

EMPOWERING AGROPRENEURS AND ADVANCING FINANCIAL INCLUSION

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Established in 1969 to develop Malaysia's Agriculture Sector

1969

- Bank Pertanian Malaysia Berhad (BPM) was established

2008

- **Agrobank** was corporatised
- Fully owned by the Ministry of Finance (MoF)

2015

- Agrobank became a full-fledged Islamic Bank

2016-2020

- *Strategic Business Plan* 2016-2020 was launched

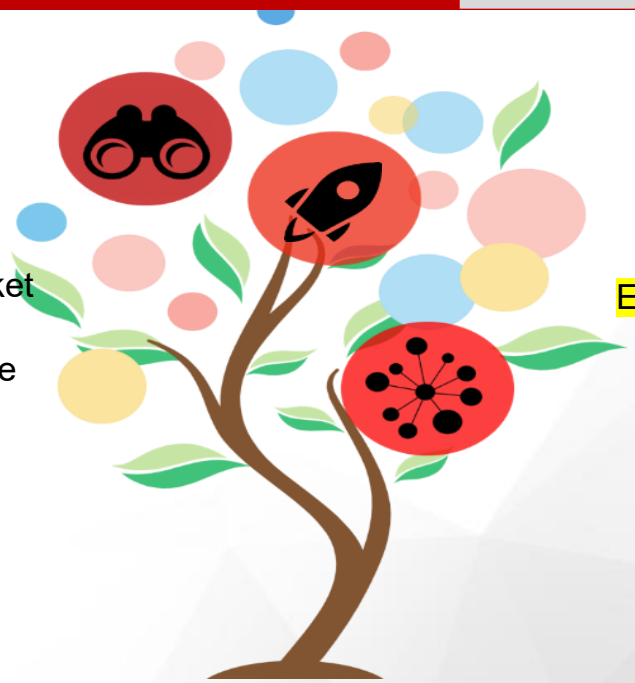
2021 onwards

- *Strategic Business Plan 2021-2025* was launched
- NBM transformation begins

Before 2015

Vision
To become a leading bank with a focus on agriculture

Mission
To provide complete financial services according to market and consumer demand, a financially sustainable way for specific target groups, such as entrepreneurs, and private individuals



2019 and beyond

Vision
Advancing Agriculture Beyond Banking

Mission
Elevating the standards of agriculture and providing sustained support that create values to communities, economy, environment and stakeholders

OUR MANDATE

Bank Pertanian Malaysia Berhad Act 2008 (Section 10 (1) a – f)

01



Develop Malaysia's Agriculture

02



Facilitate Agricultural Financing

03



Provide Financing Solutions

04



Mobilise Savings

05



Empower Farming Communities

06



Deliver Modern Financial Services

Supporting sustainable agriculture | Empowering communities | Creating national impact

WHAT IS
PERFORMANCE MEASUREMENT FRAMEWORK (PMF)?

The **Performance Measurement Framework (PMF)** is a framework introduced by **Bank Negara Malaysia (BNM)** to measure how well Development Financial Institutions (DFIs) like Agrobank deliver their development mandate and **create real impact for the nation.**



PMF is a structured measurement framework that assesses DFIs based on the development impact of our financing, services and operations.

PMF LOOKS AT 3 KEY AREAS

ADDITIONALITY CREATION

Are we doing more for those who need it most?

SOCIAL IMPACT

Are we improving lives and supporting communities?

OPERATIONAL EFFICIENCY

Are we using our resources wisely to achieve the best impact?

PMF DOES NOT MEASURE HOW MUCH WE FINANCE.
IT MEASURES THE IMPACT WE CREATE.

HOW OUR MANDATE CONNECTS TO PMF

Our mandate drives what we do. PMF measures the impact we create.

OUR MANDATE (WHY WE EXIST)

- **Develop** Malaysia's Agriculture
- **Facilitate** Agricultural Financing
- **Provide** Financing Solutions
- **Mobilise** Savings
- **Empower** Farming Communities
- **Deliver** Modern Financial Services

THROUGH PMF (HOW WE MEASURE IMPACT)

PMF

Performance Measurement Framework measures our development impact

PMF MEASURES 3 KEY AREAS

ADDITIONALITY CREATION

Are we doing more for those who need it most?

