

The Economic Transformation Programme (ETP) is a comprehensive effort by the Government to transform Malaysia into a high income nation by 2020. The goal is to increase the nation's per capita Gross National Income from about RM23,700 in 2009 to about RM48,000 in 2020 by creating 3.3 million job opportunities. This programme will focus on 12 National Key Economic Areas (NKEA).

One of the NKEA to be implemented is the Wholesale and Retail. Under the NKEA's Wholesale and Retail area, a total of 13 Entry Points Projects (EPPs) have been identified which will contribute RM83.4 billion to the Gross National Income (GNI) and create over 370,000 new jobs in the next ten years.

The Automotive Workshop Modernisation Project, or ATOM is an initiative to modernise and transform the fragmented automotive service and repair industry.

By enhancing the standard of this sector, customers will receive better service and the mechanics/technicians will enjoy higher income.

It is hoped that the implementation of the ATOM project will achieve the aspirations in:

- gaining public trust and recognition on the automotive service, maintenance and repair industry;
- lifting the income level of workers from low income to middle income and subsequently to high income professionals
- transparency on the price, skills and professionalism of the industry; and
- developing automotive workshops into experts in after-sale service apart from preparing workshop operators for the implementation of the GST.

### **APPLICATION REQUIREMENTS:**

- 100% locally owned business (sole proprietorship / partnership / Sdn. Bhd.);
- Registered with Companies Commission of Malaysia (SSM);
- Obtained valid premise licensed from Local Authorities for the automotive workshops;

- Workshops owner must be over 18 years of age and not more than 60 years old in the final month of loan repayment;
- Operator must conduct the business on a full-time basis:
- Operated in a permanent premise (shop lots) and separated from residences.
- Workshop area must not exceed 2 lots or 2,500 sq feet.
- The workshops must have been in operation for at least 1 year; and
- Possess good track record with financial institutions.

## LOAN FINANCING FOR ATOM PROJECT:

Financier: Koperasi Jayadiri Malaysia Berhad (KOJADI) Scope of financing:

- Renovation/upgrading of business premises
- Purchase of machines and equipment
- Working capital (not exceeding RM20,000 or 20% of the loan margin)

Margin of loan: RM30,000 to RM100,000

Tenure of loan: Up to 15 years

Interest on loan: 3% p.a on monthly rest

# HOW TO PARTICIPATE IN THE ATOM PROJECT:

Contact

Koperasi Jayadiri Malaysia Berhad (KOJADI)

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or

• Consultant:



# Federation of Malaysian Foundry & Engineering Industries Associations (FOMFEIA)

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#### **BEFORE TRANSFORM**





### **AFTER TRANSFORM**







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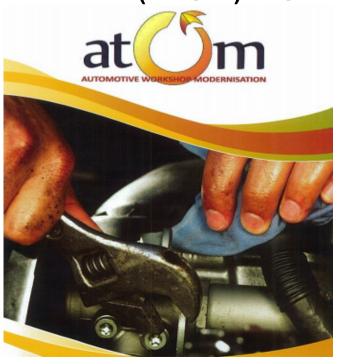
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NATIONAL KEY ECONOMIC AREAS (NKEA)

Wholesalers and Retailers

# AUTOMOTIVE WORKSHOP MODERNISATION PROJECT (ATOM) – CAR



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