



MINISTRY OF FINANCE
MALAYSIA

2018 BUDGET TOUCHPOINTS



...thus far no budget has been crafted so well like this, since I took office, as it is holistic and full of philosophies and can be marked in history, making this budget 'the Mother of all Budgets.'

YAB DATO' SRI MOHD NAJIB TUN HAJI ABDUL RAZAK

PRIME MINISTER AND MINISTER OF FINANCE

2018 BUDGET THRUSTS

- 1** Invigorating Investment, Trade and Industries
- 2** Towards TN50 Aspiration
- 3** Empowering Education, Skills, Training and Talent Development
- 4** Driving Inclusive Development
- 5** Prioritising the Wellbeing of the Rakyat and Providing Opportunities to Generate Income
- 6** Fortifying the Fourth Industrial Revolution and Digital Economy
- 7** Enhancing Efficiency and Delivery of Government-Linked Companies and Public Service
- 8** Balancing between the Par Excellence of Worldly and Hereafter

AT A GLANCE

SNAPSHOT OF THE 2018 BUDGET

Malaysia's achievements:

- ✓ Strengthening and deepening diplomatic and trade relations with the world's largest economic powers; and
- ✓ Remain steadfast in managing country's finances, practising efficient governance and prudent fiscal discipline.

2018 FEDERAL BUDGET

Revenue: RM239.86b

Allocation: RM280.25b*

- Operating Expenditure: RM234.25b
- Development Expenditure: RM46b

*excluding Contingencies: RM2b

2018 ECONOMIC PROSPECTS

GDP: 5.0 – 5.5% (2017: 5.2 – 5.7%)

Income Per Capita: RM42,777

(2017 : RM40,713)

Fiscal Deficit: 2.8% (2017: 3.0%)

International Reserves: RM428.7b

(as at 13 October 2017)

2018 BUDGET THEME

**“Prospering an Inclusive Economy,
Balancing Between Worldly and
Hereafter, for the Wellbeing of the
Rakyat, Towards the TN50 Aspiration”**

1. Focusing on High-impact Investment

- ✓ Emphasising high-impact investment: petroleum, logistics, rail, robotics and automation as well as export-oriented industries
- ✓ Promoting economic growth in 5 main corridors such as Southern Perak Region, Bukit Kayu Hitam Duty-Free Zone, port and industrial park in Tok Bali, Kelantan and access road to Baleh Dam, Sarawak: **(RM1b)**
- ✓ Extending the period of Tax Incentive for Principal Hub to 31 December 2020
- ✓ High-impact strategic fund under MIDA: **(RM200m)**

2. Strengthening Small and Medium Enterprises

- ✓ Skim Jaminan Pembiayaan Perniagaan (SJPP) for working capital and services sector: **(RM7b)**
- ✓ Government guaranteed loans under SJPP to enable SMEs to automate production: **(RM1b)**
- ✓ Shariah-compliant SME Financing Scheme with subsidy rate of 2%: **(RM1b)**
- ✓ Soft loans, grants and training programmes for SMEs under SME Corp: **(RM200m)**
- ✓ Development of halal industries and products under various agencies: **(RM82m)**

3. Strengthening Microfinancing

- ✓ Allocation for Tabung Ekonomi Kumpulan Usahawan Niaga (TEKUN): **(RM500m)**
- ✓ Amanah Ikhtiar Malaysia (AIM): **(RM200m)**
- ✓ Rural Economic Financing Scheme (SPED) for rural Bumiputera entrepreneurs: **(RM80m)**

4. Accelerating Exports

- ✓ Expand export market and promotional programmes - MATRADE, MIDA and SME Corp.: **(RM150m)**
- ✓ Insurance coverage credit facilities by EXIM Bank: **(RM1b)**
- ✓ Credit Financing Facility for SME exporters: **(RM200m)**
- ✓ Loans with 70% Government guaranteed to automate local furniture production for exports: **(RM100m)**

