated to inclusive innovation.¹⁷</p>
Target beneficiaries and investments	Social entrepreneurs, young entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Grant
Investment size	Not specified
Technical support	Mentorship, training, incubation support
Contact(s)	<p>AIC Burgundy Empire Tower, ADB Avenue Ortigas Centre, Pasig City 1605</p> <p>Tel: (63) 2 570 5372</p> <p>info@phildev.org</p>
Source(s)	www.phildev.org

Philippine Export-Import Credit Agency

Implementer(s)/Investor(s)	Philippine Export-Import Credit Agency
Description	<p>The Philippine Export-Import Credit Agency was formed in 1977 under the Department of Finance with a mandate to facilitate international trade by offering financial and other assistance to Philippine enterprises, particularly SMEs. It currently administers the following SME support programmes:</p> <ul style="list-style-type: none"> - Direct Lending Programme (short, medium and long-term) - Access of Small Enterprises to Sound Lending Opportunities (ASENSO) Programme - Wholesale Direct Lending Programme - Guarantee Programme for SMEs - Export Credit Insurance Programme
Target beneficiaries and investments	SME exporters
Eligibility criteria	<ul style="list-style-type: none"> - Direct Lending Programme: <p>Experience Requirements:</p> <p>Direct Exporter</p>

¹⁷ <http://www.dealstreetasia.com/stories/philippines-aim-phildev-launch-new-startup-incubator-43598>

	<ul style="list-style-type: none"> o With Minimum export volume of USD100,000 or its equivalent within the last six months prior to application o Profitable operations for the last 2 years <p>Indirect Exporter</p> <ul style="list-style-type: none"> o Indirectly exporting in the immediately preceding year; and, o Profitable operations for the last 2 years. <p>Credit Record</p> <ul style="list-style-type: none"> o No substantial derogatory record on firm, its principals and officers; o Satisfactory credit performance; <p>Financial Standing</p> <ul style="list-style-type: none"> o Maximum debt to equity ratio at 4:1 after financing o Increasing trend in ROA and ROE <p>- ASENSO Programme:</p> <ul style="list-style-type: none"> o At least 60% Filipino-owned o Assets not exceeding PHP100 million (excluding land)
Financing instrument(s)	Debt
Investment size	<ul style="list-style-type: none"> - Direct Lending Programme: up to PHP20 million (short-term) or PHP50 million (long-term) - ASENSO Programme: up to PHP5 million - Wholesale Direct Lending: up to PHP50 million (end-borrower's limit: PHP2.5 million)
Technical support	Not specified
Contact(s)	<p>17th Floor, Citibank Tower, Citibank Plaza, Valero Street, Makati City</p> <p>Tel: (63) 2 893 4204</p>
Source(s)	http://www.dti.gov.ph/businesses/msmes/msme-resources/msme-publications#financing-handbook

Philippine National Bank's Small Business Loan Programme

Implementer(s)/Investor(s)	Philippine National Bank
Description	Philippine National Bank (PNB) is one of the country's largest private local commercial banks in terms of assets and deposits. It provides a full range of banking and other financial services to large corporates, middle market, SMEs and retail customers. It maintains significant account relationships with the Philippine government, national government agencies, local government units, and government owned and controlled corporations. PNB was

	originally established as a government bank in 1916 but was 100% privatised in 2007.
Target beneficiaries and investments	SMEs
Eligibility criteria	Sole proprietors/partnerships/corporations operating profitably for the past 3 years and engaged in light manufacturing, processing, services and retail/wholesale trade
Financing instrument(s)	Debt
Investment size	PHP1 million – PHP10 million
Technical support	Not specified
Contact(s)	Philippine National Bank Financial Centre Pres. Diosdado Macapagal Boulevard, Pasay City, Philippines 1300 Tel: (63) 2 573 4177, (63) 2 891 6040 ext 2274, 2269, or 2063 customercare@pnb.com.ph
Source(s)	http://www.pnb.com.ph/index.php/corporate-banking/business-loans

Small Business Corporation	
Implementer(s)/Investor(s)	Small Business Guarantee and Finance Corporation (Small Business Corporation)
Description	Small Business Guarantee and Finance Corporation (Small Business Corporation) was founded in 1991 with a mandate to offer a wide range of financial services for SMEs engaged in manufacturing, processing, agribusiness and services. These services include, among others, guarantee, direct and indirect lending, financial leasing, secondary mortgage, venture capital and the issuance of debt instruments. Notable financing programmes include: <ul style="list-style-type: none"> - SME Wholesale Lending (for financial institutions nationwide for on-lending to MSMEs) - Microfinance Wholesale Lending (for MFIs, MSME-oriented rural and cooperative banks, community cooperatives, local NGOs and people's organisations) - Direct Lending for MSMEs - Credit Guarantee for MSMEs
Target beneficiaries and investments	MSMEs
Eligibility criteria	Varies
Financing instrument(s)	Debt

Investment size	Direct Lending for MSMEs: PHP200,000 – PHP15 million Microfinance Wholesale Lending: PHP200,000 – PHP200 million
Technical support	Training workshops, capacity building for rural banks on risk-based SME lending
Contact(s)	Small Business Guarantee and Finance Corporation 17th & 18th Floors, 139 Corporate Centre, Valero Street Salcedo Village, Makati City Tel: (632) 751 1888 morsos@sbqfc.org.ph
Source(s)	www.sbgfc.org.ph

Xchange Inc. Social Incubator	
Implementer(s)/Investor(s)	Xchange Inc.
Description	Established in 2011, Xchange Inc. is an impact-first incubator for early-stage social enterprises which invests in non-profit and for-profit companies that have as their core mission the creation of value for marginalised communities in the Philippines.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Grant, convertible grant, equity
Investment size	Not specified
Technical support	Incubation, enterprise management, finance
Contact(s)	3/F 3 Brixton St, Barrio Kapitolyo, Pasig, Philippines Tel: (63) 2 661 7616 collaborate@xchange.ph
Source(s)	www.facebook.com/pg/xchangephilippines/about www.avpn.asia/organisation/brixton-xchange-inc

Singapore

ACE Start-Up Grant	
Implementer(s)/Investor(s)	SPRING Singapore
Description	The ACE Startups Grant provides funding support to entrepreneurial Singaporeans who want to take their first step in starting up differentiated businesses. Applications are shortlisted on a competitive basis based on the 4 key evaluation criteria of differentiation, business model feasibility, potential market opportunity and management team.
Target beneficiaries and investments	Entrepreneurs
Eligibility criteria	<p>All Singapore citizens and permanent residents who:</p> <ul style="list-style-type: none"> - are first-time entrepreneurs - hold at least 51% equity in the company - are the key decision makers and committed to the company on a full-time basis - have parental consent if they are below 18 years old at the point of application <p>The company must not be registered or incorporated for more than 6 months at the date of submission and/or have received any funding for the proposed business idea from another government agency.</p> <p>The proposed business idea must not be in the following list:</p> <ul style="list-style-type: none"> - Cafes, nightclubs, lounges, bars - Foot reflexology, massage parlours, beauty salons - Gambling - Prostitution, social escort services - Employment agencies (including recruitment of foreign workers, relocation services and manpower services) - Geomancy
Financing instrument(s)	Grant
Investment size	Up to SGD50,000 in co-matching funds
Technical support	Not specified
Contact(s)	<p>SPRING Singapore</p> <p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p> <p>acestartups@spring.gov.sg</p>

Source(s)	www.spring.gov.sg/Nurturing-Startups/Pages/ACE-startups-grant.aspx
BANSEA ONE Fund	
Implementer(s)/Investor(s)	Business Angel Network South East Asia (BANSEA)
Description	<p>The Business Angel Network South East Asia (BANSEA) was established in 2001 by a group of Singapore-based angel investors. BANSEA has network connections to angel groups in China, India, Malaysia and Thailand, as well as close links to groups in Europe and the US. Its members have investment experience spanning multiple sectors and a track record in building successful companies. BANSEA organises 10 to 12 events per year for members to meet and listen to short pitches by start-ups shortlisted by our screening committee. Members may or may not invest as a group. While there could be collaboration on due diligence, members exercise autonomy in making investment decisions. Members benefit from an informed and collaborative approach to angel investing.</p> <p>BANSEA members participating in the BANSEA ONE Fund pool the risks of investing in early stage companies and share in the rewards of the outcomes. BANSEA ONE invests in dynamic management teams that are creating a product that solves a pressing problem/need. The solution should be able to be rapidly scaled to create a defensible position in a large potential market with limited capital requirements.</p>
Target beneficiaries and investments	Early-stage enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Business focused on Southeast Asia (preferably incorporated in Singapore) - Have an existing minimum viable product - <7 year exit strategy
Financing instrument(s)	Equity, convertible debt
Investment size	SGD100,000 – SGD1 million
Technical support	Mentorship, network
Contact(s)	1 George Street, #10-01, Singapore 049145 info@bansea.org
Source(s)	www.bansea.org

Business Angel Scheme	
Implementer(s)/Investor(s)	SPRING Singapore
Description	<p>Start-ups that obtain investment interest and commitment from any of the business angel investors can apply for matching investment from SPRING SEEDS Capital, SPRING's investment arm. SPRING may match the investment dollar-for-dollar for up to a maximum of SGD2 million. Both SPRING SEEDS Capital and the business angel investors will take equity stakes in the company in proportion to their investments. Participating angel investors are:</p> <ul style="list-style-type: none"> - Accel-X (any sector) - AITventures (diagnostics and life sciences) - August Capital Partners (supply chain and logistics technology, health and med tech, nutritional science, data analytics, other high growth sectors that have a regional or global impact) - Green Meadows Accelerator (clean technology, advanced manufacturing and engineering) - Individual Angels (IT, mobile technology, education) - Jungle Ventures (internet for smart cities) - Majuven (biomedical sciences, digital convergence technology and services, sustainable technologies) - Small World Group Angels (clean tech, optical systems, advanced materials) - TNB Ventures (internet, augmented reality, virtual reality) - TRIREC (clean tech) - Wavemake (advanced manufacturing and engineering, clean tech)
Target beneficiaries and investments	Start-ups
Eligibility criteria	<ul style="list-style-type: none"> - Singapore-based with core activities carried out in Singapore - Incorporated as a Private Limited company, and for less than 5 years - Have paid-up capital of at least SGD50,000 - Able to demonstrate substantial innovative and intellectual content for products and/or services and/or applications - Be able to demonstrate high growth potential with clear scalability for the global market
Financing instrument(s)	Equity
Investment size	Up to SGD2 million
Technical support	Not specified

Contact(s)	<p>Accel-X: Mr Edmund Yong Tel: (65) 6516 5451 admin@accel-x.com www.nus.edu.sg/enterprise/accelx.html</p> <p>AITVentures: Ms Shirley Tan Tel: (65) 8323 6002 www.aitbiotech.com/aitventures</p> <p>August Capital Partners: Mr Sameer Narula ps@acpven.com www.acpven.com</p> <p>Individual Angels: Mr Choun Chee Kong cheekong@hotmail.com</p> <p>Jungle Ventures: Mr Chirayu Wadke chirayu@jungle-ventures.com</p> <p>Majuven: Mr Rohit Singh info@majuven.com www.majuven.com</p> <p>Small World Group Angels: Ms Chong Chiet Ping chietping@smallworldgroup.com www.smallworldgroup.com</p>
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	<p>TNB Ventures:</p> <p>Mr Vicknesh R Pillay</p> <p>Tel: (65) 6438 5616</p> <p>info@tnb.vc</p> <p>www.tnb.vc</p> <p>TRIREC:</p> <p>Mr Melvyn Yeo</p> <p>Tel: (65) 6235 3738</p> <p>melvyn.yeo@trirecpl.com</p> <p>www.trirec.co</p> <p>Wavemaker:</p> <p>Mr Gavin Lee</p> <p>gavin@wavemaker.vc</p> <p>www.wavemaker.vc</p>
Source(s)	www.spring.gov.sg/Nurturing-Startups/Pages/business-angel-scheme.aspx

Capability Development Grant	
Implementer(s)/Investor(s)	SPRING Singapore
Description	The grant defrays up to 70% of qualifying project costs such as consultancy, training, certification and equipment costs. SMEs can take on large scale upgrading projects in areas like increasing productivity, process improvement, product development and market access.
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Registered and operating in Singapore - At least 30% local shareholding - Group annual sales turnover ≤ S\$100m or group employment of ≤200 employees <p>All applications are subject to SPRING's approval.</p>
Financing instrument(s)	Grant
Investment size	Defrays up to 70% of qualifying project costs such as consultancy, training, certification and equipment costs.