SOCIAL IMPACT

Are we improving lives and supporting communities?

OPERATIONAL EFFICIENCY

Are we using our resources wisely to achieve the best impact?

Every financing, every service and every action by each of us **contributes to our mandate.** » Together, we create **meaningful impact** for our customers, communities and nation. = Stronger Agriculture. Empowered Communities. **Sustainable Malaysia.**

Our Mandate is our purpose. | PMF is how we measure and deliver our impact.

Real Challenges for MSMEs: Why Financing Alone Is Not Enough?

Halal Readiness

Lack of understanding regarding certification schemes, ingredients, suppliers, processes, and proper documentation.

Business Management

Weaknesses in compiling financial records, calculating production costs, inventory management, and cash flow.

Operational Capability

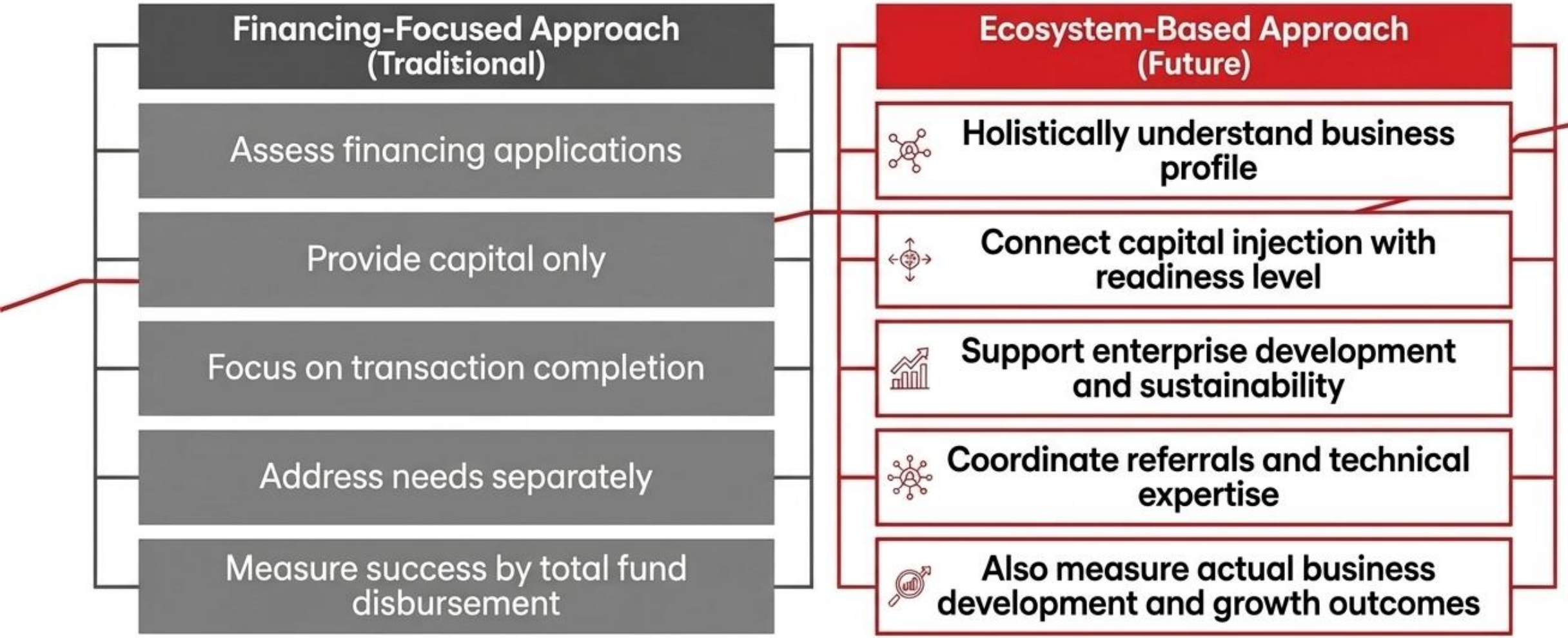
Urgent need for upgrades to premise facilities, equipment, quality control, and smooth workflows.