5. Boosting Agricultural Sector

- ✓ Providing financial assistance to paddy farmers, rubber smallholders and fishermen: **(RM2.3b)**
- ✓ Upgrading plantation roads and improving irrigation: **(RM500m)**
- ✓ Rubber replanting programme and infrastructure to increase production of latex: **(RM200m)**
- ✓ Developing and replanting oil palm including promotion programmes: **(RM140m)**
- ✓ Introducing agricultural programmes as new sources of income, including establishment of Lembaga Tenusu dan Ruminan: **(RM200m)**
- ✓ Coconut replanting (Careca and Matag): **(RM50m)**
- ✓ Financial assistance of RM200/month for 3 months while waiting for harvest season: **(RM150m)**

6. **Boosting Tourism Industry**

- ✓ Visit Malaysia Year 2020
- ✓ SME Tourism Fund with 2% subsidy on interest: **(RM2b)**
- ✓ Tourism Infrastructure Development Fund: **(RM1b)**
- ✓ Tourism promotion and development programmes: **(RM500m)**
- ✓ Expand eVisa Regional Hub
- ✓ Pangkor Island as Duty-Free Island
- ✓ Extending tax incentive for investment in new 4 and 5-star hotels until 31 December 2020
- ✓ Extending tax incentive for tour operators until the year of assessment (YA) 2020

7. **Promoting Health-tourism Industry**

- ✓ Malaysian Healthcare Travel Council: **(RM30m)**
 - Asian Hub for Fertility Treatment, including IVF as well as Cardiology
 - Flagship Medical Tourism Hospital Programme
 - Extend ITA of 100% for medical tourism until 31 December 2020
 - Double tax deduction on expenses – certification for dental and ambulatory services
 - Increase special tourism healthcare incentive from 50% to 100% of the incremental value of exports, YA 2018 – 2020

8. **Driving Logistics Sector**

- ✓ ECRL Project connecting Port Klang to Pengkalan Kubor
 - Alternative road to Port Klang: **(RM110m)**
- ✓ MRT2 Project Sungai Buluh – Serdang – Putrajaya: **(RM32b)**
 - Expedite MRT3 by 2025
 - LRT3 connecting Bandar Utama to Johan Setia, Klang
- ✓ High-Speed Rail Project connecting Kuala Lumpur – Singapore
- ✓ West Coast Highway from Banting – Taiping: **(RM5b)**
- ✓ Central Spine Road Project: **(RM230m)**
- ✓ Special Border Economic Zone in Bukit Kayu Hitam
- ✓ Transportation Development Fund: **(RM3b)**
- ✓ Public Transportation Fund for working capital and procurement of buses and taxis: **(RM1b)**
- ✓ Upgrade and construct jetties as well as dredge river estuaries: **(RM95m)**
- ✓ Biometric control system to monitor express bus drivers: **(RM45m)**
- ✓ Subsidy for rural train transport services from Tumpat – Gua Musang: **(RM55m)**
- ✓ Upgrade of Pulau Pinang and Langkawi International Airports
- ✓ New airport in Mukah as well as expansion of Kota Bharu and Sandakan airports

9. **Strengthening Financial Market**

- ✓ Intellectual property as an instrument of collateral with up 80% financing guarantee: **(RM1.5b)**
- ✓ Exemption of stamp duty on contract notes for trading of **ETF** and **Structured Warrants** for 3 years
- ✓ Introducing Alternative Trading System
- ✓ Investment in venture capital in main selected sectors: **(RM1b)**
- ✓ Expand income tax exemption to include management and performance fee from YA 2018 – 2022
- ✓ Reduce minimum investment in venture companies from 70% to 50% from YA 2018 – 2022
- ✓ Tax deduction for companies/individual invested in venture capital companies equivalent to the amount of investment up to maximum of RM20m/year