Technical support	Not specified
Contact(s)	SPRING Singapore 1 Fusionopolis Walk #01-02 South Tower, Solaris, Singapore 138628 Tel: (65) 6278 6666
Source(s)	www.spring.gov.sg/Growing-Business/Grant/Pages/capability-development-grant.aspx

Capital Match Crowdfunding Platform	
Implementer(s)/Investor(s)	Capital Match
Description	Established in 2014, Capital Match is a peer-to-peer lending and invoice financing platform for SMEs based in Singapore.
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Singapore registered Private Limited or LLP - At least 1 year of accounts filed with the Accounting and Corporate Regulatory Authority (ACRA) or 2 years of trading history - At least 1 director who is a Singaporean or permanent resident - Minimum annual turnover of SGD100,000
Financing instrument(s)	Debt-based crowdfunding
Investment size	Up to SGD300,000
Technical support	Not specified
Contact(s)	29 Stanley Street #03-03 Singapore 068738 Tel: (65) 9429 9471 support@capital-match.com
Source(s)	www.capital-match.com

CRIB Pte Ltd	
Implementer(s)/Investor(s)	CRIB Pte Ltd
Description	<p>CRIB is a non-profit social enterprise that empowers women to become successful entrepreneurs through networking, co-founder matching, business equipping and incubation. CRIB's mission is to create a start-up ecosystem whereby women can flourish, learn to build viable business models, create differentiated offerings that attract investors for sustainable, profitable growth.</p> <p>Core programmes:</p> <ul style="list-style-type: none"> - CRIB Society provides a community and network of inspiring and like-minded individuals to provide support and encourage mutual growth. - CRIB Match is a platform through which entrepreneurs can find co-founders, partners and build a business team, or raise funding for their businesses. - CRIB Equip provides members with the skills and resources needed, through workshops, training, mentorship, business coaching and providing a resource network.
Target beneficiaries and investments	Women entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Grant
Investment size	Not specified
Technical support	Guidance from CRIB mentors, access to vendors (co-working spaces, accounting, legal, marketing, design, web development), access to angel investment, crowdfunding, grants and venture capital financing
Contact(s)	CRIB Pte Ltd 442 Orchard Road #03-01 Singapore 238879
Source(s)	www.crib.com.sg

DBS Foundation's Social Enterprise Grant Programme	
Implementer(s)/Investor(s)	DBS Foundation
Description	The DBS Foundation has supported over 100 social enterprises with grant funding since 2012. The Social Enterprise Grant Programme is for social enterprises with new, innovative and scalable ideas that address relevant social problems. The Programme enables social enterprises to develop a prototype of their idea, improve existing processes or add critical capabilities to achieve

	sustainability, or scale up their existing business that leads to greater social impact.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Registered business entity at the country of operations; - Have neither religious nor political agenda/affiliations - Business entity has been registered and in operations for less than 2 years - Business entity has been registered and in operations between 2 to 4 years - Revenue generating for past one year; and There is at least one full time founder - Business entity has been registered and in operations for more than 3 years - There is at least one full time founder; and Business has broken even for past two years
Financing instrument(s)	Grant
Investment size	Prototype Grant: up to SGD50,000 Organisational Grant: up to SGD100,000 Scale-Up Grant: customised package
Technical support	Incubation, bootcamps, workshops, mentorship, refining and strengthening of business models, co-working spaces, networking opportunities
Contact(s)	DBS Foundation Ltd 12 Marina Boulevard, Level 13 DBS Asia Central @ Marina Bay Financial Centre Tower 3 Singapore 018982 dbsfoundation@dbs.com
Source(s)	www.dbs.com/dbsfoundation/grant-programme/default.page

Do-Good Fund

Implementer(s)/Investor(s)	Central Singapore Community Development Council
Description	Do-Good Fund provides an in-principle grant for community projects that create a significant, positive impact for a cause or current/emerging need. This includes, but is not limited to, creating awareness of a social cause, or coming up with solutions for a current/emerging need, or helping the needy or underprivileged.

Target beneficiaries and investments	Social enterprises and community projects
Eligibility criteria	<ul style="list-style-type: none"> - Project(s) must have a clear and quantifiable social objective of benefitting a disadvantaged/ marginalised segment of society (the promotion of arts, cultural, health, sports or environmental objectives should not be the primary mission). - Project(s) must be based on a viable and financially sustainable business model that can profitably generate revenue over a period of at least 2 years. - Proposals have to be implemented locally and preferably to benefit mainly residents of Central Singapore district. - There must be a committed team to drive the project.
Financing instrument(s)	Grant
Investment size	Up to 80% of the total project cost, subject to a cap of SGD30,000. Funding will be reimbursed over a period of 2 years.
Technical support	Not specified
Contact(s)	<p>Central Singapore Community Development Council 490 Lorong 6 Toa Payoh #07-11, HDB Hub BizThree (Lobby 2) Singapore 310490 Tel: (65) 6715 7500 lana_tan@pa.gov.sg</p>
Source(s)	www.cdc.org.sg/CentralSingapore/Programmes/Do_Good_Fund

Energy Efficiency Programme Office's Incentives	
Implementer(s)/Investor(s)	Energy Efficiency Programme Office, National Environment Agency (NEA), Economic Development Board (EDB), Building and Construction Authority (BCA)
Description	The Energy Efficiency Programme Office is a multi-agency committee that aims to promote cost-effective means of reducing greenhouse emissions. It is led by the National Environment Agency (NEA) and the Energy Market Authority (EMA) and comprises the Economic Development Board (EDB), Land Transport Authority (LTA), Building and Construction Authority (BCA), Housing and Development Board (HDB), Infocomm Authority of Singapore (IDA), Agency for Science, technology and Research (A*STAR),

	<p>Urban Redevelopment Authority (URA), Jurong Town Corporation (JTC) and National Research Foundation (NRF). The Ministry of the Environment and Water Resources (MEWR) and Ministry of Trade and Industry (MTI) are also represented in the committee. It currently administers the following incentives:</p> <ol style="list-style-type: none"> 1. Financing Programme for Energy Efficiency Projects: The programme aims to encourage owners and operators of existing industrial and manufacturing facilities to implement projects in energy efficient equipment or technologies. Project size can range from SGD0.5 million to SGD40 million. 2. Productivity Grant (Energy Efficiency): The grant programme promotes investments in energy efficient equipment or technologies among owners and operators of industrial facilities. Grant quantum is up to 20% of the qualifying costs. 3. Green Mark Incentive Schemes: These schemes include the SGD100 million Green Market Incentive Scheme for Existing Buildings, the Green Mark Gross Floor Area Incentive Scheme, the SGD5 million Green Market Incentive for Design Prototype, the SGD50 million Green Mark Incentive for Existing Buildings and Premises and the Pilot Building Retrofit Energy Efficiency Financing Scheme. 4. One-Year Accelerated Depreciation Allowance for Energy Efficient Equipment and Technology: This tax incentive scheme encourages companies to replace old, energy-consuming equipment with more energy efficient ones and to invest in energy-saving equipment. Under this scheme, the capital expenditure on the qualifying energy efficient or energy-saving equipment can be written off or depreciated in one year instead of three.
Target beneficiaries and investments	Energy efficiency projects
Eligibility criteria	Varies
Financing instrument(s)	Varies

Investment size	Varies
Technical support	Not specified
Contact(s)	Ms Joy Ng – Economic Development Board Joy_Ng@edb.gov.sg Tel: (65) 6832 6648 Mr Joash Seng – Economic Development Board Joash_SENG@edb.gov.sg Tel: (65) 6832 6443
Source(s)	www.e2singapore.gov.sg

FundedHere Crowdfunding Platform

Implementer(s)/Investor(s)	FundedHere
Description	Based in Singapore, FundedHere is an equity and lending-based crowdfunding platform for start-ups and SMEs. FundedHere aims to get good entrepreneurial ideas funded whilst offering attractive returns for investors.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Debt-based crowdfunding
Investment size	Not specified
Technical support	Not specified
Contact(s)	Tel: (65) 6443 3063 contactus@fundedhere.com
Source(s)	www.fundedhere.com

Funding Societies Crowdfunding Platform

Implementer(s)/Investor(s)	Funding Societies
Description	Launched in 2015 and headquartered in Singapore, Funding Societies is a peer-to-peer lending platform that enables SMEs to seek loans from a pool of investors. In January 2016, it launched Modalku, its sister platform in Indonesia.
Target beneficiaries and investments	SMEs

Eligibility criteria	The company must be <ul style="list-style-type: none"> - incorporated in Singapore - with Singaporean or Permanent Resident Director(s) of at least 30% shareholding - either a Private Limited Company (Pte Ltd) or a Limited Liability Partnership (LLP) - in business for at least 1 year - with an annual turnover of at least SGD300,000
Financing instrument(s)	Debt-based crowdfunding
Investment size	SGD20,000 - SGD500,000
Technical support	Not specified
Contact(s)	11 Collyer Quay, The Arcade, #17-00 Singapore S049317 Tel: (65) 6221 0958 info@fundingsocieties.com
Source(s)	www.fundingsocieties.com www.techinasia.com/singapore-peertobusiness-lending-marketplace-raises-746m-led-sequoia

IDM Jumpstart and Mentor (i.JAM) Programme	
Implementer(s)/Investor(s)	Interactive & Digital Media Programme Office (IDMPO), Media Development Authority
Description	The IDM Jump-start and Mentor (i.JAM) Programme aims to drive innovation and entrepreneurship by creating in Singapore a capacity for continuous and self-sustaining grassroots innovation. Under this programme, the i.JAM Micro-funding Scheme will support start-ups and individuals with breakthrough ideas that can be developed into innovative products and services. This will be done through a network of incubators who will work closely with IDMPO.
Target beneficiaries and investments	Start-ups
Eligibility criteria	Start-ups with innovative R&D ideas in the interactive and digital media space
Financing instrument(s)	Grant
Investment size	Up to SGD50,000 for the first round and SGD200,000 for the second round (if the start-up meets all the criteria set by i.JAM)

Technical support	Mentorship, networking, business advice, guidance on securing additional funds
Contact(s)	Infocomm Media Development Authority one-north Office (For media-related services) 3 Fusionopolis Way #16-22 Symbiosis Singapore 138633 Pasir Panjang Office (For telecommunications and infocomm-related services) 10 Pasir Panjang Road #10-01 Mapletree Business City Singapore 117438 Tel: (65) 6377 3800 ids_office@imda.gov.sg
Source(s)	www.imda.gov.sg/about/newsroom/archived/mda/media-releases/2007/mda-administers-new-microfunding-scheme-to-stimulate-bottomup-innovation-in-ids

Inclusive Growth Programme	
Implementer(s)/Investor(s)	e2i (Employment and Employability Institute)
Description	The Inclusive Growth Programme was launched by the Labour Movement in 2010 and administered by e2i (Employment and Employability Institute) to catalyse industry re-development, promote inclusive growth and to ensure sharing of productivity gains with workers through higher wages.
Target beneficiaries and investments	SMEs
Eligibility criteria	Productivity improvement project(s) that share gains with low wage workers (monthly pay ≤ SGD1,700). Supportable costs include: a. Automation & equipment cost b. Process re-engineering c. Training costs directly associated with the project
Financing instrument(s)	Grant
Investment size	Participating businesses are entitled to: - Up to 50% co-funding for the purchase or rental of equipment/technology and process re-engineering

	(capped at SGD150,000 per project and SGD500,000 per company per year) - Up to 90% co-funding for training directly relevant to productivity improvements within the business.
Technical support	Not specified
Contact(s)	e2i Central HDB Hub Bizthree 490 Lorong 6 Toa Payoh, #07-11 (Lift Lobby 1) Singapore 310490 Tel: (65) 6474 0606 igp@e2i.com.sg
Source(s)	www.e2i.com.sg/employers/inclusive-growth-programme-igp/inclusive-growth-programme