Market Access

Gap in strengthening packaging, branding, logistics distribution, and direct connections with buyers.

Summary: Entrepreneurs need a combination of capital, technical knowledge, guidance, and networks—not just funding.

Evolution of Islamic Finance: From Capital Provider to Strategic Partner

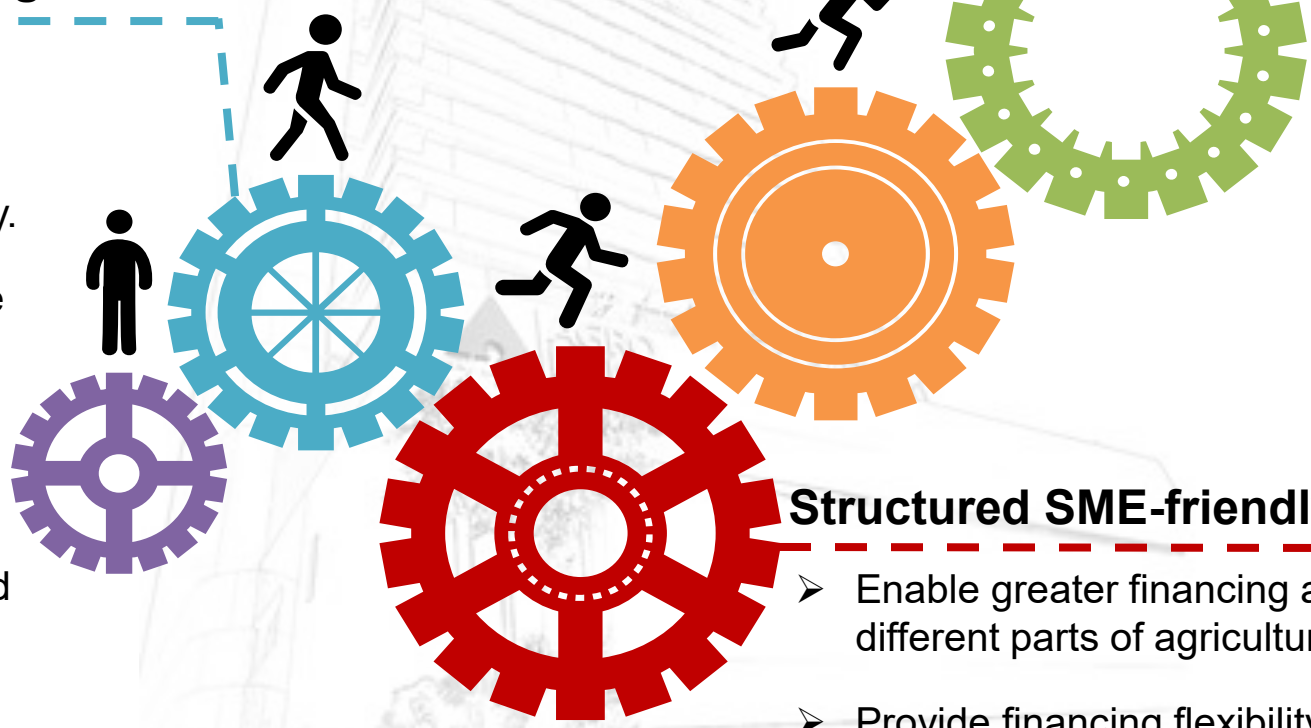


How Agrobank Address the Challenges:

Agrobank Strategic Contribution

Strengthened Collaboration with Development Agencies

- Connect the SMEs with conducive ecosystem for their business sustainability.
- Linking SMEs with the market players (buyers), strategic agencies for knowledge sharing and keeping abreast with latest policies and technology.



Comprehensive Entrepreneur Development and Financial Literacy Programs

- Provide the channel for potential and existing SMEs to scale up their entrepreneurial knowledge in the area of financial and business management - enables them to be more competitive and sustainable in the marketplace.
- Provide advisory and business consultation the structured programs.