- ✓ Extend income tax incentive to angel investors in venture capital companies until 31 December 2020
- ✓ Income tax exemption for recipient of SRI Green Sukuk
- ✓ Expand income tax exemption to approved conventional SRI fund managers
- ✓ Beginning 2018, BNM to monitor salary payment through local bank accounts for foreign workers, excluding domestic helpers

10. **Improving Childcare and People with Disabilities Centres**
 - ✓ Provide childcare facilities in all new office buildings, starting with Kuala Lumpur
 - ✓ Extend additional tax deductions to cover employers hiring workers affected by accidents/critical illnesses, certified fit to work by SOCSO
11. **Inculcating the Culture of Savings in TN50 Generation**
 - ✓ Provide Initial Savings Fund of RM200 to Amanah Dana Anak Malaysia 2050 (ADAM50) for every Malaysian baby born from 2018 to 2022
12. **Providing Education for TN50 Generation**
 - ✓ Education for TN50 generation: **(RM250m)**
 - Set up STEM centre in collaboration with Academy of Science Malaysia
 - Enhance computer science module including Coding programme
 - Upgrade 2,000 classes into 21st Century Smart classrooms: **(RM190m)**
 - Allocation to CENDANA: **(RM20m)**
13. **Upholding Higher Education**
 - ✓ Scholarships:
 - JPA, MoHE and MOH: **(RM2.2b)**
 - R&D Grants to Public IHLs: **(RM400m)**
 - MyBrain Programme: **(RM90m)**
 - Book Voucher Assistance of RM250 each to IHL and Form Six students
14. **Upholding Talent and Career of TN50**
 - ✓ SL1M programme: **(RM40m)**
 - Private companies awarded with Government contracts are mandated to allocate 1% of their total project value to SL1M
 - ✓ Establish one-stop centre in UTCs incorporating agencies such JobsMalaysia, SL1M, SOCSO, HRDF and TERAJU
 - ✓ Create talent profiles under the National Leaders Circle Programme
 - ✓ Matching grant to social enterprises and NGOs: **(RM50m)**
15. **Sports Development**
 - ✓ FitMalaysia, National Sports Day, training for athletes, grassroots programme and National Football Development Programme: **(RM1b)**
 - ✓ 14 new sports complexes nationwide: **(RM112m)**
 - ✓ Bukit Jalil Sports School: **(RM20m)**

16. Education

- ✓ Construction of pre-schools, PERMATA centres including for autistic children, primary & secondary schools, vocational colleges and matriculation centre: **(RM654m)**

17. Upgrading and Maintaining Schools

- ✓ Special Fund for School Upgrading and Maintenance: **(RM550m)**
- ✓ Upgrade and refurbish 2,000 dilapidated schools: **(RM2.5b)**

18. Providing Schooling Assistance

- ✓ Food assistance, textbooks, per capita grant and Federal scholarships for schools: **(RM2.9b)**
- ✓ Schooling Assistance of RM100 per student: **(RM328m)**

19. Funding for Higher Education

- ✓ Extend the discount for PTPTN repayment until 31 December 2018
 - 20% discount for full settlement
 - 10% discount for repayment of at least 50% in a single payment
 - 10% discount for repayment through salary deduction or scheduled direct debit
- ✓ Increase total maximum loan for students from B40 families: **(RM200m)**
- ✓ Extend grace period for loan repayment to 12 months
- ✓ Borrowers pursuing their studies can consolidated both loans

20. Providing Skim Simpanan Pendidikan 1Malaysia

- ✓ Providing a matching grant of RM500 to SSP1M contributors: **(RM250m)**
- ✓ Individual income tax relief for SSP1M up to RM6,000 from 2018 – 2020

21. Enhancing Technical and Vocational Education Training

- ✓ Merge all TVET institutions as TVET Malaysia under the purview of MoHR
- ✓ Implement TVET Malaysia Masterplan: **(RM4.9b)**
- ✓ 100 TVET Outstanding Student Scholarships: **(RM4.5m)**
- ✓ Establish National Rail Centre of Excellence