Incubator Development Programme	
Implementer(s)/Investor(s)	SPRING Singapore
Description	Administered by SPRING Singapore, the Incubator Development Programme provides up to 70% grant support to incubators and venture accelerators to enhance their capabilities and programmes to better assist innovative start-ups.
Target beneficiaries and investments	Incubators and accelerators
Eligibility criteria	Applicants should: <ul style="list-style-type: none"> - be incubators or venture accelerators with a unique value proposition or specific programme(s) to nurture innovative start-ups in areas such as access to markets and talents, financing, entrepreneurship training, management guidance and mentorship - have a revenue model that will be sustainable in the long-term - have a proven management team with the necessary experience and expertise to groom innovative start-ups from their early stages into high growth companies
Financing instrument(s)	Grant
Investment size	Not specified
Technical support	Not specified
Contact(s)	SPRING Singapore

	<p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p>
Source(s)	www.spring.gov.sg/Nurturing-Startups/Pages/incubator-development-programme.aspx

Local Enterprise Finance Scheme	
Implementer(s)/Investor(s)	SPRING Singapore
Description	<p>Companies can access working capital financing or loans for automating and upgrading factory and equipment to support their day-to-day business operations through the SME Micro Loan and the SME Equipment and Factory Loan, respectively, under the Local Enterprise Finance Scheme. Interested companies may approach any of the participating financial institutions to apply for the loans.</p> <p>Participating financial institutions in the Micro Loan Scheme:</p> <ul style="list-style-type: none"> - DBS Bank - Ethoz Capital - Hong Leong Finance - IFS Capital - Malayan Banking Bhd - ORIX Leasing Singapore - OCBC Bank - RHB Bank - The Bank of East Asia - United Overseas Bank (UOB) <p>Participating financial institutes in the Equipment and Factory Loan Scheme:</p> <ul style="list-style-type: none"> - DBS Bank - Ethoz Capital - Hong Leong Finance - IFS Capital - Malayan Banking Bhd - ORIX Leasing Singapore - OCBC Bank - RHB Bank - Sing Investments & Finance Ltd - Singapura Finance Ltd - The Bank of East Asia - United Overseas Bank (UOB)

Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Company registered and operating in Singapore - At least 30% local shareholding <p>Micro Loan:</p> <ul style="list-style-type: none"> - Annual sales ≤ SGD1 million or ≤ 10 employees - Group annual sales of ≤ SGD100 million or group employment size ≤ 200 <p>Equipment and Factory Loan:</p> <ul style="list-style-type: none"> - Group annual sales of ≤ SGD100 million or group employment size ≤ 200
Financing instrument(s)	Loans
Investment size	Micro Loan: up to SGD100,000 Equipment and Factory Loan: up to SGD15 million
Technical support	Not specified
Contact(s)	<p>SPRING Singapore</p> <p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p>
Source(s)	<p>www.spring.gov.sg/Growing-Business/Loan/Pages/SME-Micro-Loan.aspx</p> <p>www.spring.gov.sg/Growing-Business/Loan/Pages/SME-Equipment-and-Factory-Loans.aspx</p>

Moolahsense Crowdfunding Platform	
Implementer(s)/Investor(s)	Moolahsense
Description	MoolahSense is one of the pioneer peer-to-peer lending platforms in Singapore that connects SMEs that seek short-term business loans to prospective investors. It was awarded a Capital Markets Services License by the Monetary Authority of Singapore in November 2016.
Target beneficiaries and investments	SMEs
Financing instrument(s)	Debt-based crowdfunding
Investment size	From SGD1,000

Eligibility criteria	<ul style="list-style-type: none"> - Singapore registered Private Limited and Limited Liability Partnership entity - At least 1 year of accounts filed with the Accounting and Corporate Regulatory Authority (ACRA) or has been trading for 2 years - Minimum annual turnover of SGD300,000
Contact(s)	<p>408B Joo Chiat Road, Singapore 427635 Tel: (65) 6871 8780 info@moolahsense.com</p>
Source(s)	www.moolahsense.com

National Environment Agency's Grants and Incentive Schemes

Implementer(s)/Investor(s)	National Environment Agency
Description	<p>Singapore's National Environment Agency (NEA) currently administers various grants and incentive schemes with the aim to encourage environmentally friendly practices and ensure the private sector takes ownership of the common urban space. NEA grants include:</p> <ol style="list-style-type: none"> 1. Energy Efficient Improvement Assistance Scheme (EASe): Funding would be provided for up to 50% of the qualifying cost of engaging an expert consultant or Energy Services Company (ESCO) to conduct detailed energy assessments and recommend specific measures that can be implemented to improve energy efficiency. Over a 5-year period, the maximum amount of funding to any single facility or building is capped at SGD200,000. 2. 3R Fund: The 3R Fund is a co-funding scheme to encourage organisations to undertake waste minimisation and recycling projects. It will co-fund up to 80% of qualifying costs, subject to a cap of SGD1 million per project or per applicant. 3. 3P Partnership Fund: The 3P Partnership Fund supports projects that focus on: (i) grooming environment advocates and champions, (ii) encouraging community participation in environmental

	activities, and (iii) increasing awareness on environmental issues. It works on a co-payment basis with funding quantum percentage ranging from 10% (for the 5 th year) to 50% (for the 1 st year).
Target beneficiaries and investments	Energy efficiency projects
Eligibility criteria	Varies
Financing instrument(s)	Grant
Investment size	Varies
Technical support	Not specified
Contact(s)	National Environment Agency 40 Scotts Road, #13-00 Environment Building Singapore 228231 Tel: 1800 225 5632
Source(s)	www.nea.gov.sg/grants-awards

National Research Foundation's Early Stage Venture Fund	
Implementer(s)/Investor(s)	National Research Foundation, Prime Minister's Office
Description	The National Research Foundation invests SGD10 million, on a matching basis, in seed corporate venture capital funds that invest in early-stage technology start-ups based in Singapore. This aims to encourage large local enterprises to engage in corporate venturing to source for innovative technologies and business models as part of their overall corporate strategy, and in the process, improve their innovation capacity. This also enables start-ups to scale-up by leveraging on large local enterprises' mentorship, resources and networks.
Target beneficiaries and investments	Technology start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Not specified
Investment size	Not specified
Technical support	Not specified
Contact(s)	1 CREATE Way #12-02 CREATE Tower Singapore 138602 Tel: (65) 6684 2900

	corpcom@nrf.gov.sg
Source(s)	www.nrf.gov.sg/funding-grants/early-stage-venture-fund

National Youth Fund	
Implementer(s)/Investor(s)	National Youth Council
Description	The National Youth Fund supports ground-up youth initiatives to champion community and social causes through partnerships with youth sector organisations including youth social enterprises, schools, institutes of higher learning and other community partners.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<p>Youth/Youth leaders who have a strong track record of community involvement. Applicants must be Singaporeans/Singaporean Permanent Residents aged between 15 and 35 years</p> <ul style="list-style-type: none"> - Project's ability to meet a critical service gap or emerging need - Scalability of project - Impact of project - Potential for bridging youth communities and fostering partnerships - Project's ability to develop youth leadership and community action - Propensity to drive change
Financing instrument(s)	Grant
Investment size	The funding will help to cover up to 80% of the total project costs for each project.
Technical support	Not specified
Contact(s)	<p>National Youth Council 490 Lor 6 Toa Payoh #04-10 HDB Hub Biz Three, Singapore 310490 NYC_Enquiries@nyc.gov.sg Tel: (65) 6734 4233</p>
Source(s)	www.nyc.gov.sg/initiatives/grants/nyf

Private Incubators and Accelerators	
Implementer(s)/Investor(s)	The Biofactory, Incuvest, Azione Capital, TNF Ventures, TechCube8, FocusTech Ventures, Get2Volume, Clearbridge, AccelerAsia, NUS Start-up Runway
Description	<p>Focus sectors:</p> <ul style="list-style-type: none"> - The Biofactory: biomedical - Incuvest: technology - Azione Capital: digital media, mobile communications, energy, and maritime industry - TNF Ventures: technology - TechCube8: technology - FocusTech Ventures: hardware, manufacturing technology - Get2Volume: technology - Clearbridge: health care, info-security, technology - AccelerAsia: various - NUS Start-up Runway: various
Target beneficiaries and investments	Start-ups, early-stage enterprises
Eligibility criteria	Varies
Financing instrument(s)	Seed funding
Investment size	Varies
Technical support	Incubation, acceleration, mentorship, network
Contact(s)	<p>The Biofactory:</p> <p>Block 79 Ayer Rajah Crescent #05-06 Singapore 139955 contact@thebiofactory.com Tel: (65) 6397 5155</p> <p>Incuvest:</p> <p>#04-07, 79 Ayer Rajah Crescent, Singapore 139955 info@incuvestasia.com Tel: (65) 6493 2468</p> <p>Azione Capital:</p> <p>1 Kaki Bukit Rd 1, Singapore 415934 Tel: (65) 3112 1688</p>

TNF Ventures

71 Ayer Rajah Crescent, #06-01/02 and #04-23/24/25/26,
Singapore 139951

info@tnfventures.com

Tel: (65) 6777 7022

TechCube8

info@techcube8.com

Tel: (65) 9003 9595

FocusTech Ventures

Cititech Industrial Building #06-11, 629 Aljunied Road, Singapore
389838

kelvin@focustechventures.com

Get2Volume

67 Ayer Rajah Crescent, Singapore 139950

info@get2volume.com

Tel: (65) 6777 9750

Clearbridge

A. 81 Science Park Drive, #02-03 The Chadwick, Singapore
Science Park 1, Singapore 118257

contactus@clearbridgeaccelerator.com

Tel: (65) 6873 0668

AccelerAsia

30 Bukit Pasoh Road, Singapore 089844

info@accelerasia.com

Tel: (65) 6223 7221

NUS Start-Up Runway

National University of Singapore (NUS)

21, Heng Mui Keng Terrace Level 5, S119613

	enterprise@nus.edu.sg Tel: (65) 6516 7175
Source(s)	www.thebiofactory.com www.incuvestasia.com www.azionecapital.com www.tnfventures.com www.techcube8.com www.focustechventures.com www.g2vaccelerator.com www.clearbridgeaccelerator.com www.accelerasia.com www.enterprise.nus.edu.sg

raiSE Impact Finance	
Implementer(s)/Investor(s)	Singapore Centre for Social Enterprise (RaiSE)
Description	The Singapore Centre for Social Enterprise (raiSE) was set up to raise awareness on social entrepreneurship and raise support for social enterprises in Singapore. raiSE provides a range of support to help social enterprises from start to mature stages, such as funding, advisory services, training, relevant resources and networks. raiSE administers 2 grant schemes (VentureForGood and VentureForGood Youth) and one investment scheme (raiSE Impact Finance). raiSE Impact Finance (RIF) provides capital to Singapore-based social enterprises with a clear social mission to address human-centred social gaps and needs within a sustainable business model, clear intent and motivation among founder(s) and management team to achieve the social mission. As an impact-first funder, the primary outcome RIF hopes to achieve is a demonstrable increase in the breadth and/or depth of social impact created via its investments.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<p>The RIF seeks out investments into social enterprises:</p> <ul style="list-style-type: none"> - With innovative solutions to address social gaps and tackle social issues - That provide training and employment to the disadvantaged groups - That provide strategic value in developing the social sector