Structured SME-friendly Financing Programs

- Enable greater financing access to SMEs operating in different parts of agriculture value chain (end-to-end financing).
- Provide financing flexibility that suits the limitations and SME business circumstances.
- Control the management of subsidy via Agrobank in strategic manner and assist the SMEs in managing their cash flow and to sustain their business in the competitive environment.

ACE's value proposition lies in balancing its developmental role with sustainable funding to support entrepreneurship development.



Structured End-to-end Empowerment Development

ACE provide a "start-to-scale" guidance approach, supporting businesses from their initial stages through to high-growth phases.



Inclusive Community Empowerment & Scalability

ACE programmes are specifically designed to elevate businesses across the entire SME spectrum from Micro to Small to Medium enterprises moving them toward "the next level" maturity.



Comprehensive Halal & Value Chain Development

Reference points for Halal advisory and certification, while complementing the Bank's financing services.



High-Impact Intervention & Mentorship

By combining financial aid with strategic business interventions, ACE create an impactful pathway that drives tangible economic results.

With the expertise and overwhelming demand, ACE to serve the untapped areas that could be lucrative to penetrate, especially in the agricultural sector

AGRO BANK

Existing focus – 80% focus on Micro and Small segmentations

Expanded role towards scaling up the entrepreneur's potential to the next level

Go global

Enculturation

- Financial literacy programme
- Outreach programme

New Entrant/Incubator

- Structured incubator program
- Entrepreneurship training program with foundation modules
- Startup coaching program – advisory & monitoring

Micro-business

- Business coaching programme – Upward Migration
- Halal/ Home-based advisory programme – certification & compliance
- Entrepreneurship training program with customised modules

SME-business

- Business coaching programme – Upward Migration
- Halal/ Home-based advisory programme – certification & compliance
- Entrepreneurship training program with customised modules

Potential Offerings

Corporate

- Professional business advisory
- Advanced training modules and programme
- Structured accelerator program to track for crowdfunding initiative
- Line-up of industry experts- AgroBiz Counsellor
- Business matching & networking
- Establish cross-collaboration with potential partners for entrepreneurship development in the agricultural sector/ agrofood

How Agrobank Address the Challenges:

Comprehensive Entrepreneur Development and Financial Literacy Programs

Agrobank's Entrepreneur Development Programs acts as a **platform** to **instil accountability** of facilities offered, **motivating** new & existing client on **repayment** and **facilitate capacity building** of customers.

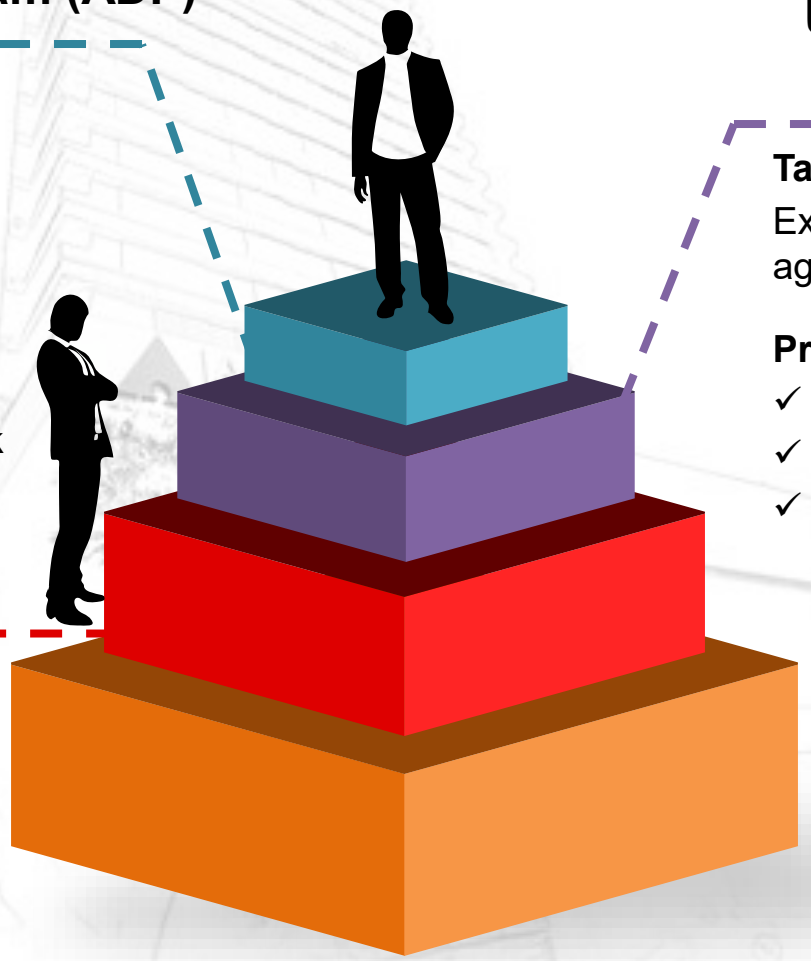
Agropreneur Development Program (ADP)