22. Providing Quality Infra-Rakyat

- ✓ Pan-Borneo Highway: (RM2b)
- ✓ Rakyat-centric projects: (RM1.1b)
- ✓ Development of communication infrastructure and broadband: (RM1b)
- ✓ Construction of roads in rural areas: (RM934m)
- ✓ Electricity supply to rural areas: (RM672m)
- ✓ Clean water supply: (RM420m)
- ✓ Public Infrastructure Maintenance Programmes & Basic Infrastructure Project: (RM500m)
- ✓ Surveying and mapping of customary lands in Sabah and Sarawak: (RM50m)

23. Implementing National Blue Ocean Shift

- ✓ Construction of new UTCs, Blue Ocean Entrepreneur Township, Mobile CTC, entrepreneurship programme, Global Entrepreneurship Community and Social Entrepreneurs: (RM300m)

24. Safeguarding the Welfare of FELDA settlers

- ✓ Reimburse cess money for replanting scheme from rubber to oil palm: (RM43m)
- ✓ Oil palm replanting programme: (RM60m)
- ✓ Construction of 5,000 FELDA Second Generation Homes: (RM164m)
- ✓ Upgrading of roads, water supply and street lights for FELDA: (RM200m)

25. Enhancing Safety and Security

- ✓ Procuring and maintaining of defence assets: (RM3b)
- ✓ Construction of headquarters, police stations & purchase of firearms: (RM720m)
- ✓ Upgrading ICT equipment including 1PDRMnet and communication systems: (RM270m)
- ✓ Construction of 10,000 units of PPA1M-PDRM
- ✓ APMM: (RM490m)
- ✓ ESSCOM: (RM250m)
- ✓ Special taskforce to counter-terrorism activities: (RM50m)
- ✓ Providing necessary equipment including uniform to RELA: (RM250m)
- ✓ Construction of 6,000 units under the Armed Forces Family Housing
- ✓ Upgrading 5 hospitals as well as building 4 polyclinics and a hospital for ATM veterans: (RM40m)

26. **Introducing the Bumiputera Wellbeing Transformation Policy**

- ✓ UiTM: (RM2.4b)
 - Increase number of student intakes to more than 165,000 students
- ✓ Higher education scholarships and training programmes under MARA: (RM2.5b)
- ✓ Peneraju Professional, Skills and Tunas programmes: (RM90m)
- ✓ MARA Graduate Employability Training Scheme: (RM200m)
- ✓ Bumiputera entrepreneurship enhancement programmes: (RM555m)
 - Program Keusahawanan dan Premis Perniagaan PUNB: (RM200m)
 - Program Keusahawanan MARA: (RM200m)
 - Vendor capacity development, TUBE, SUPERB and Skim Anjakan Usahawan: (RM155m)
- ✓ Allocation to Pelaburan Hartanah Berhad and EKUINAS: (RM300m)

27. **Safeguarding the Wellbeing of Chinese and Indian Community**

- ✓ Loans for SMEs through KOJADI: (RM50m)
- ✓ 1Malaysia Hawkers and Petty Traders Foundation for Chinese hawkers: (RM30m)
- ✓ Development of Chinese New Villages and house refurbishment: (RM75m)
- ✓ Indian Community Entrepreneur Development Scheme (SPUMI) under TEKUN: (RM50m)
 - Socioeconomic development programme: (RM50m)
- ✓ Increase the intake of Indian community to public IHLs and public service to a targeted 7%
- ✓ Additional Amanah Saham 1Malaysia units for Indian community
- ✓ Special investment loan scheme for B40 Indian community: (RM500m)

28. **Safeguarding the Welfare of Orang Asli**

- ✓ Community food assistance programmes to 5,000 Orang Asli students: (RM50m)
- ✓ Assistance of RM3,000 for parents to prepare their children's enrolment in IHLs
- ✓ Orang Asli Settlement Integrated Development Programme; (RM60m)