	<p>RIF does not invest in businesses that engage in activities for the purpose of promoting or furthering political, religious or individual beliefs.</p> <p>At present, RIF does not invest into businesses with solely an environmental focus or those that focus predominantly on impact outside of Singapore.</p> <p>SEs must present a measurable and scalable social impact plan. RIF aims to achieve at least 3-5% annual financial returns. Preferred investment horizon is 3-5 years.</p>
Financing instrument(s)	Equity, debt
Investment size	Up to SGD2 million
Technical support	Not specified
Contact(s)	<p>79 Ayer Rajah Crescent</p> <p>#02-01/02 Singapore 139955</p> <p>Tel: (65) 6460 0800</p> <p>investments@raise.sg</p>
Source(s)	www.raise.sg/raise-impact-finance
Sector Specific Accelerator Programme	
Implementer(s)/Investor(s)	SPRING Singapore
Description	<p>As part of the Research, Innovation and Enterprise 2015 plan, the Singapore government established Sector Specific Accelerators (SSA) to identify, invest and grow start-ups in strategic but nascent sectors such as medical and clean technology. A total of USD70 million has been committed under the SSA Programme to encourage the formation and growth of start-ups in medical technology. SPRING SEEDS Capital (SSC), SPRING's investment arm, co-invests with the accelerators on a 1:1 basis. The five accelerators, Clearbridge BSA, Singapore Medtech Accelerator, Zicom MedTacc, Medtech Alliance and Venturecraft Group have been appointed to identify and co-invest with SSC in high-potential medical technology start-ups. Besides co-investing, the accelerators take a hands-on approach to help the start-ups build up their management teams, meet regulatory requirements and connect with potential customers.</p>
Target beneficiaries and investments	Medical technology start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Not specified

Investment size	Not specified
Technical support	The appointed accelerators take a hands-on approach to help the start-ups build up their management teams, meet regulatory requirements and connect with potential customers.
Contact(s)	SPRING Singapore 1 Fusionopolis Walk #01-02 South Tower, Solaris, Singapore 138628 Tel: (65) 6278 6666 smeinfo@spring.gov.sg
Source(s)	www.spring.gov.sg/Nurturing-Startups/Pages/sector-specific-accelerator.aspx

Singapore International Foundation's Young Social Entrepreneurs Programme	
Implementer(s)/Investor(s)	Singapore International Foundation (SIF)
Description	SIF's Young Social Entrepreneurs Programme aims to inspire, equip and enable youth of different nationalities to start or scale up their social enterprises in Singapore and beyond. The Programme is implemented in partnership with established social entrepreneurs, business consultants and investors.
Target beneficiaries and investments	Young social entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Grant
Investment size	Up to SGD20,000
Technical support	Network, mentorship, overseas study visits
Contact(s)	Singapore International Foundation 60A Orchard Road #04-01 Tower 1, The Atrium@Orchard, International Involvement Hub, Singapore 238890 Tel: (65) 6837 8700 yse@sif.org.sg
Source(s)	www.sif.org.sg/our-work/gb/yse http://edm.sif.org.sg/edm/YSE/YSE_Factsheet_230616.pdf

SIP North East CDC Social Innovation Fund	
Implementer(s)/Investor(s)	North East Community Development Council
Description	The fund aims to enable new/existing social enterprises or a team of passionate individuals to undertake community related initiatives and projects, in areas of environment, social assistance, community health and targets different groups such as the low income, family, children and youth, elderly and special needs.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Project(s) must address a particular social need in an innovative manner and impactful in the local context. - The project should not have inflammatory or discriminatory religious or racial elements, advance a partisan political agenda, or be contrary to the interest of the community and society at large. - The core activities of the proposed project are based in Singapore and benefit the local community, in particular North East district. - Project(s) must be based on a sustainable work model for at least 6 months to a year.
Financing instrument(s)	Grant
Investment size	100% of the total project cost, subject to a cap of SGD10,000
Technical support	Not specified
Contact(s)	<p>North East Community Development Council</p> <p>51 Tampines Ave 4 #04-31 Our Tampines Hub</p> <p>Singapore 529684</p> <p>Tel: (65) 6424 4030</p> <p>patsy_kwa@pa.gov.sg</p>
Source(s)	www.socialinnovationpark.org

SME Working Capital Loan	
Implementer(s)/Investor(s)	SPRING Singapore
Description	<p>The SME Working Capital Loan was introduced at the Singapore Budget 2016 for a period of three years to help local enterprises access unsecured working capital financing in a period of slow economic growth. Participating financial institutions are:</p> <ul style="list-style-type: none"> - DBS Bank

	<ul style="list-style-type: none"> - Ethoz Capital Ltd - Hong Leong Finance Ltd - IFS Capital Ltd - Malayan Banking Bhd - ORIX Leasing Singapore Ltd - OCBC Bank - RHB Bank - Standard Chartered Bank - Bank of East Asia - HSBC Bank - United Overseas Bank (UOB)
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Company registered and operating in Singapore - At least 30% local shareholding - Group annual sales of ≤ SGD100 million or group employment size ≤ 200
Financing instrument(s)	Loans
Investment size	Up to SGD300,000
Technical support	Not specified
Contact(s)	<p>SPRING Singapore</p> <p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p>
Source(s)	www.spring.gov.sg/Growing-Business/Loan/Pages/SME-Working-Capital-Loan.aspx

SME Venture Loan	
Implementer(s)/Investor(s)	SPRING Singapore
Description	<p>To help innovative, high-growth SMEs access financing for their business expansion, the Venture Debt Programme was launched in January 2016 over a pilot period of two years. SPRING shares the risk of loan defaults with participating financial institutions in the event of company insolvency. Interest rates, repayment structures, collateral and warrant structures will be determined by the participating financial institutions. Participating financial institutions are:</p> <ul style="list-style-type: none"> - DBS Bank - OCBC Bank - United Overseas Bank (UOB)

	- Innoven Capital
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Company registered and operating in Singapore - At least 30% local shareholding - Group annual sales of ≤ SGD100 million or group employment size ≤ 200
Financing instrument(s)	Loans
Investment size	Up to SGD5 million
Technical support	Not specified
Contact(s)	<p>SPRING Singapore</p> <p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p>
Source(s)	www.spring.gov.sg/Growing-Business/Loan/Pages/SME-Venture-Loan.aspx

SPRING Start-up Enterprise Development Scheme (SPRING SEEDS)

Implementer(s)/Investor(s)	SPRING Singapore
Description	SPRING SEEDS Capital Pte Ltd (SSC), is the investment arm of SPRING Singapore, manages the SPRING Start-up Enterprise Development Scheme (SPRING SEEDS), an equity-based co-financing option for Singapore-based start-ups with innovative products and/or processes with intellectual content and strong growth potential across international markets.
Target beneficiaries and investments	Start-ups
Eligibility criteria	<p>To be eligible for investment consideration, interested start-ups must:</p> <ul style="list-style-type: none"> - be a Singapore-based company with core activities carried out in Singapore. - be incorporated as a Private Limited company for less than five years. - have paid-up capital of at least USD50,000. - be able to evidence substantial innovative and intellectual content for its products and/or services and/or applications. - have high growth potential with clear scalability for the international market. - have identified a ready, independent third-party investor(s).

Financing instrument(s)	Equity
Investment size	For approved deals by the SPRING SEEDS Investment Panel, SSC matches the sum invested by third-party investor(s) dollar-for-dollar up to a maximum of USD2 million. The total sum will be invested in tranches, based on identified milestones. Both SPRING SEEDS Capital and the third-party investor(s) will then take equity stakes in the company in proportion to their investments. Subject to the company's specific progress and performance, additional investments can be considered at a later round for up to USD1 million, inclusive of the initial investment.
Technical support	Not specified
Contact(s)	SPRING Singapore 1 Fusionopolis Walk #01-02 South Tower, Solaris, Singapore 138628 Tel: (65) 6278 6666
Source(s)	www.spring.gov.sg/Nurturing-Startups/SEEDS/Pages/spring-start-up-enterprise-development-scheme.aspx

Tech For Good (T4G) Social Tech Accelerator	
Implementer(s)/Investor(s)	Tech For Good (T4G)
Description	T4G is an acceleration and educational program for early stage start-ups who use technology in innovative ways to tackle social issues. T4G offers a 4-month programme that provides entrepreneurs with mentoring, working space, access to a network of resources and other business services designed to accelerate their success, create meaningful social impact and create jobs and revenue. Focus sectors are: aging, people with disabilities, health and nutrition, education, safe work environment, safe road travel, social and economic inequality, clean technology, agricultural technology, food technology. Currently active in Singapore and Thailand, T4G aims to expand into other Asian countries in 2017.
Target beneficiaries and investments	Social tech start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Not specified
Investment size	Not specified

Technical support	Mentoring, working space, access to a network of resources and other business services designed to accelerate their success, create meaningful social impact and create jobs and revenue
Contact(s)	Tech for Good Blk 79, Ayer Rajah Crescent, #05-03 (inside ASTART accelerator), Singapore Tel: (65) 9147 9814 info@t4g.co
Source(s)	www.t4g.co

Technology Enterprise Commercialisation Scheme	
Implementer(s)/Investor(s)	SPRING Singapore
Description	The Technology Enterprise Commercialisation Scheme (TECS) aims to catalyse the formation and growth of technologically innovative start-ups based on strong technology Intellectual Property and a scalable business model. Through the TECS, SPRING provides early-stage funding to successful applicants to fund such developmental efforts towards the commercialisation of proprietary technology solutions. The TECS is a competitive grant in which proposals are evaluated based on both technical and commercial merits by a team of reviewers, and the best are funded. Applicants may apply for either the Proof Of Concept grant or the Proof Of Value grant, depending on the stage of development of the technology or solution/concept.
Target beneficiaries and investments	Start-ups
Eligibility criteria	Applicants can be start-up companies: <ul style="list-style-type: none"> - Registered for less than 5 years at time of award - At least 30% local shareholding - Company's group annual sales turnover is not more than \$100 million or group employment size is not more than 200 workers - Core activities to be carried out in Singapore
Financing instrument(s)	Grant
Investment size	Proof of Concept projects: up to 100% of qualifying costs, subject to a maximum of SGD250,000

	Proof of Value projects: up to 85% of qualifying costs, subject to a maximum of SGD500,000
Technical support	Not specified
Contact(s)	<p>SPRING Singapore</p> <p>1 Fusionopolis Walk</p> <p>#01-02 South Tower, Solaris,</p> <p>Singapore 138628</p> <p>Tel: (65) 6278 6666</p> <p>smeinfoline@spring.gov.sg</p>
Source(s)	www.spring.gov.sg/Nurturing-Startups/Pages/technology-enterprise-commercialisation-scheme.aspx

VentureForGood Grant	
Implementer(s)/Investor(s)	Singapore Centre for Social Enterprise (raiSE)
Description	The Singapore Centre for Social Enterprise (raiSE) was set up to raise awareness on social entrepreneurship and raise support for social enterprises in Singapore. raiSE provides a range of support to help social enterprises from start to mature stages, such as funding, advisory services, training, relevant resources and networks. raiSE administers 2 grant schemes (VentureForGood and VentureForGood Youth) and one investment scheme (raiSE Impact Finance).
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<p>VentureForGood is open to all new and existing locally based social enterprises that are registered/ intend to register under the Companies Act or Co-operative Societies Act. For applicants who have not incorporated their business at point of application and are in the process of prototyping, a partnership with a relevant Voluntary Welfare Organisation (VWO) and/or validations with intended beneficiary groups should be illustrated.</p> <ul style="list-style-type: none"> - Applicants must be a member of raiSE (individuals/SE startup/SE member) - Eligibility is open to new/ existing social enterprises addressing one or more of the following outcome areas: employment opportunities, education, skill development, basic human needs (e.g. housing, transport, food), economic tools and services (e.g. financial access, crowdfunding, e-commerce), health

	care/social care products and services (include disease/illness prevention and mitigation), improvement of mental health & well-being (e.g. address social exclusion), capacity building for organisations in the social sector.
Financing instrument(s)	Grant
Investment size	Up to SGD300,000 for seed grants
Technical support	Not specified
Contact(s)	79 Ayer Rajah Crescent #02-01/02 Singapore 139955 Tel: (65) 6460 0800 vfg@raise.sg
Source(s)	www.raise.sg/ventureforgood

VentureForGood Youth Grant	
Implementer(s)/Investor(s)	Singapore Centre for Social Enterprise (raiSE)
Description	The Singapore Centre for Social Enterprise (raiSE) was set up to raise awareness on social entrepreneurship and raise support for social enterprises in Singapore. raiSE provides a range of support to help social enterprises from start to mature stages, such as funding, advisory services, training, relevant resources and networks. raiSE administers 2 grant schemes (VentureForGood and VentureForGood Youth) and one investment scheme (raiSE Impact Finance). VentureForGood (Youth) is an initiative set up to provide funding support of up to SGD20,000 to youths in developing and implementing their social enterprise ventures that address an apparent social need in Singapore.
Target beneficiaries and investments	Young social entrepreneurs
Eligibility criteria	VentureForGood (Youth) is open to youths aged 18 - 35 years. Key applicant must be Singaporean or permanent resident of Singapore. Eligibility is open to new/ existing social enterprises addressing one or more of the following outcome areas: employment opportunities, education, skill development, basic human needs (e.g. housing, transport, food), economic tools and services (e.g. financial access, crowdfunding, e-commerce), health care/social care products and services (include disease/illness prevention and mitigation), improvement of mental health & well-being