Target Audience

New and potential customers

Program Modules

- ✓ Financial Management
- ✓ Marketing mastery
- ✓ Business Plan Development
- ✓ Products and services offered by the Bank



Upward Migration Program (UMP)

Target Audience

Existing and potential customers, participants of agencies/departments under MOA

Program Modules

- ✓ Strategic Planning
- ✓ Financial Planning
- ✓ Marketing Management

Business Advisory Program

Target Audience: Existing customers

Program Objectives

To understand the status of the business performance, practices and challenges being faced by Agrobank's clients and recommend suitable solutions and counter measure.

One-to-one session | Business clinics | Site visits

Intervention and Best Practices

Target Audience:

Potential and existing customers

Program Objectives

Exposure and knowledge sharing of best practices via open forum concept program (Agrobank's Business Dialogue (DNA), *Bicara* Agro, Young Agropreneur Seminar)

Entrepreneurship Development Programs via Strategic Collaboration with Government Agencies, MAINs, GLCs and Learning Institutions

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Sentiasa di sisi Anda

Incubator Programs

UPM Universiti Putra Malaysia
Universiti Teknologi MARA
UniKL Universiti Kuala Lumpur
Universiti Malaysia Kelantan
UMS Universiti Malaysia Sabah
UniSZA Universiti Sultan Zainal Abidin

B40 & Asnaf Development Programs

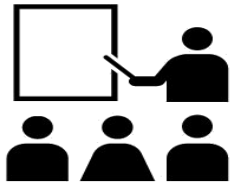
BomB Burger
TAF Tenang Agro Farm
jomsate.com Rasa Sekali, Mimpi 10 Kali ...
Zakat Kedah
Kolej Profesional Baitulmal Kuala Lumpur (DK287(W)) (Milik Penuh Majlis Agama Islam Wilayah Persekutuan) (MAIWP) Dahuluna dikenali sebagai Institut Profesional Baitulmal (IPB)
PPZ MAIWP

Generic Traing Programs
(2025: 110 programs, 3,000 participants)

MAFI Ministry of Agriculture and Food Industries
Lembaga Pertubuhan Peladang
MARDI Institut Penyelidikan dan Kemajuan Pertanian Malaysia
AGRO Kementerian Pertanian dan Industri Makanan Program Agropreneur Muda
BLKP Bahagian Latihan Kemahiran Pertanian Division of Agriculture Skill Training
FAMA
MPIB Lembaga Perindustrian Nanas Malaysia

ACE Advisory Services

STRUCTURED COURSES



FORUM



CONSULTANCY/*COACHING*



MENTORING SESSION



PANEL JURY



How Agrobank Addresses the Challenges:

Structured SME-friendly Financing Programs (contd.)