29. **Safeguarding the Women and Family Wellbeing**

- ✓ 2018 as the Women Empowerment Year
- ✓ Requirement of at least 30% participation of women as BODs in GLCs, GLICs and Statutory Bodies by end of 2018
- ✓ Propose to increase maternity leave from 60 to 90 days in private sector
- ✓ PEAK Entrepreneur Programme under MyWin Academy: (RM20m)
- ✓ Exempt individual income tax on income earned on a maximum of 12 months for women returning to workforce after at least 2 years of career break, YA 2018 – 2020

30. Generating Rakyat's Income

- ✓ Expand eRezeki, eUsahawan dan eLadang programmes under MDEC: **(RM100m)**
- ✓ Easy loans for 1,000 1Malaysia Food Truck (FT1M) and 1Malaysia Mobile Food Kiosk entrepreneurs with a subsidy of 4% of interest rate: **(RM120m)**
- ✓ 1AZAM Programme: **(RM60m)**
- ✓ Three-Wheel Motorcycle Programme, GiatMara mobilepreneur and MyAGROSIS programmes: **(RM25m)**
- ✓ Grant of RM5,000 to buy new cars for registered taxi drivers to shift to an eHailing application
- ✓ Reduction in income tax rates:
 - RM20,001-RM35,000: 5% to 3%;
 - RM35,001-RM50,000: 10% to 8%; and
 - RM50,001-RM70,000: 16% to 14%;
- ✓ Provide subsidies for cooking gas, flour, cooking oil, electricity and tolls: **(RM3.9b)**
- ✓ Expand 50 Kedai Rakyat 1Malaysia 2.0 (KR1M 2.0) to 3,000 outlets within 3 years
 - KRIM 2.0 will provide rice, sugar, cooking oil, flour & cooking gas at lower prices as well as 50 branded consumer goods lower than market price
- ✓ Standardisation of Prices for Basic Necessities Programme in Sabah and Sarawak: **(RM80m)**
- ✓ Develop Agrobazaar Malaysia: **(RM20m)**
- ✓ LKIM and FAMA programmes: **(RM50m)**
- ✓ Abolish toll collections effective 1 January 2018:
 - Batu Tiga and Sungai Rasau, Selangor;
 - Bukit Kayu Hitam, Kedah; and
 - Eastern Dispersal Link, Johor

31. 1Malaysia Retirement Scheme

- ✓ Increase 1Malaysia Retirement Scheme's (SP1M) contribution to 15% subject to a maximum of RM250/annum from 2018 – 2022

32. Hiring Foreign Domestic Helpers

- ✓ Allow employers to hire foreign domestic helpers directly without agents with the current levy and processing fees

33. Housing

- ✓ Increase home-ownership for the rakyat: **(RM2.2b)**

PROJECTS	UNITS	AGENCIES
People's Housing Programme (PPR)	17,300	JPN
Rumah Mesra Rakyat	3,000	SPNB
PR1MA	210,000	PR1MA
PPA1M	25,000	JPN
MyBNHomes	600	MOF
MyDeposit & MyHomes	2,000	JPN

- ✓ Maintenance and refurbishment of houses: **(RM200m)**
- ✓ Exempt stamp duty for loan agreement and letter of consent to transfer
- ✓ Propose tax exempt of 50% on rental income received up to RM2,000/month