	(e.g. address social exclusion), capacity building for organisations in the social sector.
Financing instrument(s)	Grant
Investment size	Up to SGD20,000
Technical support	Not specified
Contact(s)	79 Ayer Rajah Crescent #02-01/02 Singapore 139955 Tel: (65) 6460 0800 vfg@raise.sg
Source(s)	www.raise.sg/ventureforgood

Thailand

Association for the Promotion of Thai SMEs (ATSME)	
Implementer(s)/Investor(s)	It was formed as a non-profit organisation in 1981 by industrial entrepreneurs who were trained through the Department of Industrial Promotion.
Description	ATSME provides training programmes for small enterprises and also helps in matching business activities between members, barter trade, good exhibition, e-commerce and products exhibition internationally.
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Form(s) of technical support	Training programmes, business matching between provinces and among members, exhibitions
Contact(s)	info@atsme.org Tel: (66) 2202 4547
Source(s)	www.atsme.org

BANPU Champions for Change	
Implementer(s)/Investor(s)	BANPU Public Company Limited and ChangeFusion
Description	The BANPU Champions for Change programme, which began in 2011, aims to enable young people to drive social change through providing seed funding and incubation support.
Target beneficiaries and investments	Early-stage social enterprises
Eligibility criteria	Winning teams are selected on the basis of: <ol style="list-style-type: none"> 1. Social Impact - the possibility to create social change substantially; 2. The Team - capability and dedication; 3. Improvement - ability to operate efficiently in the given time of three months after receiving THB 50,000 in the first round; 4. Business Sustainability - judging from cash flow performance and ability to enter the market; and 5. Maximisation - ability to operate in the long run with substantial profit and social value.
Financing instrument(s)	Grants

Investment size	THB50,000 – THB200,000
Technical support	Workshops, mentorship
Contact(s)	Not specified
Source(s)	http://www.banpu.co.th/backoffice/upload/NR_BC4C%20Y5-4%20Winners_10%20Aug%202015_EN_162727.pdf

BKIND: Socially Responsible Investment Mutual Fund	
Implementer(s)/Investor(s)	Collaboration between ChangeFusion, BBL Asset Management Co., Ltd. (BBLAM) and Khon Thai Foundation
Description	The BKIND invests into “equities of companies listed on the Stock Exchange of Thailand (SET) and/or the Market for Alternative Investment (mai) or other secondary markets of the SET. It invests mainly in companies that exercise social responsibility in Environment, Social, Governance and Anti-Corruption (ESGC).
Target beneficiaries and investments	SMEs listed on the SET, mai or other secondary markets of the SET that exercise social responsibility
Eligibility criteria	Companies must exercise social responsibility according to the ESGC principles.
Financing instrument(s)	Mutual Fund The investment portion is at the discretion of the fund manager. The remaining assets will be invested in other equity instruments not mentioned above, including unlisted securities, debt instruments, financial instruments and/or deposits, as well as securities or other assets or earnings by other means as stipulated or approved by the Office of the Securities and Exchange Commission (SEC).
Investment size	Not specified
Technical support	Not specified
Contact(s)	2044/21 Baan Jitasa 4th Floor, New Phetchaburi Rd., Bangkapi Bangkok 10320 Thailand Tel: (66) 2 716 6263 change fusion@change fusion.org
Source(s)	www.change fusion.org www.avpn.asia/2015/08/13/change fusion-mutually-building-the-mutual-fund

ChangeVENTURES	
Implementer(s)/Investor(s)	ChangeVENTURES
Description	ChangeVENTURES invests and supports social enterprises through providing early-growth stage funding (equity and debt), and hands-on business development support such as strategy, accounting, finance, marketing and design.
Target beneficiaries and investments	Early-stage social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Equity, debt
Investment size	Not specified
Technical support	Strategy, accounting, finance, marketing and design
Contact(s)	444 OlympiaThai Tower, 22 nd Floor, Ratchadaphisek Road, Samsennok, Huaykwang, Bangkok 10310 Thailand Tel: (66) 2 938 2636 info@changeventures.asia
Source(s)	www.changeventures.asia

CIMB Thai Bank Clean Energy Loan	
Implementer(s)/Investor(s)	CIMB Thai Bank
Description	The loan attempts to support clients for investment on machinery and equipment in relation to energy efficiency and renewable energy projects. It is a long-term loan with a maximum period of 7 years.
Target beneficiaries and investments	SMEs
Eligibility criteria	Clean energy projects which will be qualified for CIMB Thai Clean Energy Loan must comply to one of the followings: Manufacturing <ol style="list-style-type: none"> 1. Efficiency improvement In fuel combustion system 2. Protection for energy loss 3. Waste energy recovery 4. Renewable energy 5. Change of energy source 6. Efficiency improvement of electricity equipment 7. Efficiency improvement of machinery, equipment or process control 8. Other energy efficiency measures which are subjected to Bank's consideration Construction

	<ol style="list-style-type: none"> 1. Solar heat reduction 2. Ventilation and temperature control 3. Energy efficiency materials 4. Lighting efficiency improvement 5. Installation of machinery, equipment or material for building energy reduction 6. Control system for energy efficiency 7. Other energy efficiency measures which are subjected to Bank's consideration <p>Qualified Expenses Relating to the Projects</p> <ul style="list-style-type: none"> - Machine, equipment and installation expense - Project consulting fee or energy service company fee - Expense which are necessary for the installation of machinery and equipment such as machinery foundation, natural gas piping - Transportation, removal and demonstration expense, Import tax, and Value added tax of mentioned items
Financing instrument(s)	Loans
Investment size	Up to THB50 million
Technical support	Not specified
Contact(s)	Langsuan Building, 44 Langsuan Road, Lumpini, Patumwan, Bangkok 10330 Tel: (66) 26 388 000
Source(s)	www.cimbthai.com/CIMB/en/sme/product/loan/clean_energy_loan

Dreamaker Crowdfunding Platform	
Implementer(s)/Investor(s)	Dreamaker
Description	Launched in August 2015, Dreamaker is an exclusive reward-based crowdfunding platform for Thai entrepreneurs and projects by Thai nationals. Dreamaker adopts the "all or nothing" model, which means that if you don't raise the total amount that you are asking for, you don't get anything at all. Dreamaker is planning to apply for a license to run its equity crowdfunding platform (Dreamaker Equity) as the Securities and Exchange Commission (SEC) is expected to enact new regulations on equity crowdfunding by mid-2016.
Target beneficiaries and investments	SMEs, entrepreneurs
Eligibility criteria	Not specified
Financing instrument(s)	Reward-based crowdfunding

Investment size	Not specified
Technical support	Not specified
Contact(s)	Not specified
Source(s)	www.dreamaker.co.th/en/node www.bangkok-entrepreneurs.com/2015/10/25/crowdfunding-is-coming-to-thailand-with-dreamaker-and-dreamaker-equity

Industrial Assistance Technology Programme (iTAP)	
Implementer(s)/Investor(s)	National Science and Technology Development Agency (NSTDA)
Description	The Industrial Assistance Technology Programme (iTAP) is an industrial technology support programme for SMEs to help them meet the challenges in introducing technology-based products and processes. The programme provides assistance to SMEs and acts as an intermediary between research specialists and entrepreneurs.
Target beneficiaries and investments	SMEs
Form(s) of technical support	Industrial Consultancy Services Technical Training and Seminars Techno-business Matching Technology Acquisition Provision of Industrial and Technology Information Linkage to Other Industrial Service Organizations
Eligibility criteria	- Strong commitment to develop capacity in production technologies - More than 51% owned by Thai - SMEs with less than THB200 million registered capital
Contact(s)	Tel. (66) 2564 7000 ext. 1360-1389 itap@nstda.or.th
Source(s)	www.nstda.or.th/eng/index.php/service/industrial-technology-assistance-program-itap www.sciencepark.or.th/index.php/en/innovation-technology-assistance-program-itap

Khon Thai Foundation	
Implementer(s)/Investor(s)	Khon Thai Foundation
Description	<p>Khon Thai Foundation is a non-profit organisation founded in 2011 with the objective to create a better Thai society through the development of scalable and replicable collaborative platforms. These platforms enable active citizens from all sectors to work together for the greater good of the society. Examples of these platforms are:</p> <ul style="list-style-type: none"> - “Khon Thai” Monitor is a nationwide survey that encourages Thai people to reflect, participate and be responsible for the quality of life and development of the country by interviewing 100,000 people in 77 provinces in Thailand. - Our Hands for Better Thailand is a social expo to connect NGOs, civil society, social enterprises, and volunteer group with business sector. - khonthaivoice.com is a mechanism of hearing the voices of 100,000 Thai people nationwide about their dreams for Thailand and what they want to do. The result will be shared with the government and public to generate appropriate actions for social development. - Inspiring Thailand is an initiative for the civil society sector, private sector, educational sector, and public sector to come together for the purpose of transforming Thailand into a more harmonious, fair, and sustainable society. - Projects for Inspiring Thailand is a collaborative platform that bring all available resources which are not only funds but also knowledge and experiences as well as networks from the private sector for the purpose of working together to develop social projects systematically with measurable assessment and monitoring and evaluation process. <p>Khon Thai Foundation also works with various stakeholders including the Stock Exchange of Thailand, BBL Asset Management Company Limited, ChangeFusion Institute, Thai Health Promotion Foundation, Thai Chamber of Commerce on mechanisms for pooling national resources such as:</p> <ul style="list-style-type: none"> - BKIND is Thailand's first listed mutual fund that attracts funds from the general public to invest in businesses that follow the Environment, Social, Governance and Anti-corruption (ESGC) criteria. The fund also donates 40% of its management fee or 0.8% of its total asset

	<p>value to support projects that create a social benefit for Thai society.</p> <ul style="list-style-type: none"> - Social Lab is the mechanism of finding practical solutions to serious issues in Thailand through transformative scenario planning and the collaboration between all different entities involved.
Target beneficiaries and investments	Social enterprises, non-profit organisations, enterprises governed by the principles of ESGC
Eligibility criteria	Not specified
Financing instruments	Equity (BKIND)
Investment size	Not specified
Technical support	Not specified
Contact(s)	<p>One Premier Corporate Park Srinakarin Road, Nongbon, Prawet, Bangkok 10250</p> <p>Tel: (66) 2 301 1038</p> <p>khonthaifoundation@gmail.com</p>
Source(s)	www.khonthaifoundation.org

K-SME Venture Capital Fund	
Implementer(s)/Investor(s)	Kasikorn Bank
Description	The K-SME Venture Capital Fund was formed by Kasikorn Bank in the form of a limited company. K-SME invests in SMEs with a period of 3 to 5 years. The investment may be in common stock, preferred stock or other equity linked instruments. K-SME is managed by Khao Kla Venture Capital Management Co., Ltd. which is a wholly owned subsidiary of Kasikorn Asset Management Co., Ltd.
Target beneficiaries and investments	SMEs
Eligibility criteria	<ul style="list-style-type: none"> - Business operation of more than 3 years; otherwise owners or major shareholders must have more than 5 year experience in relevant business. - Commercially viable with high potential growth with a well-defined business plan, good corporate governance and transparency
Financing instruments	Equity, equity-linked
Investment size	Not specified
Technical support	Not specified

Contact(s)	Khao Kla Venture Capital Management Co., Ltd. Tel: (66) 2 673 8704 info@khaokla.com
Source(s)	www.khaokla.com/eng/Capital_fund01.aspx