Wide Range of Specialised Financing Programs that suits SMEs Risk Profile



New and Inexperience SMEs

- ✓ Young Agropreneur Program *(PAM)*
- ✓ MY AGROSIS
- ✓ Graduate Agropreneur Scheme *(SUTKS)*



Cash Flow Difficulties

- ✓ Agro Cash Line-i *(CashLine-i)*
- ✓ Short term revolving credit facility*(MK-i)*
- ✓ Trade Working Capital Financing-i *(TWCF-i)*



Project Financing

- ✓ Fund For Food (3F)
- ✓ Term financing-*i*
- ✓ 1 Malaysia Entrepreneur Capital *(MUS1M - i)*



Asset Acquisition

- ✓ Hartani -*i*
- ✓ Fishery Boat Financing Scheme-*i*
- ✓ Machinery and Equipment Financing-*i* (MAEF-i)

How Agrobank Address the Challenges:

Structured SME-friendly Financing Programs (contd.)

Example: 'End to end' financing for food crops value chain - from seeds preparation to upstream including export activities

	Input Supply	Agricultural Production	Trading & Logistics	Processing & Manufacturing	Marketing Distributions
Activities	Seedlings preparation Nursery and Fertilisers Land preparation	Cultivation Harvesting	Transportation Storage/ Cold Room Building Renovation	Processing Machine Racking	Packaging Machine Distribution Marketing
Financing Product	*Hartani-i* *Working capital financing - i*	*Term financing - i* *Working capital financing - i*	Term financing - i Working capital financing - i Machinery & Equipment Financing	Term financing - i Working capital financing - i Machinery & Equipment Financing	Term financing - i Working capital financing - i Machinery & Equipment Financing Trade working capital financing-i (TWCF – i)

Existing Customer: Rompin Integrated Pineapple Sdn Bhd

****Term Financing-i via Dana Pertanian Komersial (DPK), Fund for Food (3F)***

Agrobank Structured Community Development Program via Islamic Social Finance & BNM iTekad

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Sentiasa di Sisi Anda

Hijrah Asnaf Tanaman Kelapa
Lubuk Sireh, Perlis (20 participants)
Fund allocation: RM1,007,100
Exp income: RM3,000/pax

Hijrah Asnaf Tanaman Tembikai
Tok Bali (20 participants)
Fund allocation: RM510,400 (Zakat Bank, iTEKAD)
Exp income: RM2,500/pax

Inkubator Keusahawanan Melon Manis Terengganu
Telaga Papan, Setiu (20 participants - 10/cohort)
Fund allocation : RM800,000 (Zakat Bank: RM200k, SSM: RM200k, iTekad: RM400k, YDSM: RM100k)
Avrg income: RM3,500/pax

Hijrah Asnaf Aquapreneur Sabah
7 locations (10 participants)
Fund allocation: RM150,000 (Zakat Bank)
Avrg income: RM2,500/pax

Hijrah Asnaf Ruminan
Kuala Nerang, Kedah (10 participants)
Fund allocation: RM100,000
Avrg income: RM3,000/pax



Hijrah Asnaf Tanaman Nanas MD2
Kuala Rompin (18 participants)
Fund allocation: RM4.1m (Zakat Bank/FGV/SSM/iTekad)
Exp income: RM5,600/pax

Hijrah Asnaf Tanaman Sayur Fertigasi
Kuala Ketil, Kedah (10 participants)
Fund allocation: RM100,000
Avrg income: RM1,500/pax

Hijrah Asnaf Tanaman Nanas
Mersing (12 participants)
Fund allocation: RM3.36m (Zakat Bank/FGV/iTekad + microfinance)
Exp income: RM5,600/pax

Hijrah Asnaf Cili Fertigasi
Batu Caves (10 participants)
Fund allocation: RM542,000 (iTekad: RM271k)
Exp income: RM2,500/pax

Inkubator Keusahawanan Aquapreneur Pembenihan Udang Galah
IAQUAS-UPM, Port Dickson
Participants: 6
Fund allocation: RM97,272 (Zakat Bank, Wakalah)
Exp income : RM2,500/pax