34. Improving Quality Healthcare

- ✓ Medical supplies, consumables and medical support items: **(RM4.1b)**
- ✓ Upgrade and maintain healthcare facilities, medical equipment and ambulances as well as construction of modular operation theatres in Muar, Banting and Balik Pulau hospitals: **(RM1.4b)**
- ✓ Upgrade cardiology & cardiothoracic services at Kuala Terengganu and Alor Setar hospitals;
- ✓ Upgrade wiring systems in hospitals and clinics: **(RM100m)**
- ✓ Haemodialysis assistance and Medical Aid Fund: **(RM90m)**
- ✓ Medical cost for rare diseases treatment and Healthy Community Empowers the Nation programme: **(RM40m)**
- ✓ Voluntary Health Insurance Scheme: **(RM50m)**
- ✓ Construction of women and children wards at Tengku Ampuan Afzan Hospital and Putrajaya Hospital: **(RM1b)**
- ✓ Construction of Cancer Centre at Sungai Petani Hospital: **(RM500m)**
- ✓ Construction of a specialist clinic and new ward at Pulau Pinang Hospital: **(RM500m)**
- ✓ Construction of Forensic Medical Centre at Kuala Lumpur Hospital: **(RM380m)**

35. Goods and Services Tax (GST)

- ✓ Services provided by local authorities will not be subjected to GST
- ✓ Reading materials comprising all types of magazines, comics, journals and periodicals will be zero-rated
- ✓ GST relief for cruise operators handling services provided by port operators in Malaysia, effective from 1 January 2018 to 31 December 2020

- ✓ GST relief of construction of school buildings and houses of worships funded through donations, applies to construction contracts signed on or after 1 April 2017
- ✓ GST relief for imports of oil and gas-related equipment under a lease agreement, supplied to customers by companies in Designated Areas, effective 1 January 2018
- ✓ GST relief for imports of big-ticket items such as aircraft and ships as well as oil rigs or floating structures, effective 1 January 2018
- ✓ GST exemption on management and maintenance services of stratified residential buildings supplied by the JMB

36. Industrial Revolution 4.0

- ✓ Matching Grant under Domestic Investment Strategic Fund to upgrade Smart Manufacturing facilities: **(RM245m)**
- ✓ Strengthen the Futurise Centre in Cyberjaya as a one-stop centre for corporate companies and universities to develop prototype products and elevate innovation
- ✓ Tax incentives:
 - Extend the incentive period for Accelerated Capital Allowance of 200% on automation equipment, from YA 2018 – 2020
 - Extend the incentive period for Accelerated Capital Allowance of 200% for manufacturing and manufacturing-related services sectors; and
 - Capital Allowance for ICT equipment, from YA 2018 – 2020

37. Promoting Sustainable Development

- ✓ Green Technology Financing Scheme: **(RM5b)**
- ✓ Non-Revenue Water Programme: **(RM1.4b)**
- ✓ Construction Off-River Storage: **(RM1.3b)**
- ✓ Flood mitigation programmes: **(RM517m)**

38. Establishing Digital Free Trade Zone (DFTZ)

- ✓ Construction of first phase of DFTZ in Aeropolis, KLIA: **(RM83.5m)**
- ✓ Increase de minimis or minimum value for imports from RM500 to RM800 to establish Malaysia as the regional eCommerce hub.

39. Expanding Regulatory Sandbox

- ✓ Facilitate companies to test their new innovative ideas and business model

40. Benefitting Employees in Government-Linked Companies

- ✓ Increase profit sharing with employees through gradual payment of salaries and allowances
- ✓ Introduce flexible benefits by substituting annual and medical leaves for cash
- ✓ Improve flexible working arrangement to promote work-life balance
- ✓ Introduce leaves for umrah
- ✓ Childcare centres in GLCs' main offices and introduce shorter working hours for pregnant working women
- ✓ Increase investment in training and provide education assistance for employees' children

41. Prioritising the Welfare of Senior Citizens, People with Disabilities and Children

- ✓ Increase allowance for senior citizens to RM350/month: **(RM603m)**
- ✓ Increasing allowance for working and unemployed PWDs as well as caretakers of PWDs by RM50/month: **(RM100m)**
- ✓ Establish additional three Special Criminal Courts on Sexual Crimes against Children

