

## **Frequently Asked Questions about TM ONE STTF Programme**

### **1) What is TM ONE STTF programme?**

**SME Technology Transformation Fund (STTF)** is part of the Government's economic stimulus package to **provide financial assistance** to Small and Medium Enterprises (SMEs) to adopt digitalisation and/or automation in their business operations in achieving higher productivity, process efficiency, efficient cost management and greater market penetration.

TM ONE has signed an MOU with SME bank to **offer technology funding for TM ONE SME customers to accelerate their business transformation.**

### **2) Why is TM ONE offering this programme to SME?**

**At TM ONE, we want to ease the digital adoption journey** for our customers. This is why we are working with various stake holders, in line with the government's efforts under PENJANA to execute key initiatives to help SMEs during the Covid-19 pandemic.

Our aim is to **connect real business challenges** of the SMEs with the digital **solutions** available to help them overcome the issues they are facing right now. We have put in place **dedicated teams and solutions** to enable customers to realise the full potential of their digital opportunities.

TM ONE **Professional Services** are a consultative approach in helping SMEs **understand how to plan their digital** transformation based on their unique business requirements".

### **3) How much financial funding can I apply for?**

SMEs can get up to **80% of the acquisition cost** with a financing amount ranging from **RM100,000 to RM3.0 million**. Financing tenure is **up to 10 years**

### **4) What digital solutions can be funded by STTF programme?**

The **purpose of the financing** is for the following purchases:

- IT solutions and services;
- Equipment and/or machinery;
- Computer hardware and software;
- Technology support services; and
- Other intangible assets to enhance productivity and efficiency.

## 5) Am I eligible for this STTF?

All SMEs as defined by National Entrepreneur and SME Development Council (NESDC) that meet the following eligibility criteria:

- Registered with Suruhanjaya Syarikat Malaysia (SSM), or authorities/district offices (for Sabah and Sarawak), or statutory bodies for professional service providers.
- Shareholding by Public Listed Companies or Government Linked Companies (if any) shall not exceed 20%.
- At least 51% of shares held by Malaysian residing in Malaysia;
- At least 2 years in operations;
- Financially solvent; and
- No legal action against the Company or any of its director/ shareholder/ partner/ owner/ guarantor under the laws of Malaysia.

## 6) What are the benefits of adopting digitalisation or automation for my business?

Embracing digital solutions will help SMEs further achieve higher productivity, process efficiency, efficient cost management and greater market penetration.

## 7) Why should I choose TM ONE for digital solutions?

TM ONE solutions are **aimed at helping SMEs** to achieve higher productivity, **manage cost** and **improve efficiency** for greater market penetration through the adoption of digitalisation and automation.

TM ONE is **well positioned** to enable the ecosystem for digital society, digital business and digital government. **SMEs can leverage on TM ONE's complete digital solutions offerings** across Software-defined networking and network function virtualisation (SDN-NFV), Hybrid Cloud, Cybersecurity and Smart Services, bundled with analytics. We are here **to fulfil the needs of businesses** and the public sector in **embracing digital convergence** as the next frontier of advanced innovation.

## 8) I want to transform my business! How I apply for STTF?

You may contact your TM ONE Account Manager or visit TM ONE website at [www.tmone.com.my/industries/commercial-sme-solutions](http://www.tmone.com.my/industries/commercial-sme-solutions)