In pipeline:
- Grey oyster mushroom
- Cili Fertigasi
- Frozen Food, Street Food

Agrobank Structured Community Development Program

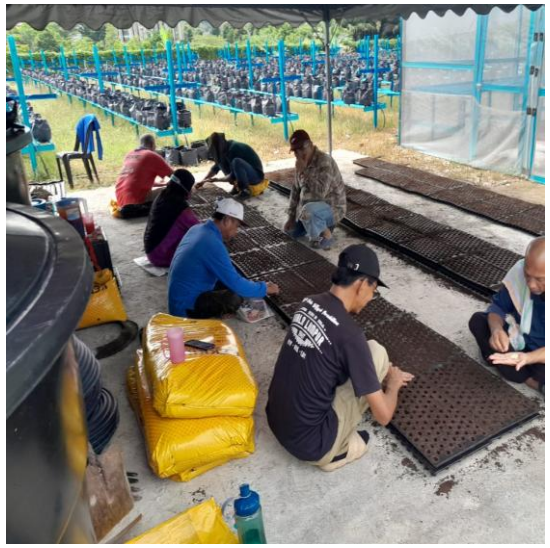
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Sentiasa di Sisi Anda

Program Strutcure

- One of the flagship programs developed by Agrobank through ACE
- To date, more than 20 programs have been implemented by Agrobank in various industries specifically for Asnaf and B40 community which has benefited more than 300 participants
- Incorporates the Islamic social finance such as zakat/wakalah and cash waqf with a matching grant from the government to be used as seed funding
- Involves collaboration with the State Islamic Religious Council/ State Zakat Board, corporate strategic partner as contributor of additional funds and anchor company as technical advisor
- The duration of each program depends on the business nature (6 – 36 months for one cycle)







Biz Incubator Program for Melon Manis Terengganu

Involvement of 10 UNISZA's graduates for 6-month incubator program (May 2022 - Nov 2022) with guidance of ACE, UniSZA and Ko Sahabat as anchor company..\..\..\..\Videos\melon ayana.mp4

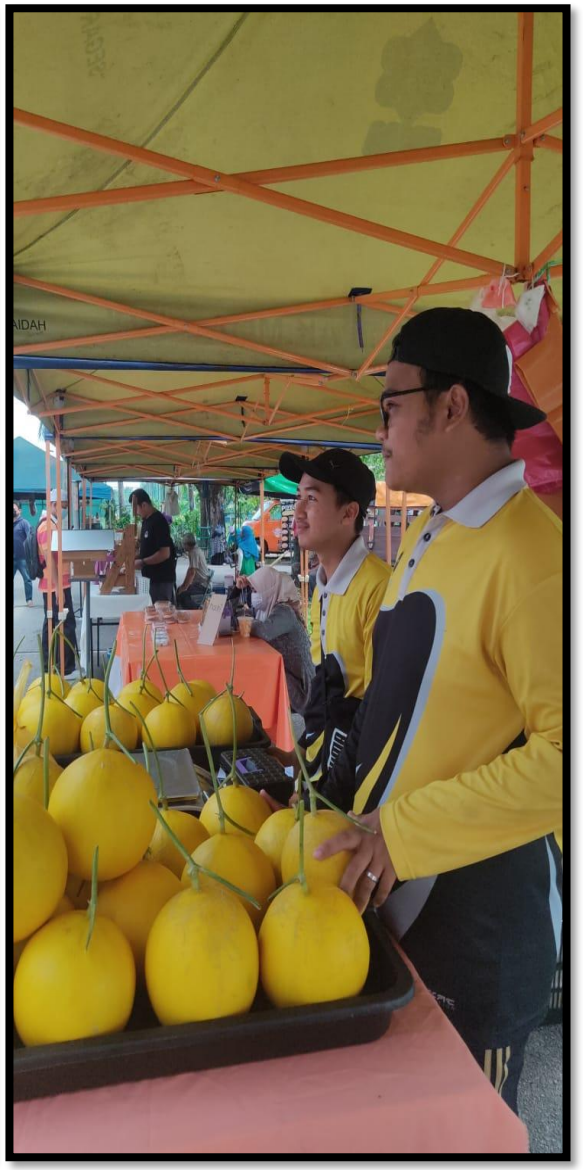
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THANK YOU