Krung Thai Bank Green Loan	
Implementer(s)/Investor(s)	Krung Thai Bank
Description	Loan for investment and/or working capital in project/scheme to bring about energy saving, use of alternative or renewable energy and clean energy both in case of production for own use or production for sale, pollution elimination/reduction to conserve the environment including expenses on improvement or renovation of business establishment site, building construction and related machinery and equipment.
Target beneficiaries and investments	SMEs
Eligibility criteria	Thai nationality
Financing instrument(s)	Term loan, working capital loan
Investment size	Not specified
Technical support	Not specified
Contact(s)	Tel: (66) 2 111 111
Source(s)	www.ktb.co.th/ktb/en/product-detail.aspx?product=0DYsr%2FoFU%2F2eeyNXLnUIDg%3D%3D&type=c

Market for Alternative Investment	
Implementer(s)/Investor(s)	Stock Exchange of Thailand
Description	Launched in 1999, the Market for Alternative Investment (mai) was established under the Securities Exchange of Thailand Act. It aims to create new fundraising opportunities for innovative business with high potential growth. To this end, it provides entrepreneurs and SMEs access to alternative financing for strengthening competitiveness and fostering long-term quality growth.
Target beneficiaries and investments	SMEs
Eligibility criteria	Minimum paid-up capital of THB20 million

Financing instrument(s)	Equity
Investment size	Not specified
Technical support	Not specified
Contact(s)	The Stock Exchange of Thailand Building 93 Ratchadaphisek Road, Dindaeng, Dindaeng, Bangkok 10400 Tel: (66) 2 009 9000 SETContactCenter@set.or.th
Source(s)	www.set.or.th/mai/en/about/structure.html

Meefund Crowdfunding Platform

Implementer(s)/Investor(s)	First Coin Co (operator)
Description	Launched in September 2015, Meefund recently signed an agreement with the Market for Alternative Investment (mai) to act as another platform for SMEs or start-ups to raise funds before they get listed on Thai bourses.
Target beneficiaries and investments	SMEs, start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Reward-based crowdfunding
Investment size	Not specified
Technical support	Not specified
Contact(s)	Not specified
Source(s)	www.meefund.com www.crowdfundvibe.com/meefund-kickstarting-reward-crowdfunding-in-thailand www.dealstreetasia.com/stories/thailands-crowdfunding-platform-meefund-plans-yp-attract-1-13m-funding-projects-year-30443

New Entrepreneurs Creation (NEC)

Implementer(s)/Investor(s)	Department of Industrial Promotion, Ministry of Industry
Description	The New Entrepreneurs Creation Programme under the Department of Industrial Promotion supports new start-ups and early-stage entrepreneurs to launch their business and

	build their capabilities by providing a 60-hours training programme. It is offered at no cost to participants
Target beneficiaries	Early-stage Entrepreneurs
Eligibility criteria	To be considered for participation, an applicant must be determined to start a business, have achieved at least a vocational education and not be over 60 years old.
Form(s) of technical support	60-hours training programme on business planning and managerial skills, company visits, access to an advisory service after training, access to marketing channels such trade fairs, and business matching.
Contact(s)	Not specified
Source(s)	www.naisit.org/journal/download-paper/id/495 OECD. 2011. <i>Thailand: Key Issues and Policies. OECD Studies on SMEs and Entrepreneurship</i> . OECD Publishing.

One Tambon One Product (OTOP)	
Implementer(s)/Investor(s)	Government of Thailand
Description	Drawing its inspiration from Japan's One Village One Product programme, OTOP (Tambon is Thai for sub-district) is a local entrepreneurship stimulus programme to support enterprises that produce locally made and marketed products. OTOP has been one of the main SME and entrepreneurship programmes in Thailand with a budget of just under THB1 Billion. The main target groups are SMEs and entrepreneurs in regional communities. OTOP covers a large array of local products, including handicrafts, cotton and silk garments, pottery, fashion accessories, household items, and foods.
Target beneficiaries	Community-based enterprises producing local products.
Eligibility criteria	Not specified
Form(s) of technical support	Supports locally made products from each "tambon". It selects one superior product from each "tambon" to receive formal branding as a "starred OTOP product", and facilitates local and international promotion of these products.
Contact(s)	Thaitambon.com Info Systech Co., Ltd. Bangkok, Thailand Tel: (66) 81 8481199, (66) 84 7275050

	thaitambondotcom@gmail.com ariyakaw@gmail.com somkiet@cscoms.com
Source(s)	www.thaitambon.com www.thaiembassy.sg/friends-of-thailand/p/what-is-otop

Sasakawa Women's Education and Training Center (WE-TRAIN) at the Association for the Promotion of the Status of Women

Implementer(s)/Investor(s)	Association for the Promotion of the Status of Women
Description	Its works in the area of Human Capital Development and provides vocational training to women in sewing, cooking, hairdressing, crafts, housekeeping and Thai massage to help women gain access to income generating entrepreneurial activities. In addition, it also hosts seminars for social entrepreneurs.
Target beneficiaries	Women
Eligibility criteria	Not specified
Form(s) of technical support	Vocational training
Contact(s)	501/1 Dechatungka Road, Sikan Donmuang, Bangkok 10210 Thailand Tel: (66) 2929230107 admin@apsw-thailand.org
Source(s)	www.apsw-thailand.org/Eeducate.html

Small and Medium Enterprise Development Bank of Thailand (SME Bank)

Implementer(s)/Investor(s)	SME Bank
Description	<p>The SME Bank was established in 2002 and is majorly owned by the government of Thailand. It functions as an arm of government policy for business development rather than a purely commercial bank to assist SMEs start, expand or improve their businesses by providing loans, guarantees and other services. Some examples on the type of loans provided by the SME Bank are:</p> <ul style="list-style-type: none"> (i) Fast Track Loan (ii) Loan for Thai Workers Going Abroad (iii) Loan under Financial Cooperation for the Development of Grassroots Economy (iv) Loan under for Assets Capitalisation Scheme

	(v) Loan for Modernisation of Poultry Farms In 2014, SME Bank launched a venture capital fund to support high-potential SMEs which are screened by the Office of Small and Medium Enterprise Promotion. ¹⁸
Target beneficiaries and investments	SMEs
Eligibility criteria	Not specified
Financing instrument(s)	Loans, equity
Investment size	Average loan size: USD100,000
Technical support	Not specified
Contact(s)	Phaholyothin Office SME BANK Tower 310 Phaholyothin Road, Samsen-Nai, Phayathai, Bangkok 10400 Tel: (66) 2 265 3000
Source(s)	www.smebank.co.th

SME Bond Project	
Implementer(s)/Investor(s)	The Thailand Securities and Exchange Commission (SEC), the Thai Bond Market Association, TRIS Rating Company Limited, Fitch Ratings (Thailand), Bond Electronic Exchange, Thai Listed Companies Association, MAI Listed Companies Association, the Federation of Thai Industries and the Thai Chamber of Commerce.
Description	The SMEs Bond Project was a collaborative effort that aims to promote another fund mobilisation channel for SMEs through the issuance of bonds and bills. Privileges for SMEs Bond Project participants included lower rating fee under specific terms and conditions from TRIS Rating Co., Ltd. and Fitch Ratings (Thailand) Co., Ltd., discount on registration admission fee, annual fee and training fee from Thai Bond Market Association, project publicity by BEX, the Thai Listed Companies Association and MAI Listed Companies Association, and nationwide information distribution by the Federation of Thai Industries and Thai Chamber of Commerce. The SEC waived application fee for product approval and reduced submission fee for initial registration statement.
Target beneficiaries and investments	SMEs
Eligibility criteria	Eligible applicants were companies limited or public companies limited established under Thai laws, excluding

¹⁸ www.dealstreetasia.com/stories/thailands-sme-bank-to-launch-venture-capital-fund-700

	financial institutions or financial service operators. In addition, the companies' asset as specified in the financial statement must be at a maximum of THB2 billion as of the application date.
Financing instrument(s)	Bonds and bills
Investment size	Not specified
Technical support	Training courses on market knowledge and fundraising vehicles including bond issuance
Contact(s)	info@sec.or.th
Source(s)	www.sec.or.th/EN/Pages/SME.aspx

SME Private Equity Trust Fund

Implementer(s)/Investor(s)	Krung Thai Bank, Stock Exchange of Thailand (SET), National Science and Technology Development Agency (NSTDA)
Description	In July 2016, Krung Thai Bank set up a THB2.3 billion SME Private Equity Trust Fund in collaboration with the SET and NSTDA. The trust will invest in high-growth start-ups, technology-based SMEs and large-sized suppliers. Krung Thai Asset Management and One Asset Management are the trust's managers.
Target beneficiaries and investments	SMEs, start-ups
Eligibility criteria	Not specified
Financing instrument(s)	Equity
Investment size	Not specified
Technical support	Financial advisory services, investment consultancy, pre-listing management
Contact(s)	Not specified
Source(s)	www.dealstreetasia.com/stories/48435-48435

Taejai.com Crowdfunding Platform

Implementer(s)/Investor(s)	Khon Thai Foundation and ChangeFusion Institute
Description	Taejai is a crowdfunding platform that aims to provide a funding option to social enterprises and NGO projects. It has raised almost THB3 million in one year for 42 projects. ¹⁹
Target beneficiaries and investments	Social enterprises

¹⁹ Sanguankiattichai (2014)

Eligibility criteria	<ul style="list-style-type: none"> - The project should be creative and beneficial to the community and the society with a new, sustainable and scalable approach. - The project goal is to create a positive, measurable and effective social change. - Project team/organisation has a capacity to implement their project plans and to report their progress regularly.
Financing instrument(s)	Crowdfunding
Investment size	Not specified
Technical support	Not specified
Contact(s)	<p>ChangeFusion Institute</p> <p>2044/21 Rd., New Petchburi Road, Bangkapi, Huay Kwang, Bangkok 10310.</p> <p>Tel: (66) 02 716 6263, 02 716 6563</p> <p>Email: info.taejai@gmail.com</p>
Source(s)	www.taejai.com

Thai Business Incubators and Science Parks Association	
Implementer(s)/Investor(s)	Founded from a tripartite agreement between the National Science and Technology Development Agency (NSTDA), Office of the Higher Education Commission (OHEC) and Office of Small and Medium Enterprises Promotion (OSMEP). ²⁰
Description	The Thai Business Incubators and Science Parks Association aims to provide training workshops, advice and support from government agencies and private sector to new entrepreneurs.
Target beneficiaries	New entrepreneurs
Eligibility criteria	Not specified
Form(s) of technical support	Training workshops, capacity building, networking
Contact(s)	<p>Ms. Suwipa Wanasathop – President</p> <p>The Innovation Building 1, 3rd Floor, 131 Thailand Science Park. Phaholyothin Road, Klong one. Pathum Thani</p> <p>Telephone: (66) 25647200</p> <p>info@thaibispa.or.th</p>
Source(s)	www.thaibispa.or.th

²⁰ <http://www.spica-directory.net/associations/?id=164>

Thai Young Philanthropist Network (TYPN)	
Implementer(s)/Investor(s)	TYPN
Description	Founded in 2008, TYPN is a network of young social-minded professionals with a shared mission to make a positive difference to Thailand. TYPN offers a youth entrepreneurship training programme that provides business consultation and business planning training to students and teachers. They also host a social enterprise business plan competition to incubate upcoming young Thai entrepreneurs.
Target beneficiaries	Youth entrepreneurs, entrepreneurs based in universities.
Eligibility criteria	Not specified
Form(s) of technical support	Business consultation, business planning training, social enterprise business plan contest.
Contact(s)	Not specified
Source(s)	www.typn.org

Vietnam

Centre for Social Initiatives Promotion (CSIP)	
Implementer(s)/Investor(s)	Centre for Social Initiatives Promotion (CSIP)
Description	CSIP is an NGO/NPO that supports local social enterprises by providing financial and non-financial support in incubation and acceleration stages and building an enabling environment for growing social entrepreneurship in Vietnam. Between 2009 and 2014, CSIP supported and promoted 78 social initiatives which improved the lives of over 200,000 disadvantaged people. ²¹
Target beneficiaries and investments	Early-stage social enterprises
Eligibility criteria	Innovative and high-impact social initiatives
Financing instrument(s)	Grants
Investment size	USD10,000 (as of 2014)
Technical support	Capacity building workshops, business planning and development, legal consultation, expert network
Contact(s)	Ms Hoang Dieu Huong 2302, 23 rd Floor, 101 Lang Ha Hanoi, Vietnam Tel: (84) 4 3537 8746 dieuhuong@csip.vn
Source(s)	www.csip.vn