42. Improving Public Sector Home Financing Board

- ✓ Allow financing by LPPSA to construct property on waqf land
- ✓ Include legal fee-related to S&P agreement as part of financing by LPPSA
- ✓ Allow joint-loan for husband and wife or children (all applicants must be public servants)
- ✓ Allow joint-home financing between husband and wife or children (at least one of the applicants is a public servant and the non-public servant needs to secure loans from financial institutions as the second mortgage holder)

43. Socio-economic Research Institute

- ✓ Establish Socio-economic Research Institute (SERI) under Prime Minister's Department to review and evaluate the effectiveness of policies and implementation of programmes and development projects
- ✓ Enhance UKM Institute of Ethnic Studies (KITA) to coordinate studies on national socioeconomic education and establish national social development index

44. Appreciating Public Servants

- ✓ Introduce second time-based promotion to supporting staff after 13 years from their first promotion
- ✓ Provide benefits to those retiring on medical reasons similar to compulsory age retirement
- ✓ Allow Cash Award in lieu of Accumulated Leave (GCR) of more than 150 days to be taken during the retirement year
- ✓ Increase special leaves for education officers to 10 days a year
- ✓ Provide unrecorded leaves to public servants up to 7 days throughout their service for umrah
- ✓ Introduce new working hours from 9.00am to 6.00pm
- ✓ Provide Flexible Working Hour one day a week for medical specialists Grade UD54 and above (who have served a minimum of four years with certain requirements)
- ✓ Allow working women in their 5-months onwards of pregnancy to leave work an hour earlier
- ✓ Husbands who are also in the Government service are also allowed to leave work an hour earlier (provided the couple are working within the same location)
- ✓ Increase total maternity leave to 360 days subject to a maximum of 90 days a year
- ✓ Introduce in-house Masters and PhD programmes
- ✓ Set minimum pension of RM1,000/month
- ✓ Extend medical facilities to parents of retirees
- ✓ Special Assistance to civil servants of RM1,500

45. Supporting Neighbourhood and Community

- ✓ Special one-off payment of RM1,500 to village heads and tok batins
- ✓ Provide 1Malaysia People Community Grant to registered resident associations: (RM40m)
- ✓ Community training programmes involving 50 PPR: (RM40m)

46. Upholding the Greatness and Integrity of Islam

- ✓ Upgrade and maintain wiring system in registered tahfiz schools: (RM50m)
- ✓ Introduce skills training scheme to tahfiz school students
- ✓ Provide monthly allowance for imam, bilal, KAFA and takmir teachers as well as tok siak: (RM588m)
- ✓ One-off payment of RM1,500, will be given to imam, bilal, KAFA and takmir teachers as well as tok siak: (RM100m)

2018 BUDGET HIGHLIGHTS



**SPECIAL ASSISTANCE TO
CIVIL SERVANTS**
(RM1500)

**ASSISTANCE TO PADDY FARMERS
3 MONTHS**



(RM600)



**MALAYSIAN
CHILDREN TRUST
FUND (ADAM50)**

**Initial Savings Fund
(RM200)**

**Continue
BR1M**
Bantuan Rakyat 1Malaysia

**1Malaysia Education
Saving Scheme
(SSP1M)
Matching Grant
(RM500)**



**Special Assistance
Tok Batin &
Village Heads
(RM1,500)**



**INCREASE ALLOWANCE
TO SENIOR CITIZEN
(RM350)**



**Special
Assistance
KAFA Teachers, Imam,
Takmir, Bilal & Tok Siak
(RM1500)**



(RM50)

**INCREASE
ALLOWANCE TO PWDs**

**FINANCIAL SPECIAL
ASSISTANCE TO
GOVERNMENT
RETIREES**



(RM750)

**REDUCE INDIVIDUAL INCOME
TAX RATE & INCREASE
DISPOSABLE INCOME
BETWEEN RM300-RM1,000**

(RM750)