Cooperative Bank of Vietnam	
Implementer(s)/Investor(s)	Cooperative Bank of Vietnam, People's Credit Funds (PCFs)
Description	Cooperative Bank of Vietnam, formerly known as the Central People's Credit Fund, is a cooperative financial institution that provides market-priced loans to PCFs and non-PCFs clients (including individuals and enterprises). Cooperative Bank and PCFs are the third largest provider of microcredit in Vietnam with 1.1 million borrowers and 1.3 million depositors.
Target beneficiaries and investments	Low-income individuals, micro and small enterprises
Eligibility criteria	Not specified

²¹ Pham, Nguyen and Nguyen (2016, p.11)

Financing instrument(s)	Microcredit
Investment size	Average loan size: USD769 (as of 2009)
Technical support	Not specified
Contact(s)	Cooperative Bank of Vietnam 4 th Floor, N04 Building, Hoang Dao Thuy, Cau Giay District Hanoi, Vietnam Tel: (84) 4 3209 9999 headoffice@co-opbank.vn
Source(s)	www.co-opbank.vn www.ifc.org/wps/wcm/connect/62dc148045270d65b271bec66d9c728b/IFC+Responsible+Finance+Diagnostic_FINAL.pdf?MOD=AJPERES

Evergreen Labs	
Implementer(s)/Investor(s)	Evergreen Labs
Description	Evergreen Labs develops and supports businesses that aim to impact the pressing environmental and social challenges we face today. It focuses on the implementation, scaling and multiplication of existing positive impact solutions and business plans. Besides general business consulting, Evergreen Labs has a dedicated CSR consulting branch that offers full-service solutions including budgeting, impact and PR strategy, implementation and execution.
Target beneficiaries and investments	Early-stage social enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Debt, equity
Investment size	USD5,000
Technical support	Workshops, strategy consulting, business plan development, fundraising, sales and marketing support
Contact(s)	3rd Floor, 31 Tran Phu Street Hai Chau District, Da Nang Vietnam Tel: (84) 162 8365 210 info@evergreenlabs.org
Source(s)	www.evergreenlabs.org

Green Credit Trust Fund	
Implementer(s)/Investor(s)	Swiss State Secretariat for Economic Affairs (SECO), Asia Commercial Bank (AIB), Vietnam International Bank (VIB), Techcombank and Vietnam Cleaner Production Centre (VNCPC)
Description	The fund supports medium- and long-term investments of Vietnamese SMEs in cleaner production technology in the form of credit guarantees and performance-based grants. It is financed by the Swiss Secretariat for Economic Affairs, coordinated by the Vietnam Cleaner Production Centre and implemented by three commercial banks (Techcombank, ACB, VIB). The fund guarantees up to 50% of the capital borrowed by SMEs (up to USD500,000) and also reimburses part of the investment costs (up to USD200,000) after successful installation of the green technology if the environmental improvement is 30% or above. Investment duration: 2-5 years.
Target beneficiaries and investments	SME projects related to climate change mitigation and adaptation, energy efficiency, fuel switching, low-carbon development, water efficiency and technology change.
Eligibility criteria	<ul style="list-style-type: none"> - At least 51% owned by Vietnamese - Not applicable for investments aimed to solely comply with environmental laws.
Financing instrument(s)	Credit guarantees, debt, grants
Investment size	USD10,000 - USD1,000,000
Technical support	Not specified
Contact(s)	<p>Vietnam Cleaner Production Centre:</p> <p>Ms Nguyen Le Hang – Project Officer hang.nl@vncpc.org Tel: (84) 4 3868 4849 (ext 14)</p> <p>Techcombank:</p> <p>Ms Nguyen Thi Khai Phuong phuongntk@techcombank.com.vn Tel: (84) 4 3944 6368 (ext 2704)</p> <p>Asia Commercial Bank (ACB):</p> <p>Ms Le Thi Thuong Chieu</p>

	chieultt@acb.com.vn Tel: (84) 8 3929 0999 (ext 171) Vietnam International Bank (VIB): Ms Nguyen Thi Khanh Hoai hoai.nk@vib.com.vn Tel: (84) 4 6276 0068 (ext 4668)
Source(s)	www.gctf.vn

Green Investment Facility	
Implementer(s)/Investor(s)	Denmark's Ministry of Climate, Energy and Buildings, Embassy of Denmark in Vietnam, Vietnam's Ministry of Industry and Trade and Ministry of Construction
Description	<p>The Green Investment Facility is the financing instrument offered as part of the Low Carbon Transition in Energy Efficiency (LCEE) project initiated by the governments of Denmark and Vietnam. It aims to promote energy efficiency among SMEs in 3 sectors: brick, ceramics and food processing. The facility guarantees up to 50% of the loan amount. Loan rebate may be provided up to 30% of the loan amount.</p> <p>Investment duration: January 2013 – June 2017.</p>
Target beneficiaries and investments	SMEs in the brick, ceramics and food processing
Eligibility criteria	<ul style="list-style-type: none"> - 100% owned by Vietnamese - Having less than VND100 billion in assets or fewer than 300 employees - Proposed investment will result in at least a 20% reduction in energy use or carbon emission and is higher than the minimum legal requirements.
Financing instrument(s)	Loan guarantees, grants
Investment size	VND400 million – VND4 billion
Technical support	Not specified
Contact(s)	Green Investment Facility, 11 th Floor, BIDV Tower, 194 Tran Quang Khai, Hanoi, Vietnam. Tel: (84) 4 32041616 fm-info@lcee.vn
Source(s)	www.lcee.vn

Global Climate Partnership Fund	
Implementer(s)/Investor(s)	IFC, Danish government and Vietinbank
Description	<p>The Global Climate Partnership Fund (GCPF) was established in December 2009 and initially capitalised with seed funding from the German Federal Ministry for the Environment, Nature Conservation and Nuclear Safety and KfW Development Bank. In 2011, IFC and the Danish government joined the Fund as investors and Vietinbank was selected as a partner institution.</p> <p>GCPF uses public funding to leverage private capital in order to mitigate climate change and drive sustainable growth in developing countries. GCPF fosters innovative climate change-oriented SME investments through the introduction or enhancement of loan products offered by local financial institutions.</p>
Target beneficiaries and investments	SMEs and private households
Eligibility criteria	<ul style="list-style-type: none"> - Energy efficiency projects that reduce projected greenhouse gas emissions by at least 20% - Renewable energy generation projects
Financing instrument(s)	Soft medium- and long-term loans
Investment size	Up to USD7 million
Technical support	Not specified
Contact(s)	Not specified
Source(s)	www.gcpf.lu www.vietinbank.vn/web/home/vn/doanh-nghiep/cho-vay/chuong-trinh-tin-dung-quoc-te/tin-dung-GCPF

Inclusive Impact Investments	
Implementer(s)/Investor(s)	Oxfam
Description	<p>The initiative aims to make the best possible development impact through investing in and assisting SMEs with risk capital and business support. The investments are “impact first” with a view to improving the lives of people living in poverty, particularly women and youth.</p> <p>Pilot fund size is EUR8 million over the course of 2013-2015. If the pilot leads to expected results, Oxfam looks to scale up the fund to EUR50 million.</p>

Target beneficiaries and investments	Social SMEs
Eligibility criteria	<p>Potential investees must contribute to:</p> <ul style="list-style-type: none"> - Creation of direct employment to farmers, women or youth living in poverty - Income increases through an improved position in the supply chain of small farmers, women or youth - The availability of and/or accessibility to services or products that improve their lives.
Financing instrument(s)	Loans, equity, mezzanine
Investment size	EUR10,000 (through financial intermediaries) – EUR1 million (invested directly by Oxfam) (EUR300,000 on average)
Technical support	Business planning, market research, business governance, linking SMEs to specific technical experts
Contact(s)	<p>Oxfam Vietnam</p> <p>22 Le Dai Hanh</p> <p>Hanoi, Vietnam</p> <p>Tel: (84) 904 191 157</p>
Source(s)	www.inclusive-investments.com

Lotus Fund	
Implementer(s)/Investor(s)	Lotus Impact
Description	<p>Lotus invests impact capital and provides incubation services to high-potential businesses to generate lasting social impact and transformative growth.</p> <p>Focus sectors: agriculture, education, health, technology, gender equality, water and sanitation</p>
Target beneficiaries and investments	Seed-stage enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Seed investment
Investment size	Minimum USD250,000 ²²
Technical support	Incubation services: business plan creation, developing reliable financial projections, designing and prototyping products or services, going to market, fundraising, network

²² Winters & Johnson (2015, p.8)

Contact(s)	<p>Hanoi Office:</p> <p>6th Floor, 17 Ngo Quyen, Hoan Kiem District Hanoi, Vietnam Phone: (84) 4 3936 4630</p> <p>Ho Chi Minh City Office:</p> <p>17th Floor, 115 Nguyen Hue, District 1 Ho Chi Minh City, Vietnam Phone: (84) 8 3821 9930</p>
Source(s)	www.lotusimpact.com

M7-MFI	
Implementer(s)/Investor(s)	M7 Microfinance Institution
Description	M7-MFI is one of the two licensed MFIs in Vietnam. It was formed through the merger of 3 microfinance funds: the Uong Bi Fund for Promoting Women, the Mai Son Support Fund for Ethnic Minority Women and the Dong Trieu Women's Assistance Fund. Primarily operating in northern Vietnam, M7-MFI had approximately 12,300 borrowers and 19,600 depositors as of 2010.
Target beneficiaries and investments	Women
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Average loan size: USD125 - USD200
Technical support	Not specified
Contact(s)	giangnh@m7mfi.vn
Source(s)	www.m7mfi.vn www.ifc.org/wps/wcm/connect/62dc148045270d65b271bec66d9c728b/IFC+Responsible+Finance+Diagnostic_FINAL.pdf?MOD=AJPERES
Mekong Brahmaputra Clean Development Fund	
Implementer(s)/Investor(s)	Dragon Capital
Description	Launched in 2010, Mekong Brahmaputra Clean Development Fund is a closed-end fund focused on development using clean technology in the Mekong River region (Vietnam, Cambodia, Laos, Thailand) and the

	<p>Brahmaputra River region (Bangladesh, Nepal, Bhutan, Sri Lanka). It is the first sustainable investment fund to be launched in Vietnam. The Fund has made investments that meet the triple bottom line of people, planet and profit.</p> <p>Committed capital: USD40 million</p>
Target beneficiaries and investments	Renewable energy, energy efficiency, water conservation, waste recycling projects
Eligibility criteria	Exclusions: biofuels, forestry, untested or experimental clean technology, renewable energy fuelled by natural flora
Financing instrument(s)	Equity
Investment size	USD1 million – USD7 million
Technical support	Not specified
Contact(s)	<p>Ho Chi Minh Office:</p> <p>1501 Me Linh Point 2 Ngo Duc Ke, District 1 Ho Chi Minh City, Vietnam Tel: (+84) 3823 9355</p> <p>Hanoi Office:</p> <p>9th Floor, BIDV Tower 194 Tran Quang Khai, Hoan Kiem District Hanoi, Vietnam Tel: (84) 4 3936 0203</p> <p>info@dragoncapital.com</p>
Source(s)	www.am-dragoncapital.com/fund/mbdcf

National and Local Credit Guarantee Funds

Implementer(s)/Investor(s)	Vietnam Development Bank (VDB) and People's Committees at the provincial/city level
Description	The Vietnam Development Bank's credit guarantee fund provides up to 85% guarantee on the total investment. Local credit guarantee funds are operated by provincial/city authorities and supervised by the Ministry of Finance. As of December 2016, there are a total of 27 local credit guarantee funds across the country.

Target beneficiaries and investments	SMEs, cooperatives, cooperative unions, agricultural entrepreneurs, farmers, fishermen
Eligibility criteria	- Own equity investment must account for at least 15% of total investment. - Enterprises must not have any bad debt with credit institutions including VDB and must obtain written credit approval from commercial banks.
Financing instrument(s)	Credit guarantees
Investment size	Up to 85% of the enterprise's investment
Technical support	Not specified
Contact(s)	Not specified
Source(s)	www.vietnamnews.vn/economy/347927/credit-guarantee-policies-need-revision-to-further-support-smes.html#Ysuw04s7PTo50LH8.97

SEAF Blue Waters Growth Fund	
Implementer(s)/Investor(s)	Small Enterprise Assistance Funds (SEAF)
Description	Founded in 1989 as part of the international relief and development organisation CARE, SEAF is a global private equity fund manager that invests in SMEs in pursuit of a double bottom line: promoting social responsible economic development while generating an appropriate return on investment. SEAF established the Blue Waters Growth Fund in Vietnam in May 2007 to provide growth capital combined with strategic and operational support to SMEs.
Target beneficiaries and investments	SMEs
Eligibility criteria	Expansion stage
Financing instrument(s)	Mezzanine long-term capital
Investment size	USD300,000 – USD2 million
Technical support	Strategic and operational support
Contact(s)	Mr Pham Cong Sang – Managing Director 14 th Floor, Green Power Building 35 Ton Duc Thang, District 1 Ho Chi Minh City, Vietnam Tel: (84) 8 2220 5353 sang.pham@seaf.com

Source(s)	www.seaf.com.vn
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Spark Centre for Social Entrepreneurship Development	
Implementer(s)/Investor(s)	Spark Centre for Social Entrepreneurship Development (Spark)
Description	Spark is part of the Local Capacity Development Facility initiated by the Netherlands Development Organisation (SNV) and co-founded by the Vietnam Centre for Community Support Development Studies, PACT Vietnam and the Centre for Sustainable Rural Development. Spark identifies and scales up innovative social enterprises by providing funding and non-financial support and mobilising resources in business and financial management.
Target beneficiaries and investments	Social enterprises
Eligibility criteria	<ul style="list-style-type: none"> - Private social enterprises in operation for at least 3 years - Able to finance at least 30% of the project cost - Priority sectors: sustainable agriculture, health care, social infrastructure, energy efficiency (as of 2014)
Financing instrument(s)	Grants
Investment size	VND140 million (as of 2014)
Technical support	Coaching on business and financial management, investment advisory services, expert network
Contact(s)	Ms Thai Thi Huyen Nga – Project Officer 207-208, Building A2, Van Phuc Diplomatic Compound 298 Kim Ma Hanoi, Vietnam Tel: (84) 983 661 908 ngatth@spark.org.vn
Source(s)	www.csip.vn

Sustainable Agriculture Transformation Project (vnSAT)

Implementer(s)/Investor(s)	World Bank, Vietnam's Ministry of Agriculture and Rural Development (MARD), Bank for Investment and Development of Vietnam (BIDV)
Description	<p>The Project aims to improve farming practices and value chains in the targeted project areas through 3 activities: (i) capacity development for MARD, (ii) capacity development at the provincial level and (iii) capacity strengthening for value chain partners.</p> <p>The Project incorporates a Line of Credit for on-lending from BIDV, acting as a wholesale bank, to eligible commercial banks and subsequently to rice export agribusinesses in the Mekong Delta (component B) and coffee replanting/rejuvenation farmers in the Central Highlands (component C). The strategic role of the credit line is to provide long-term finance for investments in upgrading rice mills and storage facilities – a factor inhibiting the shift of the export trade to high-quality production, and to finance coffee replanting/rejuvenation using sustainable practices in Vietnam. Matching grants are also provided to support farmer organisations in certified seed multiplication, investments in equipment and post-harvest facilities and improve collective small-scale infrastructure.</p> <p>As of June 2016, 5 commercial banks have been selected to receive the on-lending from BIDV: Agribank, OCB Bank, Coop Bank and VPBank.</p> <p>Project duration: June 2015 – December 2020</p> <p>Commitment amount: USD238 million</p>
Target beneficiaries and investments	Rice export agribusinesses, smallholder rice and coffee farmers
Eligibility criteria	Not specified
Financing instrument(s)	7-9 year soft loans, grants
Investment size	<p>Loans: variable based on the actual needs of the agribusinesses and farmers.</p> <p>Grants: up to 60% (collective equipment) and 80% (collective infrastructure) of the total investment cost, and up to USD400,000 per farmer organisation (with a size of 500-1,000 rice households)</p>
Technical support	Certified seeds, technical training and demonstration on sustainable agricultural practices
Contact(s)	Not specified

Source(s)	http://documents.worldbank.org/curated/en/783441467998463415/pdf/PAD1168-PAD-P145055-IDA-R2015-0175-1-Box391456B-OUO-9.pdf
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The One Foundation	
Implementer(s)/Investor(s)	The One Foundation
Description	The One Foundation is a private philanthropic fund based in Dublin, Ireland, which aims to improve the life of disadvantaged children and youth and foster social entrepreneurship in Ireland and Vietnam. In Vietnam, the One Foundation provided seed funding to CSIP in 2009 as well as made investments in KOTO and Streets International Vietnam, two social enterprises that prepare disadvantaged youth for careers in hospitality.
Target beneficiaries and investments	Social entrepreneurs
Eligibility criteria	Social enterprises supporting disadvantaged youth and children
Financing instrument(s)	Grants
Investment size	EUR200,000 (Streets International Vietnam)
Technical support	Not specified
Contact(s)	The Warehouse, 35 Barrow Street, Dublin 4
Source(s)	www.onefoundation.ie www.onefoundation.ie/?wpfb_dl=18

TYM Fund	
Implementer(s)/Investor(s)	TYM (Tinh Thuong) Microfinance Institution
Description	Founded and owned by the Vietnam's Women Union, TYM is the largest MFI institution in the country operating in 10 northern and central provinces. TYM provides microcredit to low-income individual and households with a particular focus on low-income women.
Target beneficiaries and investments	Women
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Average loan size: USD500

Technical support	Business and financial management, leadership
Contact(s)	3 rd Floor, Building B, 20 Thuy Khue, Tay Ho Hanoi, Vietnam Tel: (84) 4 3728 1003 tymfund@tymfund.org.vn
Source(s)	www.tymfund.org.vn www.ifc.org/wps/wcm/connect/62dc148045270d65b271bec66d9c728b/IFC+Responsible+Finance+Diagnostic_FINAL.pdf?MOD=AJPERES

Vietnam Bank for Social Policies (VBSP) Microfinance Programme	
Implementer(s)/Investor(s)	VBSP, Vietnam Women's Union (VWU)
Description	VBSP is the largest formal provider of microcredit in Vietnam with an estimated 7 million borrowers and 6.9 million depositors. It is mandated by Government Decree No.78/2002/ND-CP to act as a social policy lender and is highly subsidised by the government to cover its operational and financial costs. It is active in about 99% of all communes in Vietnam. VBSP largely operated through mass organisations, especially the VWU. Members of the VWU are organised into groups through which loans are disbursed by VBSP. The VWU is present in almost every commune and district in Vietnam and works very closely with local authorities.
Target beneficiaries and investments	Women
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Average loan size: USD521 (as of 2009)
Technical support	The VWU typically combines access to microcredit with economic empowerment activities for women.
Contact(s)	VBSP CC5 Building, Linh Dam, Hoang Mai District Hanoi, Vietnam Tel: (84) 4 3641 7203 icd@vbsp.vn
Source(s)	www.hoilhpn.org.vn

	www.vbsp.org.vn/evbsp www.ifc.org/wps/wcm/connect/62dc148045270d65b271bec66d9c728b/IFC+Responsible+Finance+Diagnostic_FINAL.pdf?MOD=AJPERES
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Vietnam Bank for Agriculture and Rural Development (Agribank) Microfinance Programme	
Implementer(s)/Investor(s)	Agribank, Vietnam Farmers' Union (VFU)
Description	Agribank is the biggest state-owned bank operating in rural areas in Vietnam and the second biggest microfinance provider with 1.5 borrowers and 1.1 depositors across the country. The VFU plays an instrumental role in implementing Agribank's microfinance programmes in conjunction with providing business development support and training on agricultural practices.
Target beneficiaries and investments	Farmers, agricultural enterprises
Eligibility criteria	Not specified
Financing instrument(s)	Microcredit
Investment size	Average loan size: USD1,094 (as of 2009)
Technical support	The VFU typically combines microcredit programme with business development support and training on agricultural practices.
Contact(s)	Agribank 18 Tran Huu Duc, My Dinh, Tu Liem District Hanoi, Vietnam Tel: (84) 4 3868 7437 info@agribank.com.vn
Source(s)	www.agribank.com.vn www.hoinongdan.org.vn www.ifc.org/wps/wcm/connect/62dc148045270d65b271bec66d9c728b/IFC+Responsible+Finance+Diagnostic_FINAL.pdf?MOD=AJPERES

Vietnam Climate Innovation Centre	
Implementer(s)/Investor(s)	Vietnam Climate Innovation Centre
Description	An initiative by World Bank's Climate Technology Programme and supported by UK Department for International Development and the Australian Department of Foreign Affairs, the Centre supports local SMEs to commercialise and scale up innovative solutions to climate change. To that end, it provides early-stage financing and a suite of targeted advisory services to local innovators.
Target beneficiaries and investments	Early-stage entrepreneurs, SMEs
Eligibility criteria	Target sectors: energy efficiency, renewable energy, sustainable agriculture, biofuels and biomass, water management and purification, transportation technology, adaptation technology and other climate technology
Financing instrument(s)	Grants, first-loss equity investments
Investment size	For the Proof of Concept competition, grant funding is up to VND1 billion per successful application.
Technical support	Technology commercialisation, incubation and acceleration support (business planning and development, financial management, university partnerships, investment advisory services)
Contact(s)	16 th Floor, Saigon Tower 29 Le Duan, District 1 Ho Chi Minh City, Vietnam Tel: (84) 8 3520 7656 info@vietnamcic.org PoCcompetition@pennampartners.com
Source(s)	www.infodev.org/articles/vietnam-cic-vcic-page www.vietnamcic.org www.vietnamcic.org/wp-content/uploads/2014/07/Complete-FAQs-20140711-ENG.pdf

Vietnam Inclusive Innovation Project	
Implementer(s)/Investor(s)	World Bank's International Development Agency (IDA), Enterprise Development Agency of the Ministry of Planning and Investment (MPI), National Foundation for Science and Technology Development (NAFOSTED), Vietcombank and Vietinbank
Description	<p>The objective of the project is to develop and scale up inclusive innovations for the benefit of the BoP population.</p> <p>Component I will support the development of inclusive technologies that will help address the needs/problems of the BoP population, through competitive grants based on public calls for proposals. Priority sectors are: traditional herbal medicine, ICT technologies and agriculture/aquaculture.</p> <p>Component II will provide loans and matching grants to SMEs and large enterprises for acquiring, scaling up and commercialising inclusive technologies related to manufacturing of products and delivery of services for the BoP.</p> <p>Project duration: May 2013 – November 2018.</p> <p>Commitment amount: USD55 million</p>
Target beneficiaries and investments	SMEs and large enterprises that address the needs/problems of the BoP population
Eligibility criteria	<ul style="list-style-type: none"> - Existing or new technologies applicable to Vietnam - Readiness for adoption/adaptation and cost reduction potential - Providing solutions that are affordable, durable and environmentally friendly - Time-bound deliverables with 2-3 years to reach the prototype stage, or having the potential to commercialize in Vietnam within 2 years - Multi-disciplinary applications of new ideas/technologies - Collaboration with R&D institutions, local/international partners, researchers/innovators to ensure quality and commercialisation potential.
Financing instrument(s)	Loans, grants
Investment size	The maximum sub-loan size will be up to USD500,000 with a maturity of 3-7 years and a grace period of 1-2 years. The sub-loan borrowers are expected to cover a minimum of 20% of the total sub-project cost from their own resources. Matching grants will be decided by NAFOSTED based on the

	recommendation of a Technical Review Panel. The grant will be 20% of the approved cost and up to USD250,000 for projects targeting the BoP.
Technical support	Not specified
Contact(s)	Dr Do Tien Dung - Director, NAFOSTED 4 th Floor, 39 Tran Hung Dao, Hoan Kiem District Hanoi, Vietnam Tel: (84) 4 3936 7750 (ext 701) dungnt@most.gov.vn
Source(s)	http://documents.worldbank.org/curated/en/691701468128098878/pdf/741010PAD0P121010Box374388B00OUO090.pdf

